

Santam Client Solutions | We've got Dezemba Covered Radio Competition Ts&Cs

Stand a chance to win:

- 1 x Takealot voucher to the value of R2500 and increase it to R10 000 if they answer with the phrase that pays "Santam's got you covered" live on air.
- Total prize winnings amount to R100 000 in Takealot vouchers.

Competition Mechanics

Click on the [LINK](#) and request a non-obligatory quote for an entry to win a R2500 Takealot voucher. Potential clients can increase it to R10 000 if they answer with the phrase that pays "Santam's got you covered" live on air.

Terms and Conditions

1. Duration of the competition

The competition commences on **(Friday, 21 November to Friday, 5 December 2025 on Jacaranda FM)**. After this date and time no further entries to the competition will be permitted.

2. Who may enter the competition

- 2.1. This competition is open to South African citizens over the age of 18 and older, residing in South Africa, who are in possession of a valid identity document, passport, or other documentary proof of South African citizenship or residency.
- 2.2. People who are currently insured.

3. Who may not enter the competition

- 3.1. The competition is not open to-
 - 3.1.1. Directors, members, partners, agents, employees or consultants of Santam and/ or any of their associated or affiliated companies and/ or agencies or any supplier of goods or services in connection with a competition; and
 - 3.1.2. the spouse, life partner, business partner or associate, or the natural or adopted parent, child or sibling, of any person specified in the above.
 - 3.1.3. Existing Santam clients.
 - 3.1.4. Any person for whom a Santam quote is still within the validity period, and which was prepared prior to the publication date of these Terms and Conditions, irrespective of the quote request date and/or qualification details, will not qualify to participate in this campaign/promotion.
 - 3.1.5. Any person who has had a policy cancelled by Santam in the past 36 months.
 - 3.1.6. Any person who is deemed an unacceptable risk as determined by Santam's underwriting criteria.

4. How to enter

- 4.1. To enter the competition, participants are required to do the following-
 - 4.1.1. participants must click on the link and complete a non-obligatory comparative quote on www.santam.co.za form between **(Friday, 21 November to Friday, 5 December 2025)** and they will be automatically entered into the draw.
 - 4.1.2. Participants need to be quoted to be eligible to be entered into the draw.
 - 4.1.3. The Participant must have maintained insurance for at least the past 36 months with their respective insurer for vehicle(s) or building(s) or contents (whichever is applicable).
 - 4.1.4. The person or regular driver of the vehicle, where different to the policyholder, must not have had any vehicle, building or contents claims in the past 36 months and must have maintained insurance with the same insurer during that period.
 - 4.1.5. Santam will quote on a like for like basis to ensure that the quoted items, types of cover on the quoted items and excesses, are comparable to the existing cover held by the Participant, to enable Santam to compare premium.
 - 4.1.6. Santam will compare its quote to the Participant's current premium reflected in the existing policy schedule provided by the Participant.
 - 4.1.7. Even where Santam cannot match the Participant's current premium, the Participant will be eligible for the draw.

5. How many times can you enter?

- 5.1. Only one entry will be accepted per person. Additional entries from the same person will be disqualified.

6. How will winners be notified

- 6.1. Prize Winners will be notified by Santam on email.
- 6.2. Representatives from Santam's Corporate Brand / Internal Audit will select a prize winner at random weekly.
- 6.3. A representative of Santam's Internal Audit Department or, an independent accounting firm or, a registered auditor's firm or an attorney or advocate will be appointed by Santam to oversee and verify the draw results.
- 6.4. Once a Prize Winner is announced in terms of clause, the decision of Santam is final and no further correspondence will be entered into.

7. What happens if the winner cannot be contacted or is not able to take up the prize

- 7.1. If Santam is unable to contact a winner via their cellular phone or email provided within 24 hours of selecting them as Prize Winner, the winner will forfeit the prize and Santam reserves the right to re-draw a new winner under the same conditions.

