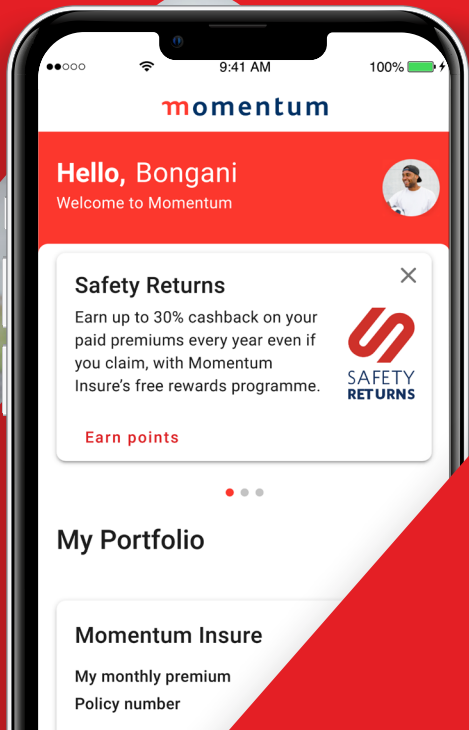


**momentum**  
insure

# SAFETY RETURNS

*Making Safety truly rewarding*



We are committed to giving you the cover that helps keep you and the things that you hold dear safe, on your journey to success, which is why we launched a brand new and first-of-its-kind rewards program for Momentum Insure, where you will get paid for taking simple steps to help you ensure your safety and that of your loved ones.

Momentum Insure's new Safety Returns rewards program will pay you up to **30% cash back on your paid premiums**, every year, even if you claim, for engaging with our many safety-focused features that are geared toward keeping you safe on the road, in the comfort of your home, or wherever you may be at no additional cost.

Safety Returns rewards are dependent on your:

- car and home insurance cover,
- Safety Score (made up of the results from your Safety Score questionnaire and uploading of validation documents such as your up-to-date car safety check),
- the number of Safe Dayz™ earned based on your driving behaviour,
- activating the Safety Alert panic button feature,
- using self-service features such as updating personal information on momentum.co.za or submitting a valid claim for hail, windscreen damage or drivable motor accident on the app, and
- making use of other Momentum Insure features, available on the Momentum App.

Momentum Insure's new Safety Returns rewards program, and related safety-focused features such as Safe Dayz™ and Safety Alert, come at no additional cost for all Momentum Insure car and/or home insurance policyholders.

## How you can earn 30% cash back with Safety Returns

### Earning Safety Returns is easy, and you don't lose points if you claim.

Once you join the Momentum Insure family, you need to register your profile at [www.momentum.co.za](http://www.momentum.co.za), download the Momentum App and engage with the following safety-focused features from the convenience of the app to start earning towards your cashback bonus.

Earn points by:

- Registering for **Safe Dayz™**, a feature that records and scores your journeys to help keep you safe on the road. A daily score of 80% or more earns you one safe day which contributes to your overall Safety Returns points.
- Completing the **Safety Score questionnaire** on the Momentum App, which scores your safety on the road, at home, or wherever you may be, also earns you points toward your Safety Returns. Earn extra points by uploading validation documents on the Momentum App, such as an up-to-date car safety check.
- Activating **Safety Alert**, a free mobile panic button that protects you and a loved one whenever you feel unsafe.
- Using **self-service** features such as logging on to momentum.co.za to update personal policy information or submitting a valid claim for hail, windscreen damage or drivable motor accident on the app, and more.

## Access to Momentum Safety Bonus and Safety Returns

Existing Multiply Premier clients, that also have an active Momentum Insure policy will continue to be eligible to earn a Safety Bonus for 2023, and will not be able to access the Safety Returns program.

Below is a detailed breakdown of how and when Safety Returns will be made available to all policyholders:

Policyholder profile	2023 impact	2024 impact
<b>Existing Momentum Insure policyholders who are Multiply Premier members</b>	Momentum Insure policyholders will continue to have access to all safety-focused features like Safe Dayz™ and Safety Alert + the existing 30% cashback rewards with Momentum Safety Bonus.	Momentum Insure policyholders will have access to the Safety Returns rewards program from January 2024 and they will continue to have access to all safety-focused features.
<b>Momentum Insure policyholders</b>	Momentum Insure policyholders will have access to the new Safety Returns rewards program from February 2023 and they will continue to have access to all safety-focused features.	Momentum Insure policyholders will continue to have access to the Safety Returns rewards program and all safety-focused features.
<b>Existing non-Momentum Insure Multiply Premier members</b>	Multiply Premier members will continue to have access to all points-earning features to improve and manage their Multiply status.	Will no longer have access to safety-focused features like Safe Dayz™, Safety Score questionnaire and the existing 30% cashback rewards with Momentum Safety Bonus.

# Ready to start earning Safety Returns?

A cashback reward of up to 30% back on your premiums could be in your pocket every year by taking these simple steps to help ensure your safety.

