



Cash Back Bonus

Terms and Conditions

What the Cash Back Bonus covers

This unique optional offering entitles the policyholder to a percentage payout of premiums paid over a period, provided that the cover is uninterrupted and claims free. A 2-year cycle will start anew, whenever a relevant claim is submitted.

The Cash Back Bonus is considered a discount of your premiums for a good claims history over the period (two individual cycles of 2 years each and 1 year for every uninterrupted, claims free year insured, thereafter).

You will receive;

- 15% of all your premiums paid, over the first two years of claims free, uninterrupted cover;
- 10% of all your premiums paid, if you remain claims free for a further two years; and
- 10% of all premiums paid for every claims free year of continued insurance, thereafter.

Claims that do not affect your Cash Back Bonus

Vehicle stolen (if an approved tracking system or systems were fitted in the vehicle)

- Fire brigade charges following a fire at the risk address (Home Contents & Buildings Policies)
- Garden furniture
- Guest's property
- Windscreen chip repairs
- Money stolen from the customer's home
- Loss of documents, coins or stamps
- Domestic employee's belongings
- Belongings in the removal truck (if the truck was involved in an accident)
- Rent to live elsewhere
- Fraudulent use of credit or bank cards
- Hole in One/Bowling full-house
- Medical expenses
- Veterinary expenses

Exclusions

The Cash Back Bonus will be active and payout is guaranteed, provided that;

- the insurance policy remains active and all premiums are paid;
- cover is uninterrupted for the designated time period before payout; and
- no claims are submitted for the stipulated period where the specific claim type/s are not excluded from affecting your bonus payout as per the list above.

Administration, Claims and Enquiries
0861 60 01 20