8. Grounds for disqualification

- 8.1. Any violation or attempted violation of any of these terms and conditions, or any Participant who acts or has acted in a dishonest or unethical manner to gain a benefit under this competition will result in immediate disqualification of the Participant. Any Prize awarded will be forfeited and/or reversed and/or returned to Santam upon request.

9. Definitions

10. For the purposes of this competition, the following terms will bear the meanings set out below:
 - 10.1. "Participant" means any person who enters, competes in or is otherwise eligible to win a prize in this competition.
 - 10.2. "Personal Information" means personal information as defined in section 1 of the Protection of Personal Information Act, 4 of 2013.
 - 10.3. "Prize" 1 x Takealot voucher to the value of R2500. Potential clients can increase it to R10 000 if they answer with the phrase that pays "Santam's got you covered" live on air.
 - 10.4. "Prize Winner" means the randomly selected Participant whose name has been selected as the Participant to whom the Prize is to be awarded.
 - 10.5. "Santam" shall mean Santam Limited, the promoter of this competition.

11. General

- 11.1. By participating in this competition all Participants agree that they will be bound by the terms and conditions set out hereunder.
- 11.2. By participating in this competition all Participants agree that they will not hold the Santam, its associated companies, agents, and/or contractors associated with this competition liable for any losses, harm, damages, injury, claims and/or actions of whatsoever nature in connection with and/or arising out of participation in this competition.
- 11.3. Participants agree that their name, surname and contact details will be shared with Jacaranda FM and will be contacted live on air.
- 11.4. This competition is subject to the provisions of section 36 of the Consumer Protection Act, Act 68 of 2008.
- 11.5. If required to do so, because of legislative or regulatory reasons, this competition may be terminated immediately and without notice in the event of such termination, all Participants agree to waive any rights they may have as a result of the termination and acknowledge they will have no recourse of whatsoever nature against Santam, its associated companies, agents, and/or contractors associated with this competition arising out of such termination.
- 11.6. Santam reserves the right to cancel or alter this competition without prior notice in which case the Participants agree that they will not hold Santam, its associated companies, agents, and/or contractors associated with this competition liable for any losses, harm, damages, injury, claims and/or actions of whatsoever nature in connection with and/or arising out of the alteration and/or cancellation of this competition.
- 11.7. Prizes are not redeemable for cash and are non-transferable in whole or in part.
- 11.8. Participants agree that they will not be entitled to any remuneration for participating in this competition, or for participating in any media format or appearances associated with this competition, should they elect to participate in such media format or appearances.
- 11.9. An entry into this competition will only be regarded as a valid entry if it meets all the terms and conditions as set out herein.
- 11.10. The award of the Prize is at the sole discretion of Santam, and the Participants agree that they will have no right to select the Prize.
- 11.11. These Terms and Conditions are the only terms and conditions applicable to this competition.
- 11.12. Notwithstanding clause
- 11.13. Santam may change any of these terms and conditions from time to time without further notice. Your continued participation in this competition indicates that you consent to further being bound by such changes.
- 11.14. Santam is committed to ensuring the privacy and integrity of information submitted by the Participants.
- 11.15. By participating in this competition, Participants agree to exchange their personal information with Santam and agree further that Santam may collect, store, use and disclose the Participants' personal information in accordance with its Privacy Policy for purposes related to the competition ("Purpose"). By participating in this competition, Participants consent to such collection, storage, usage, and disclosure. Click on the link to read the Santam Privacy Policy. <https://www.santam.co.za/privacy-notice/>
- 11.16. Santam may disclose certain personal information of Participants, such as names, physical, postal and e-mail addresses to affiliated service providers for purposes of distributing promotional materials, newsletters, surveys and questionnaires or other information or material but only if a Participant has specifically indicated its willingness to receive such materials or information.
- 11.17. Santam may provide third parties with general information that does not include particular personal information about participants, such as their names and addresses, and which is intended to be used solely for compiling statistical or demographic information or otherwise abstract and non-personalised information.