

ASSISTANCE SERVICES

Emergency and referral assistance 24-hours a day, 365-days a year! (Only in South Africa)

Motor service

- Assistance for passengers and 4X4 vehicles
- Assistance with flat tyre or flat battery at home or on the side of the road
- Tow-in services to the nearest dealer
- Recovery and repatriation of an immobilised vehicle
- Delivery of 10-litres of fuel
- Assistance to recover keys locked in the vehicle
- 24-hour travel and route assistance in all major metropolitan areas
- "Family-run" assistance with transport to home or work following mechanical or electrical breakdown

Medical service

- Emergency medical assistance
- Medical response by road or air
- Transfer to a medical facility
- Emotional support and tele-counselling
- Access to rape centres of excellence
- Guaranteed hospital admission of up to R5 000

Acci-management service

- Advice on the correct procedures to follow at the scene of an incident
- Dispatching ambulances and notifying police
- Assistance with repairs and insurance claims
- Towing by an approved contractor to the nearest Momentum Insurance-approved repairer, including storage costs

Outside South Africa

Only telephone assistance is provided outside the borders of SA, when you are in an accident or become ill.

Emergency home service

24-hour assistance for home emergencies (including call-out fee and one hour's labour), burst geysers, broken windows and much more.

Driver service

Various sources report that up to 50% of motor vehicle accidents are alcohol-related. The possible consequences of drinking and driving are injury, disability, death, fines, jail time and a rejected claim.

So, act responsibly and think ahead. Book a driver through Driver service to avoid the dangers and enjoy a stress-free evening.

This service operates between 18:00 and 06:00 within a 50km radius of the CBDs of Johannesburg, Pretoria, Durban, Cape Town, East London, George, Port Elizabeth, Nelspruit, Polokwane, Stellenbosch, Pietermaritzburg, Richards Bay, Klerksdorp and Bloemfontein.

Claims - the reason for insurance

At some point everyone experiences an insured event, making your choice of insurer critical. We have an established claims philosophy of paying claims "fairly and quickly". Fraudulent or overstated claims are identified so that honest policyholders are not penalised.

Motor vehicle claims below R5 000 and other claims below R15 000 are settled on a fast-track basis (within 48-hours) with limited paperwork required.

At Envoy, we believe that our clients should only have their vehicles repaired at reputable panel beaters. We are committed to ensuring that damaged vehicles are repaired to the highest standards and conduct regular audits of our suppliers.

Compliance and security

In an environment of corporate governance scandals, misappropriation of funds and lack of controls, you will be comforted to know that Momentum Insurance adheres to the highest standards to ensure your protection.

We are fully compliant with the Financial Advisers Intermediary Services Act (FAIS) and all of our consultants are accredited.

Valuation service

Envoy provides a free evaluation of your home contents, to ensure that the value is correct and that "average" does not apply when you claim. Under-insurance reduces the premium payable in the short term but results in a shortfall in the amount paid following a loss. There is no advantage to being over-insured – you simply pay higher premiums. A professional evaluator is sent to your home to prepare a detailed and comprehensive list of your possessions.

Envoy features and benefits

- Broad personal belongings insurance cover, competitively priced with a focus on the specific needs of individuals with an established lifestyle
- Advice from an experienced and dedicated portfolio consultant to tailor your portfolio to suit your needs
- 24-hour emergency, claims and enquiry service operated by professional portfolio consultants, to make sure you receive a hassle-free claims settlement and immediate replacement of essential items
- Speak to us about various ways to reduce your premiums, including discounts and reduced excesses for vehicle and home security precautions, low mileage and female drivers
- Up to R50 000 000 personal liability cover

"Envoy is governed by a policy document that offers extremely wide cover."

- Access to specialists for personal accident and dread disease cover
- Concierge and SmartBuy service sources quality items, at discounted prices and convenient locations
- Complimentary home contents inventory and valuation to make sure you aren't over- or under-insured, accelerating the claims procedure
- New list price if your vehicle is a write-off or stolen and not recovered (within 12-months from date of first registration)
- The most comprehensive cover with preferential rates for exotic and off-road motor vehicles
- A courtesy car following an insured motor event, to ensure your uninterrupted routine
- Watercraft cover: competitive rates on jet-skis, ski boats, dinghies, catamarans and yachts
- Scratch & Dent (optional): insure against bodywork and mag wheel scratches, minor dents and windscreen chips

Assistance Services *

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* The service providers appointed are all independent contractors. Although every effort is made to monitor and assess these service providers, the responsibility of loss, damage or unsatisfactory workmanship remains with the appointed service provider. Assistance will only be provided where Assistance Services was contacted in the first instance. Should you contact a service provider directly, we will not be liable for any costs incurred.



