

momentum
insure

Momentum Envoy

Keeping you safe
on your journey to success.



Cover that does more than just protect the things you love, Momentum Envoy protects you and those you love giving you peace of mind with that added personal touch you deserve.

You have worked hard to build your legacy and you need an insurer who not just protects your most valued possessions for generations to come, but an insurer who understands the importance of reputation, trust, expert advice and that personal touch that gives you the peace of mind that the person on the other side has your best interest at heart.

Momentum Envoy offers customised car and home insurance designed for you, a high net worth individual, because of your need for expert knowledge and specialist products that have been tailored to suit your exclusive lifestyle and unique needs. Envoy provides cover for contents and portable possessions with a combined sum insured exceeding R2 million or buildings sum insured exceeding R5 million.

We are constantly pushing ourselves to make sure that you have a trusted partner who is there for you to take care of life's little mishaps while you forge on to seize those big opportunities on your journey to success.

We know that when it comes to your desire to protect what you love; you will do whatever it takes which is why our responsibility to protect what you love doesn't end with your precious belongings. At Momentum Insure we understand that sometimes the person you want to protect most isn't yourself, which is why, as an insurer, we don't just protect the things you love, we keep the people you love safe too.

With value-added benefits like Safety Returns, a rewards program that gives you up to 30% cash back on your paid premiums every year, even if you claim, Momentum Safety Alert, a feature that turns your mobile device into a panic button, Safe Dayz™ that monitors your good driving behaviour, and the Momentum App that puts your policy details in the palm of your hands, we make it our business to protect your family so that you can continue on your journey to success with peace of mind.

We are driven to provide the best service possible and making your insurance experience a first-class one with that added personal touch and trusted expert advice to give you the confidence to convert a sense of feeling safe to a state of being safe, whether it be in your home, your car or wherever you may be.

Momentum Envoy was developed and is the result of market research to deliver a product that speaks to the legacy you have built as well as to your unique needs when it comes to protecting what you love.

The outcome was a holistic product that protects your legacy by safeguarding the things you love, the people you love, rewarding you for good behaviour when it comes to safety and offering you that personal touch, expert advice and outstanding service you need to get on with your journey as soon as possible when life's little snags get in the way.

Momentum Envoy features include:

- Personalised service throughout the claims process.
- Drivers 55-years and older qualify for excess waiver on certain products.
- No excess for windscreen repair and loss/damage to sound equipment.
- Optional personal liability cover at an additional premium.
- Up to 30% cashback on your paid premiums every year, even if you claim, with Safety Returns when you register and engage with safety-focused elements such as Safety Alert, Safe Dayz™, and more, available at no additional cost.
- Tracking your driving behaviour with Safe Dayz™, a telematics solution that records and scores your journeys to help keep you safe on the road, available at no additional cost, on the Momentum App.
- Safety Alert, a mobile panic button feature available at no additional cost, providing you and a loved one access to over 1 800 medical and armed responders whenever you feel unsafe.
- Free 24-hour assistance with Momentum Assist™ for roadside, home, legal and medical emergencies.
- Up to R5 million in cover for liabilities to other parties.
- Momentum Rewarder, an optional benefit, at an added cost, that rewards you with 15% of your paid premiums back in cash for remaining claim-free for four consecutive years.
- Momentum Explorer, an optional cover on Vehicle cover, available at an added cost, for vehicles, trailers and watercraft if you are travelling to neighbouring countries.
- We will cover you if you score a hole-in-one playing as an amateur in a game of golf or score a full house ("EIGHT") in bowls at any recognised golf or bowls club affiliated to a provincial union.
- We provide cover for any one stamp or coin forming part of a stamp or coin collection, medals, or Krugerrands. Cover is limited to the amount noted on your policy schedule.
- Cover for hobby equipment and apparel eg pedal cycles, photography equipment, golf clubs, horse-riding, hunting equipment, etc. Cover is limited to the amount noted on your policy schedule.
- Optional extension of handbag cover is available, at an additional cost, for female policyholders.



