



# Personal benefits and rewards

Keeping you confident  
on your journey to success



## Personal benefits and rewards

At Momentum Insure, we understand that when it comes to keeping your loved ones safe, you will leave no stone unturned, which is why we reward you for doing the best you can to keep yourself and your loved ones safe on the road, at home, at the office or anywhere else in the country. As a car and home insurance policyholder, you automatically enjoy a host of Momentum Insure's personal benefits and rewards at no additional premium but depending on your unique needs you can also add other benefits to your cover for a small fee.

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# Momentum Safety Bonus with Safe Dayz™

## Keep safe and earn up to 30% cashback with your Momentum Safety Bonus

Safe Dayz™, available at no extra cost on the Momentum App, uses innovative technology to record your driving behaviour, regardless of whether you're the driver, passenger or travelling by train, earning you one safe day if you score an average of 60% or more, per day for driving safely according to the rules of the road.

You can also earn Safe Dayz™ for **non-travelling days, working from home or taking the Gautrain**, as long as the Momentum App is activated on the registered mobile device that you carry with you when travelling and the GPS on your mobile device is on.


With your Momentum Safety Bonus, you can earn up to **30% cashback** on your premiums every year, even if you claim. To qualify, download the Momentum App, register, activate Safe Dayz™ and start recording your journeys.

Your Momentum Safety Bonus earned every month is also dependent on:

- completing the Safety Score questionnaire annually and submitting the necessary validations, every year;
- the number of safe days awarded;
- whether you are a Multiply Starter or Premier member; and
- your Multiply status if you are a Multiply Premier client.


The Momentum Safety Bonus percentage is multiplied by the premium applicable for that month and these amounts accumulate on a monthly basis. The total amount accumulated is paid out in cash at the policy renewal yearly whether clients claim or not.

To earn maximum safety rewards, you will need:




Safety Score

+



Safe Dayz

+



Your Multiply status

=
















**Momentum Safety Bonus**

## Multiply and your Momentum Safety Bonus

Momentum Insure's active policyholders receive Multiply Starter for free. Multiply Starter members require a Safety Score and the relevant number of Safe Dayz™ to receive up to 10% yearly cashback Momentum Safety Bonus on their car and home insurance premiums. Your rewards will be based on the lower value of your Safe Dayz™ or Safety Score level achieved monthly.

To qualify for up to 30% cashback Safety Bonus, upgrade to Multiply Premier at an additional cost.

## How your cashback bonus is calculated

Safety Score	Safe Dayz	Bronze	Silver	Gold	Platinum	Private Club
    >80%	>=27 p/m	7,5%	10%	15%	25%	30%
    71% - 80%	22 - 26 p/m	5%	7,5%	10%	20%	22,5%
    55% - 70%	15 - 21 p/m	0%	5%	7,5%	10%	15%
    <55%	8 - 14 p/m	0%	0%	5%	5%	5%
	1 - 7 p/m	0%	0%	2,5%	2,5%	2,5%
	0 p/m	0%	0%	0%	0%	0%

Members require a Safety Score and the relevant number of Safe Dayz™ to receive a yearly cashback Momentum Safety Bonus on their car and home insurance premiums, even if they claim. To qualify for the Safety Bonus, you need to complete your Safety Score, submit the necessary validations and have Safe Dayz™. The information we use to score your safety is only for rewards and will not affect your Momentum Insure claims.

# Momentum Safety Alert

**At Momentum Insure we not only care about your possessions, but we care about your safety and that of your loved ones too.**

To ensure you and your loved ones are always protected we've created Momentum Safety Alert, a feature available on the Momentum App that transforms your mobile device into a panic button for unlimited use when you feel your personal safety, a family member's or even a stranger's safety is being threatened. We like to think of it as the "Don't Panic Button", that is provided to active policyholders at no extra cost.

## Nominate an additional user - free of charge

Because we all sleep a little better knowing our loved ones are safe, as a policyholder you can nominate one additional user to access Momentum Safety Alert, free of charge.

The nominated user can be anyone from a minor, a family member, a friend and even your neighbour.

Designed with an interactive map and real-time messaging, Momentum Safety Alert allows you and your nominated user to track the responding vehicle's movement and receive a message with details of the responder, such as name, vehicle details and when he/she will arrive. We'll communicate with you until your alert has been resolved. Momentum Safety Alert has a network of more than 1 800 armed responders registered in South Africa for immediate assistance at the touch of a button.