## Step 1

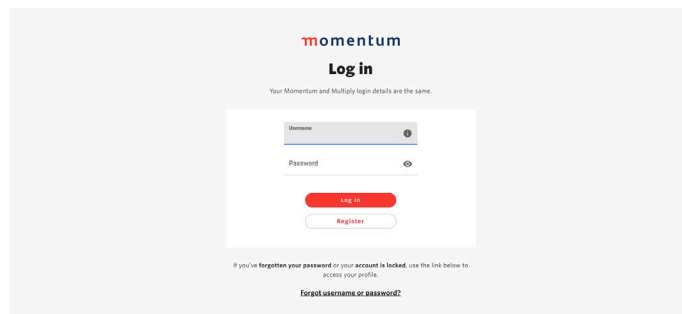
### Have car and home insurance with Momentum Insure

Access to Safety Returns is available on the Momentum App at no additional cost to Momentum Insure car and home insurance policyholders.

## Step 2

### Download and register on the Momentum App

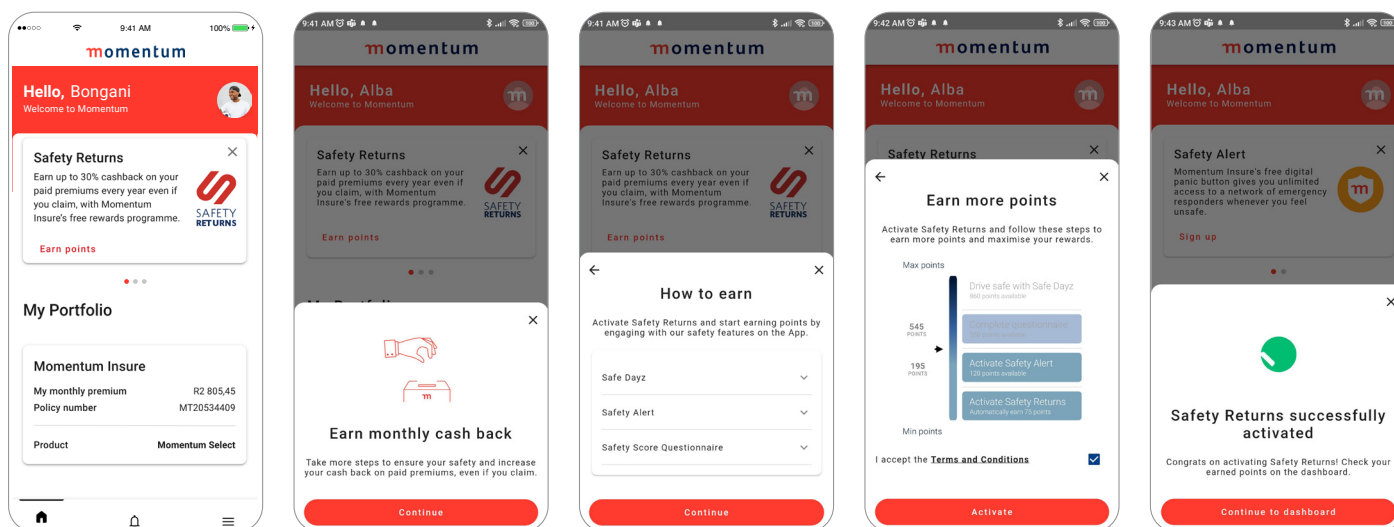
The Momentum App is available for free to all Momentum Insure car and home insurance policyholders. Download and register using your momentum.co.za login details.