Personal benefits and rewards

Welcome to a world of benefits and rewards with Momentum Envoy. Here's how our cover rewards you and keeps you, your loved ones and the things you love, safe.

Safety Returns

- Up to 30% cashback on your paid premiums, every year, even if you claim, when you engage with the following safety-focused features on the Momentum App:
 - Registering for **Safe Dayz™**, a telematics solution that records and scores your journeys to help keep you safe on the road. The safer you drive, the more Safe Dayz™ you earn. Safe Dayz™ earned contributes towards 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.
 - Registering for **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 and more.

Momentum Safety Alert

- A panic button feature on your mobile device for unlimited one-touch access to more than 1 800 armed emergency and medical responders, for you and a loved one.
- Available via the Momentum App, at no additional cost.
- Ability to track the emergency responder plus you will receive an SMS from us with the responder's name, vehicle and time of arrival.

Safe Dayz™

- Safe Dayz™, available on the Momentum App, at no additional cost, records and gives you a score of your journey based on your driving behaviour.
- The safer you drive, the more Safe Dayz™ you earn. Safe Dayz™ earned contributes towards your overall Safety Returns points.
- Earn Safe Dayz™ for non-travelling days.

Momentum Assist

- Free 24/7/365 assistance for emergencies on the road, at home, as well as medical and legal emergencies.
- *Roadside assistance with all car insurance policies.
- Home assistance with buildings and household contents cover.
- Legal and medical assistance, as indicated on your policy schedule, for all active Momentum Insure policies.

* 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 Momentum Assist was contacted in the first instance. Should you contact a service provider directly, we will not be liable for any costs incurred.

Momentum Rewarder

- An optional benefit that rewards you with 15% of your paid premiums back in cash for remaining claim-free for four consecutive years.
- Once a claim has been settled, a new Momentum Rewarder cycle will begin immediately after the incident date for that claim.

Momentum HomeDrive

- Getting you and your car home safe when you're unable to drive or when you just want a personal chauffeur to get you around.
- Optional cover, at an additional cost, available with Vehicle cover only, with six complimentary trips per policy, per year.
- Limited within a 50km radius per trip.

Momentum Explorer

- Optional cover, available at an additional cost, included in the Vehicle cover policy, for vehicles, trailers, and watercraft if you are travelling to neighbouring countries.
- Includes wider geographical cover and additional benefits so you can enjoy the adventure and have none of the worry.

Golf hole-in-one or bowls full house ("EIGHT")

- We will pay you if you score a hole-in-one playing as an amateur in a game of golf or score a full house ("EIGHT") in bowls.
- The hole-in-one or full house must be achieved in terms of the rules at any recognised golf or bowls club affiliated to a provincial union and must be confirmed in writing by the secretary of the club.
- Cover is limited to two (2) events in a calendar year and compensation is limited to the amount noted on your policy schedule.

Tyre cover

- Optional cover, at an additional cost, available with Vehicle cover only, for loss or damage to tyres fitted to your insured vehicle that are accidentally and irreparably damaged.
- Cover is limited to a maximum of two events per annum, not exceeding two tyres per event. Refer to policy schedule for exclusions on tread limit, exceeding 1mm.

Scratch and Dent cover

- Optional cover, at an additional cost, available with Vehicle cover only, for minor and exterior damages to your vehicle such as minor chips, dents and scratches, repair to wheel rims and mag wheels, and an unlimited number of tar removals.

Female benefits and rewards

Female breast cancer cover, as per your policy schedule, for:

- an accidental, violent, external and visible cause (accident) that results in the loss of a breast within twelve (12) months from the date of the accident.
- first positive diagnosis of a malignant tumour by a qualified specialist physician in breast cancer.

Handbag cover for loss or theft of a handbag and its contents, as stated in your policy.



Get in touch

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