## Activating the panic button is as easy as:

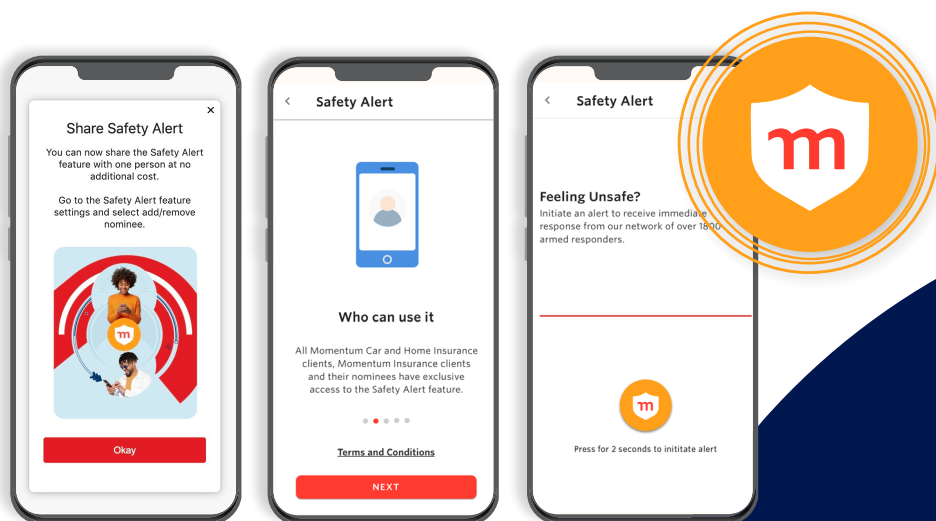
- Downloading the latest Momentum App.
- Following the on-screen app prompts.
- Confirming your personal details to complete setup.
- Select a nominated additional user.

## Initiating an alert

When you or your nominated user feels that their, or someone else's, personal safety is being threatened, ensure that your GPS location settings are on, open your Momentum App, press and hold the Safety Alert button for two seconds to initiate the alert and help will automatically be dispatched to your last known location.

At last a panic button that you can take with you, wherever you might go.

Once you have initiated Momentum Safety Alert, details such as the name of the security company and a description of the vehicle of the emergency responder will be displayed on the app and you will also receive an SMS with this information.



See video on how Momentum Safety Alert keeps you safe on the Momentum YouTube channel.

Download the Momentum App now and get Momentum Safety Alert.





# Momentum App

The Momentum App, which is available to policyholders, at no extra cost, gives you access to details of your car and home insurance cover, safely and conveniently. Available for download from the Apple App Store, Google Play store and Huawei App Gallery, the app consolidates your Momentum products, making it easy for you to view your portfolio and keep track of where you are on your journey to success.

## How it works

With the Momentum App you can access Momentum Safety Alert, track your Safe Dayz™, submit claims and request a call back for one of our call centre agents to contact you.

## Activate Safe Dayz™

Safe Dayz™ is a feature available on the Momentum App that helps you measure your safety on the road when you are driving and as a passenger.

## Call-me-back

Send us a "call-me-back" using the app and a call centre agent will get in touch when you want to submit a claim.



# Momentum Assist

When you need help for emergencies on the road, at home, at the office or even for medical and legal emergencies, simply call **Momentum Assist on 086 078 4767**. Momentum Assist includes assistance for roadside, home, office, medical and legal emergencies and is available to all active Momentum Insure policyholders.

The annual limit for policyholders is a maximum of 3 incidents per year. This means you can claim up to 3 times for both roadside and home assistance between anniversary dates of your policy.

## Roadside assistance

Roadside assistance applies to each vehicle (with a gross vehicle mass of less than 3 500kg) noted on your policy schedule. You are covered for any emergencies listed under 'What is Covered' and that occurs within South Africa.