ENVOY

Envoy is the award-winning insurance solution for the discerning individual

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momentum

Developed in 1996, the Envoy policy challenges the mundane and mediocre approach to insurance.

Envoy provides wide cover with fewer exclusions. This means that you can rest assured that your assets are protected against life's unexpected events.

Specially designed to accommodate your changing needs, Envoy brings you sound, professional advice to ensure your total peace of mind – at all times.

Exclusive

Envoy is exclusively available to discerning individuals with established lifestyles and substantial assets. We understand that your day-to-day life allows little time to focus on your insurance needs, but it should still get the attention it needs.

That's why we guarantee personal attention, removing the hassle of insurance and allowing you to really focus on what's important to you. Trust our professionals to ensure that your assets are adequately covered.

Due to the inverse relationship between risk and wealth, there is always a measure of discount to higher-valued items. We take this one step further: by keeping the risk pool to high-net-worth individuals, we are able to offer extremely competitive premiums.

Dedicated

Every Envoy client is assigned a dedicated portfolio consultant, giving a single point of contact for all insurance-related queries. By limiting the number of clients allocated to each consultant, Momentum Insurance provides service levels that are unrivalled in the industry.

Your portfolio consultant ensures that you have adequate and appropriate insurance cover and is your contact when you need to make changes. In the event of a loss, your consultant will ensure that your claim is submitted correctly and smoothly.

Wide cover - limited exclusions

We designed the Envoy policy to provide wide cover for those not wanting to be disappointed by unexpected exclusions. It is common in personal lines insurance for policyholders to pay a premium for many years, without even understanding what they are covered for. In many instances, this is only realised when a claim is not settled.

Envoy is governed by a policy document that guarantees extremely wide cover.

Buildings cover

The policy provides for personal belongings cover rather than perils cover. This means that full accidental damage cover buildings is included.

A limited subsidence and landslip cover is automatically provided to match what is normally offered on the market. A wider form of cover (optional under Envoy) may be more appropriate to your risk.

Home contents cover

If you, or any member of your household, work from home, Envoy automatically covers business equipment (included within your contents sum insured) up to a limit of R100 000.

Most policies restrict guests' and domestic workers' possessions. Envoy covers guests up to R10 000 and domestic workers belongings are covered within your contents sum insured.

Personal belongings cover

Sporting equipment is covered (while in use).

Car cover

Envoy provides 'new for old' cover within the first 12-months of registration of a new motor vehicle. This means that if your car is stolen within this period, we will replace the motor vehicle with a new one (subject to the sum insured being adequate).

Thereafter, we settle total loss car claims on the higher retail value. Many other insurers pay out at the lower market value.

Car hire is an automatic benefit, providing you with a vehicle for up to 30-days following an accident, theft or hijacking.

Most insurers limit cover for private usage to normal social driving, and driving to work and back. For most insurers, business driving during the day needs to be specified and attracts a substantially higher premium.

- Envoy's normal business use cover falls within the definition of private usage
- Envoy covers all licensed drivers while many insurers only cover named drivers.

Flexibility

With Envoy you have a number of choices to make sure that you have, and pay for, only the cover you need.

With car cover, you can select from the following options:

- Fully comprehensive
- Third-party fire & theft
- Third-party only

Under the buildings section, you can select full or difference-in-conditions cover. Difference-in-conditions cover can be selected if you have insurance through a bond holder, where cover is restricted. Your policy will then settle those claims not usually covered by this other bond insurance policy.

Under the contents section, you can choose between:

- Personal belongings
- Limited risks
- Personal belongings without theft
- Limited risks without theft

Rewards

We understand that you look after your assets and take precautions against loss. Because of this, you are given upfront rewards in the form of discounted premiums. We believe this is preferable to paying a higher upfront premium and only receiving a reward after several years of not claiming:

We offer discounts for:

- Protecting your building and home contents with security features
- Mature drivers (over age 55) and female drivers
- A no claims bonus system that reduces your premium after each claim-free year (up to 55% discount is possible after several years)



A licenced financial services provider (FSP 30414)
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