



## COVID-19 motor premium refund: questions and answers

<b>How is the 'motor section' defined?</b>	The definition of the motor section refers specifically to <b>comprehensive</b> cover for specified motor cars on <b>monthly</b> policies only. Certain types of items and cover will, therefore, be excluded, such as motorcycles/trailers/caravans.
<b>How will the discount work?</b>	For the items that qualify as per the definition above we will discount Personal Lines premiums by 15% in April 2020 and by 10% in May 2020. We will not be doing separate payments, but the accumulative discounts will be processed as one single transaction.
<b>How will refunds to customers be processed?</b>	We will process these refunds in the form of a single credit entry for the June 2020 debit order collection, and refunds will only apply to customers with in-force policies at the time of the refund payment.
<b>Who can I contact for support?</b>	<ul style="list-style-type: none"><li>• <b>Personal Lines support:</b><ul style="list-style-type: none"><li>◦ <a href="mailto:retentions@ominsure.co.za">retentions@ominsure.co.za</a></li></ul></li></ul>

### Snapshot of our overall relief commitments to date:

- 15% premium discount on Personal Lines items that qualify in April 2020 and 10% discount for these items in May 2020.
- 10% premium discount on Commercial Lines and Agriculture items that qualify in both April and May 2020.
- A premium deferment option, with a delayed pay-back over a set period.
- Leniency on missed debit orders, where COVID-19 necessitates deferment of payments.
- Reduced premiums, by allowing customers to amend cover temporarily.
- An immediate relief programme – iWYZE motor insurance customers can register on the [wyzeHUB](#) before 30 April 2020 to activate a three-month 7.5% discount on motor premiums.
- A 'Help U'-team of 50 employees, reviewing premium relief requests across Commercial Lines, Agriculture and Personal Lines business to assist customers to maintain and manage essential and relevant covers.
- A commitment to keep premium increases low over the next 12 months.
- An option for customers in good standing to freeze renewals or exchange it for more flexible excesses, if required.