## Step 3

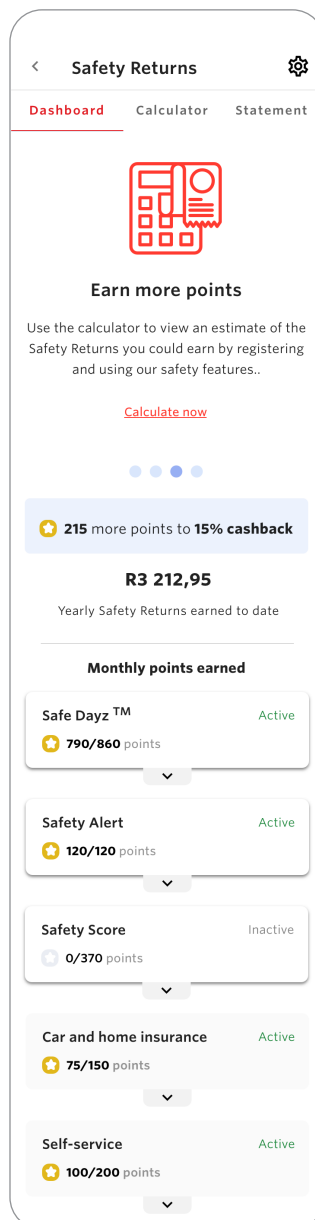
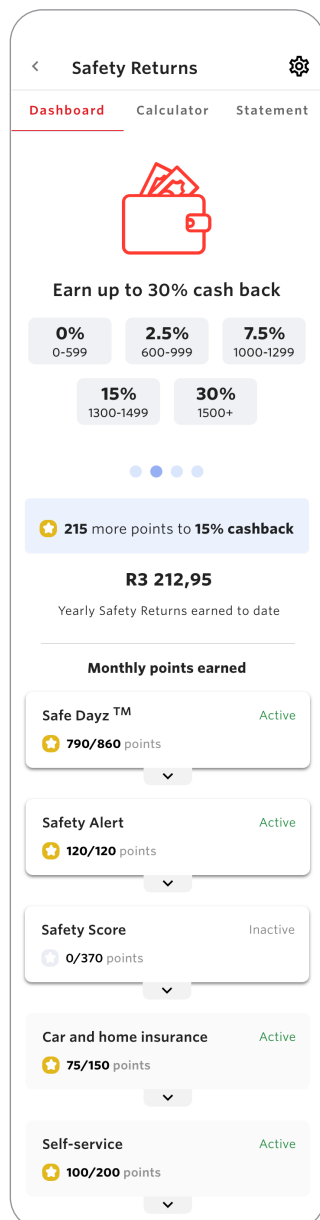
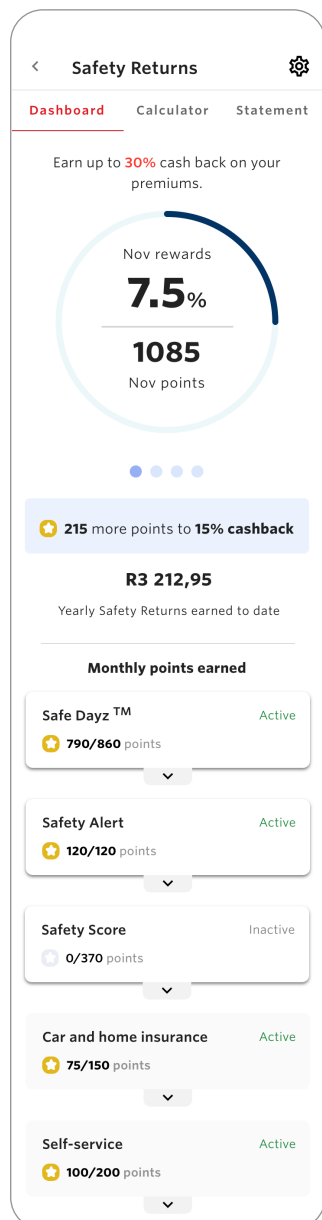
### Start earning with our Safety Returns rewards program

Accept the terms and conditions for Safety Returns and related safety-focused features to start earning your rewards.



## How does my engagement with the safety features earn me rewards?

The Momentum App gives you access to the Safety Returns dashboard, which allows you to see what safety features you have activated, the number of points earned towards your Safety Returns for each category for the current month, the applicable bonus percentage for the current month, and the number of points required to get to the next bonus level within the current month. The dashboard also displays your accumulated yearly Safety Returns bonus to date.



Here are some examples of the bonus you can earn depending on your engagement with the safety elements.

Cashback earned	Name, Age	Premium*	Yearly Safety Returns earned to date	Monthly Safety Returns
2.5%	Kyle, 33	R800	R240	R20
7.5%	Ameerah, 28	R1 350	R1 215	R101
15%	Thabo, 56	R1 600	R2 880	R240
30%	Lesego, 42	R 1 470	R5 292	R441

Make the decision today, to be safer and join the rewards program, that doesn't just acknowledge your efforts to keep you and your family safe in an ever-changing environment but rewards you for it with cash back in your pocket, at no additional cost

When you are safe, you are confident, and it is with this confidence that your journey to success is accelerated, allowing you to live your life to the fullest, knowing that we have your back when it comes to safety.



Keeping you confident on your journey to success

## Get in touch

For more information, you can email [micare@momentum.co.za](mailto:micare@momentum.co.za) or get in touch with your service consultant.

Momentum Insure Company Limited

PO Box 7400, Centurion, 0046

268 West Avenue, Centurion, 0157

[www.momentum.co.za](http://www.momentum.co.za)



<https://www.facebook.com/MomentumInsureZA>



[https://twitter.com/momentum\\_za](https://twitter.com/momentum_za)



[https://www.instagram.com/momentum\\_insure/](https://www.instagram.com/momentum_insure/)



<https://www.linkedin.com/company/momentum-insure/>

Standard network rates apply.

This product is offered by Momentum Insure Company Limited. Momentum Insure Company Limited is not liable for any loss, damage or expense that someone may suffer, directly or indirectly, because of reliance on this document. The provision of the policy contract enjoys preference above the information in this document. Terms and conditions apply.

Momentum Insure Company Limited is part of Momentum Metropolitan Holdings Limited. Momentum Insure is a licensed non-life insurer and authorised financial services provider (FSP22789).