What is covered	Description	Limit
<b>Mechanical and electrical breakdown</b>	Where the cause of the problem is a mechanical or electrical breakdown, we will arrange for the vehicle to be towed to the nearest dealer or place of safety until the vehicle can be moved to a OEM dealer or repairer of your choice.	Towing costs: The initial tow costs are covered, costs of additional tows are not.
<b>A flat tyre</b>	We will arrange to have the spare tyre put onto the vehicle.	Call-out + 1 hour labour
<b>Flat battery</b>	We will arrange to have the vehicle jump-started where possible.	Call-out + 1 hour labour
<b>Keys locked in vehicle</b>	We will arrange for a locksmith to open the vehicle and retrieve the keys, only where the keys have been locked in the vehicle.	
<b>Run out of petrol</b>	We will arrange for fuel to be delivered to you.	Max <b>20 litres</b> of fuel per annum. All other incidents will be for client's own account.
<b>Safe storage of your vehicle</b>	Where the vehicle could not be immediately towed to the dealer or repairer, we will arrange and pay for storage.	Max <b>R600</b> per incident
<b>Vehicle repatriation</b>	In the event the vehicle is repaired due to breakdown <b>100km</b> from home, we will arrange for the vehicle to be returned to the policyholder's normal place of residence.	Max <b>R600</b> per incident
<b>Alternative transport or hotel accommodation</b>	We will arrange and pay for car hire or accommodation (at one of our selected providers in the area) for stranded members, should the incident occur outside of a radius of <b>50km</b> from your normal place of residence.	Max <b>R600</b> per incident
<b>The costs for materials, parts and additional labour are not included and are for your own account.</b>		
<b>Transmission of urgent messages</b>	We will relay messages of delay or changed arrangements to a nominated family member or business colleague at your request.	

## Home assistance

Home assistance provides help if and when there is a home emergency. A home emergency means any sudden, unexpected and/or unforeseen event at your home that requires immediate and/or urgent services of a domestic tradesman to prevent further damage to your home. This benefit applies to your declared place of residence noted on your policy schedule, within South Africa. You are covered for any emergencies listed under 'What is Covered', automatically included if building or contents cover is in place.

What is covered	Description	Limit
Locksmiths	<ul style="list-style-type: none"> <li>If keys are broken off or lost for a main entrance or exit of your house.</li> <li>If a child is locked inside the house or any room within the house.</li> </ul>	Call-out + 1 hour labour
Electricians	<b>Electrical repairs to:</b> <ul style="list-style-type: none"> <li>Distribution boards, circuits, main cables causing power failure.</li> <li>Earth-leakage relays causing power failure.</li> <li>Geyser connections, thermostats and elements.</li> <li>Plug points causing power failures.</li> <li>Light fittings or switches causing power failures.</li> <li>Lightning strikes on wiring.</li> <li>Multiple burnt connections on wiring or plug points causing power failure.</li> <li>Connections to all electrical motors (eg electric gate motor) causing power failure.</li> <li>Municipal connections inside the property causing power failure.</li> </ul>	Call-out + 1 hour labour
Security	If there is damage to boundary walls, gates and fences, leaving you or your possessions at risk, we will arrange for a guard at your request.	Call-out + 12 hour shift
Glaziers	<ul style="list-style-type: none"> <li>Assistance is provided to ensure that damaged windscreens, side glass or building glass can be professionally replaced.</li> <li>No materials are covered as this is for your own account.</li> </ul>	Call-out + 1 hour labour
Plumbers*	<ul style="list-style-type: none"> <li>Burst water connections and pipes.</li> <li>Municipal connections inside the property.</li> <li>Blocked drains, toilets, baths, taps and sinks.</li> <li>Geyser overflow, causing loss of hot water and pressure-release problems.</li> </ul>	Call-out + 1 hour labour
Beekeepers	When it is established that there is a threat by a swarm of bees or the hive is growing uncontrollably, a professional beekeeper will be dispatched to your home to assist.	Call-out + 1 hour labour
Tree fellers	<ul style="list-style-type: none"> <li>Assistance within the borders of South Africa.</li> <li>Assistance is provided during office hours.</li> <li>The costs related to parts or additional equipment that may be needed depending on complexity is not included.</li> </ul>	Call-out + 1 hour labour
White goods*	<ul style="list-style-type: none"> <li>Washing machines (only if complete function is lost).</li> <li>Stoves and ovens (only if complete function is lost - if one or more plates are working, it is not deemed an emergency repair).</li> </ul>	Call-out + 1 hour labour

\*The costs for materials, parts and additional labour are not included and are for your own account.



## Medical/Legal Assistance

Medical, trauma, HIV and legal assistance is included in your cover and no additional premium is charged.

