



valuables insurance

iWYZE NO-CLAIM REWARD

How it works

- **iWYZE will reward me for not claiming by means of a No-Claim Reward paid out in cash and/or vouchers.** The conditions applicable are outlined here.
- Provided that my premiums are all paid on time and no claims are registered in any of the no-claim reward periods defined below, iWYZE will provide a reward equivalent to 10% of my premiums paid in that period, excluding that portion of premiums collected for policy administration fees and SASRIA. The projected reward amount is shown in my Policy Schedule, based on my current premiums.
- **iWYZE will see the following as interruptions to my reward period:**
 - Non-payment of premiums

- Any claim I may register with iWYZE, except claims for:
 - Repairs to my windscreen that do not require replacement of the glass
 - Benefits claimed under the Retrenchment Premium Waiver
 - Use of the iALERT emergency service, provided no associated claim for loss or damage is registered



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iWYZE is underwritten by Mutual & Federal Insurance Company Limited, a member of the Old Mutual Group. Mutual & Federal and Old Mutual are Licensed Financial Services Providers.

Reward Periods

Period 1

- Begins in the month of my first premium
- Continues for **36 months** provided that no interruptions occur
- **My No-Claim Reward is paid within 60 days of the end of Period 1**
- Any interruptions would lead to the **cancellation of the No-Claim Reward** and the restarting of **Period 1**

Period 2

- Provided that **Period 1** ended without interruptions, **Period 2** starts immediately after **Period 1** has ended
- Continues for **24 months** provided that no interruptions occur
- **My No-Claim Reward is paid within 60 days of the end of Period 2**
- Any interruptions would lead to the **cancellation of the No-Claim Reward of Period 2** and would see me restarting with **Period 1**

Period 3

- Provided that **Period 2** ended without interruptions, **Period 3** starts immediately after **Period 2** has ended
- Continues for **12 months** provided that no interruptions occur
- **My No-Claim Reward is paid within 60 days of the end of Period 3**
- Any interruptions would lead to the **cancellation of the No-Claim Reward of Period 3** and would see me restarting with **Period 1**
- Provided that Period 3 ended without interruptions, the 12-month cycle will repeat, with my **No-Claim Rewards paid after the completion of every uninterrupted 12-month period**
- Any interruptions would lead to the **cancellation of my No-Claim Reward** and I would restart with **Period 1**

