

THE SANTAM CLAIMS CARD



Important Safety Tips for Policyholders:

- Always keep your Santam Claims Card in a secure place.
- Only carry the Santam Claims Card with you when you are in fact going to use it.
- Treat the Santam Claims Card as if it was cash.
- Upon receipt, immediately sign the card in the space provided on the back.
- When using the Santam Claims Card at a retailer etc, never let the card out of your sight, not even for a moment.
- If you lose your Santam Claims Card, call the Santam Call Centre immediately on **0860 505 911** to have your card cancelled and a new one issued to you.
- Should you suspect that your card might have been accessed or used in a fraudulent manner, please call the Santam Call Centre immediately on **0860 505 911** to stop the card and arrange a new one.
- Always inform Santam as soon as possible about changes in your contact details, physical and or postal address, telephone numbers, etc.
- Santam Call Centre hours: 24x7x365
- Card Query Call Centre hours: 07:30 am – 21:00 pm (Monday – Sunday)

Frequently-asked Questions:

Why a Santam Claims Card?

In alignment with modern technology, and with a view to streamlining the claims process and cutting costs to make your claims experience better, Santam has introduced this Claims Card. The card will enable us to more closely monitor and investigate fraud, will assist us in re-insuring the replaced items and will offer higher levels of comfort and ease of use to you, our valuable client. The use of the card also ensures that if you spend the claim payment at one of our preferred suppliers, you will receive a Cash-back from the supplier onto your card account.

For how long is the Claims Card valid?

Your Claims Card is a most valuable possession in the event of a claim. Please keep it in a safe place, as you will be identified via this card every time you make a cash claim from now on. The card expires after three (3) years, and you will be provided with a replacement just before the old one expires.

What are the costs of this Claims Card?

There are no costs to you, our client, associated with your normal use of this card. However, balances not spent two years after being loaded will be subject to a R10 monthly Dormancy Fee deduction.

How does the Claims Card work?

The card will be credited with the final agreed claim amount (less excess). You then take the card to the preferred suppliers as indicated to you at the time of the claim and on our website, and you purchase your replacement item(s). Note: There is no PIN issued as the card can only be used to make purchases. For using the card at our preferred supplier, you earn a cash-back that Santam has pre-arranged with these preferred suppliers, and this is credited to your card during the month after you made use of that supplier. Please note that you will not qualify for any other in-house discounts offered at point of sale at our preferred suppliers. Our Card Administrator will send you an SMS each time a payment has been made to your card in order to make the process easier for you. If you choose not to use the Santam preferred supplier, you will not receive any cash-backs.

How do the Claims Card Cash-backs work?

If you choose to purchase your replacement items at one of our preferred suppliers (provided with your card and subsequently regularly updated on our website www.santam.co.za), you will qualify for a Cash-back, usually within the month after you made your purchase. This is credited to your Claims Card and you are notified by SMS of this credit. If you again spend this at one of our preferred suppliers, you will again qualify for a further Cash-back. Please note therefore, that you will not qualify for any in-house discounts offered at point of sale at our preferred suppliers.

How do I “activate” my Claims Card?

In order to verify that you are the actual claimant, we require that your card be activated before we load your funds on to it. Your identity will be verified upon collection/delivery of your Claims Card. The claims payment will then be loaded overnight and you will be notified, via SMS, that your card has been activated and loaded. You do not need to do anything to activate your card.

Where can I use my Claims Card?

After receiving notification, via SMS, that your card has been activated and funds have been loaded, you will be able to use your card at any store that accepts Visa Electron cards enabling you to replace your lost item(s). If you choose to purchase your replacement items at one of our preferred suppliers (list provided with your card and subsequently regularly updated on our website www.santam.co.za), you will qualify for a Claims Card Cash-back.

Are there any spend limits on my Claims Card?

Yes, a default daily spend limit exists on all Claims Cards issued to limit potential losses due to unauthorised usage. This will not inconvenience you when purchasing your replacement items. Should you wish to change (increase or decrease) this limit, call the Card Queries Call Centre on **086 111 1234** and they will amend the limit as per your request. Please note that the limit will only be amended if requested by card holder and once the card holder's identity has been verified telephonically.

What happens if I lose my Claims Card?

This depends on when you lose it:

- If you only discover that it is missing when you need to claim, then there will be a short delay while we stop the old card and urgently send you a new one via courier. Please tell us this when you contact us on **0860 505 911** with your claim details.
- If you lose it at any other stage, immediately call the Santam Call Centre on **0860 505 911** to report the loss as the card needs to be stopped, the funds transferred, where applicable, and replaced.

How do I find out my Claims Card balance?

There are three ways to do this:

- Using the cell phone number that you gave us when you received the card, simply SMS your full 16 digit card number to **41922** and you will be sent your balance via return SMS. This SMS costs R2 and is deducted directly by your cell phone network provider.
- Alternatively, call the Card Queries Call Centre on **086 111 1234** and they will give you your balance on correct identification.
- Another way is to log in to the Santam website www.santam.co.za.

What happens to unused portions of my claims pay out on the Claims Card if I don't spend it?

The unclaimed balance remains on the card until you spend it or until Santam supplements it with a new claim pay out. However, balances not spent two years after being loaded will be subjected to a R10 monthly Dormancy Fee deduction.

How do I find out details about my Claims Card?

To learn any information directly related to your card, call the Card Queries Call Centre on **086 111 1234** who will supply you with all such details.

What are the Terms and Conditions associated with the use of my Claims Card?

The Claims Card's Terms and Conditions of Use are enclosed with delivery of the Claims Card. Please ensure that you read these terms and conditions very carefully. Upon use of your card you shall be deemed to have read and fully understood all the terms and conditions of use pertaining thereto and that you regard yourself fully bound in terms thereof. The latest version of this document is also available on our website www.santam.co.za.

Do I need to be subjected to the Bank Act's FICA process by accepting this Claims Card?

No, you do not need to conform to the FICA process.

Can I make deposits into my Claims Card?

No, you cannot do this, as Santam is not a bank.

What do I say at the point of sale if the store clerk asks me what sort of account it is after he swipes my Claims Card?

Respond with "Credit".

Do I have to purchase the replacement item for which Santam is indemnifying me?

Yes, we want you to replace the item(s) that you have lost. The card has been specifically designed to promote good risk-management behaviour and to offer a flexible solution to support this.

Can I supplement a Claims Card payment with a personal payment?

If you want to purchase a replacement item at our supplier for more than there is on the card, you are welcome to supplement the card payment with a cheque (if acceptable at that supplier), credit card or cash payment. Do not forget to insure the purchased item!

What do I do if my personal details change?

Please advise us immediately if any of your contact details change. We need to keep you informed of the status of your policy and cover. You can contact the Santam Personal Lines Call Centre on **0860 726 826** to change your contact details.