What is covered	Description	Limit
Medical assistance	<ul style="list-style-type: none"> <li>Medical transportation – in the event of a medical emergency, we will arrange and coordinate the most appropriate method of emergency medical transportation. You will be transported to the nearest medical facility capable of providing adequate care. Includes both road and air ambulance (dependant on incident and correct flight criteria).</li> </ul>	Policyholder, one spouse and children financially dependent under the age of 25 years old.
Trauma assistance	<p>Access to professionals and specific medical assistance.</p> <p><b>Types of trauma includes:</b></p> <ul style="list-style-type: none"> <li>HIV exposure</li> <li>Rape</li> <li>Witness to suicide</li> <li>Robbery</li> <li>Natural disasters</li> <li>Immediate bereavement</li> <li>Physical assault</li> <li>Attempted murder</li> <li>Mugging/theft</li> <li>Vehicle accidents</li> </ul> <p><b>Additional specialist support includes:</b></p> <ul style="list-style-type: none"> <li>Accompanied identity parade.</li> <li>Accompanied court room appearance.</li> </ul>	Policyholder, one spouse and children financially dependent under the age of 25 years old.
HIV assistance	<p>As a member of Momentum Assist, you will receive guaranteed, rapid response trauma guidance and assistance with immediate access to Anti-Retroviral Treatment. All our members receive on-demand professional advice on the action steps required within 72 hours in order to reduce the risk of infection.</p> <p>Access to the Momentum Assist medical practitioner network is granted instantly, directing members to the right specialist care and possible financial support available.</p> <p><b>What you get?</b></p> <ul style="list-style-type: none"> <li>Access to 24-hour care centre.</li> <li>Access to advice regarding the location of instant medication and testing.</li> <li>Access to advice regarding where a member can receive Anti-retroviral therapy &amp; STI medication.</li> <li>Access to where a member can get face-to-face counselling (optional).</li> <li>Telephonic support by specialist case manager.</li> </ul>	Policyholder, one spouse and children financially dependent under the age of 25 years old.
Legal	You and your immediate family will have access to 24-hour telephonic legal assistance: telephonic, 60-minute consultation and standard legal documentation for any law issues such as criminal law, family law, insurance law, child law, labour law, motor law, etc.	Limited to a 60-minute consult per incident.

# Optional personal benefits and rewards

The following benefits are only available if noted on your policy schedule and an additional premium is charged:

- Momentum Rewarder
- Momentum HomeDrive
- Momentum Explorer
- Tyre cover
- Scratch and Dent cover
- Female benefits and rewards:
  - Female breast cancer cover
  - Handbag cover

## Momentum Rewarder

The Momentum Rewarder benefit is an optional cover that you can select on your car and home insurance policy and for which a premium is charged. If you select this cover and remain claim-free for 4 years, 15% of all premiums paid during the 4-year period will be paid out to you as a Momentum Rewarder bonus. If you claim, the 4-year period starts again.

Your Momentum Rewarder will be forfeited following the payment of any claim (excluding any claim for windscreen repairs and roadside assistance via Momentum Assist) submitted for any incident, including any liability claim settled or where letters of demand or summonses are referred to us and the incident date falls within the appropriate Momentum Rewarder cycle. Your new cycle will start immediately after the incident date for which the claim was settled.

Your Momentum Rewarder cannot be reinstated even if we successfully recover the costs of the claim, as there will always be costs involved in the processing of your claim. Should you decide to withdraw a claim to protect your Momentum Rewarder, your decision will remain final and cannot be altered should any subsequent claim be submitted. No claim will be settled retrospectively once your Momentum Rewarder has been paid.

## Momentum HomeDrive

With Momentum HomeDrive you will have peace of mind that you and your vehicle will make it home safely, when you are not in a position to drive or when you just need a personal driver to get you around. Momentum HomeDrive is available to you at a small fee if you have car insurance with Momentum Insure.

### How it works

Momentum HomeDrive is available to you if you have car insurance with us, and it's limited to your specified vehicle. You can add it to your current insurance policy if you don't already have it.

Contact the Momentum HomeDrive contact centre to book a ride home and let them know if you require a second driver to get your car home safely too. Make your bookings before 20:00 on weekdays and before 17:00 on weekends or public holidays.

Once booked, you will receive an SMS with your driver's name and mobile number in case you want to get in touch to change your pick-up details. All our drivers are trained and experienced. Your pick-up team consists of a main driver and back-up driver.

The main driver makes sure you get home safely and the back-up driver is responsible for your car.

You can cancel the ride up to two hours before pickup without any charge.

### What you get

- You get six free Momentum HomeDrive trips per year within a radius of 50km, of the pick-up point, per trip.
- If you need extra trips, you can book on a member-to-pay basis. The fees will be charged at a discounted rate.

Call the Momentum HomeDrive contact centre on **0860 784 767** between **08:00 and 02:00 daily and at least 2 hours prior to the booking time**. Pre-bookings are recommended over festive seasons and large events.

## Momentum Explorer

If you like travelling off the beaten track, this cover is for you.

Momentum Explorer is an optional extension of cover, for which a premium is charged, on vehicles, trailers and watercraft if you are planning a trip to neighbouring countries. It includes wider geographical cover and certain extra benefits to make sure that you have peace of mind while quenching your thirst for adventure.

### How it works

You subscribe to cover for a minimum of 12-months.

This cover will apply to a private trip or holiday to any of the countries covered and is available as an optional extra on comprehensive and limited vehicle cover with us. Cover will apply if your trip is no longer than three consecutive months.



Your vehicle is covered\* in Angola, Botswana, Kenya, Lesotho, Malawi, Mozambique, Namibia, Swaziland, Tanzania, Uganda, Zambia, and Zimbabwe for the following:

<b>Breakdown</b>	Costs of airborne technical assistance and additional labour costs incurred because the vehicle is outside South Africa. Limited to R7 500 for any one incident.
<b>Emergency</b>	Emergency accommodation while outside South Africa for any incident.
<b>Repatriation</b>	Return of your car and the occupants to South Africa for any incident by any of the causes in the policy document, as well as mechanical or electrical failure of the car, while outside South Africa.
<b>Loss or damage</b>	Loss or damage that was caused by what is covered in the policy document.
<b>Medical Costs</b>	Medical repatriation, transportation and inter-hospital transfers.

#### What is **not** covered:

- Loss or damage to the vehicle caused by any exclusions noted under the respective sections. Refer to what is not covered for comprehensive cover under the Vehicle and Watercraft sections in your policy wording.
- Loss or damage to the vehicle caused by or associated with any civil or political unrest occurring in any of the specified countries except South Africa and Namibia.
- Business use excluded for Momentum Explorer cover. Business use includes the use of the vehicle for any purpose which forms an essential part of the performance of any work function.
- Vehicles that are out of the country for more than 90 consecutive days and for more than a total of 180-days in a calendar year.
- Breakdown costs of spares and standard labour charges in the event of mechanical/electronic breakdown.
- Repatriation cover is excluded if the vehicle is immobilised for any reason other than it being involved in an accident, hijack, theft or mechanical/electrical failure.

#### Tyre cover

Tyre cover is an optional benefit, available with Vehicle cover only, to cover you for loss or damage to tyres fitted to your insured vehicle that are accidentally and irreparably damaged (on a South African road) by hard braking, cuts, bursts or unfavourable road conditions.

You will be fully compensated if it is a brand new tyre (within 30-days or 2 000km of purchase) or we will compensate you by multiplying the amount you paid for the tyre by the percentage of liability in the table of indemnity as shown on your policy schedule.

Cover is limited to a maximum of two events per annum, not exceeding two tyres per event.

#### Scratch and Dent cover

This is an optional cover, available with Vehicle cover only, for minor and exterior damages to your vehicle such as minor chips, dents and scratches, repair to wheel rims and mag wheels, and an unlimited number of tar removals.

#### Female benefits and rewards

##### Female breast cancer cover

As a female policyholder Momentum Insure will cover you for:

- the loss of a breast as a result of an accidental, violent, external and visible cause within 12-months of the date of the incident; and

- first positive diagnosis of a malignant tumour or lobular carcinoma in situ by a qualified specialist physician in breast cancer.

Compensation is limited to the amount noted on the policy schedule. Special conditions applicable to female breast cancer cover

##### Claims

Following an insured event, you shall at your own expense:

- notify us within ninety (90) days; and
- supply in writing any reasonable information which we may request.

##### Medical examination or treatment:

You must supply medical evidence as requested by us. If you suffer an accidental injury, you must seek medical treatment from a registered medical practitioner.

See policy wording for specific exclusions to female breast cancer cover.

##### Handbag cover

Only a brave few will venture into the bottomless pit that is a woman's handbag and for good reason. Maybe it's a natural instinct to always be prepared for anything but because you can find almost anything in a women's handbag, which can often include items like a laptop, tablet, prescription glasses, etc, replacing these items can be quite costly. Momentum Insure's Handbag cover provides cover for loss or theft of a handbag and its contents. This cover is in addition to any other cover provided for the same property.

Compensation is limited to the amount noted on the policy schedule.

##### Golf hole-in-one or bowls full house ("EIGHT")

We will pay you if you score a hole-in-one playing as an amateur in a game of golf or score a full house ("EIGHT") in bowls. The hole-in-one or full house must be achieved in terms of the rules at any recognised golf or bowls club affiliated to a provincial union and must be confirmed in writing by the secretary of the club.

Cover is limited to two (2) events in a calendar year and compensation is limited to the amount noted on your schedule.

## Get in touch

For more information, you can get in touch with your service consultant.

### **Momentum Assist: 086 078 4767**

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