

Hello, at Dialdirect we take the unsure out of insure.

Follow this easy checklist for claims certainty:

✓ Tell us on time

Your policy has important time limits, these include 30 days to notify us of anything you would want to claim for; 15 days to provide us with requested documentation and 48 hours to report anything lost or stolen to the SAPS.

✓ Insure your valuable goods correctly

Make sure you understand what cover you have and what is excluded on your policy.

✓ Pay your premium

Your insurance policy is a month to month policy, therefore if you didn't pay the premium for the month you do not have cover.

✓ Tell us exactly what happened

Always provide true, complete and exact information about your claims incident and your claimed items.

✓ Tell us who drives the car more often than anybody else

The regular driver of the car is the person who drives the car most often and more frequently than any other person. Always ensure you have the correct regular driver of the car noted on your policy. Remember to notify us when this changes.

✓ Have your car inspected

In order to validate your cover, your car may need to be inspected. This can be done at our EasyWay assessment centres, alternatively you can do a self-inspection online or at any Glasfit.

✓ Tell us about your insurance and claims history

Your monthly car insurance premium is based on how long you have had uninterrupted comprehensive car insurance and when you last claimed for a car accident or a stolen car. Please ensure we have the correct details. This information will be confirmed when you claim.

✓ Tell us what you use your car for

Should you use your car for business related trips it must be insured for business use.

✓ Don't allow certain people to drive your car

Based on certain criteria some members of your household might not be allowed to drive your car. Check your policy schedule and ensure everyone over the age of 15 living with you is noted on the policy and also to verify if there are any members that are disallowed to drive your car.

✓ Tell us where you park your car

The daytime and night-time parking of your car influences the rating of your risk and therefore your premium. Please make sure we have the correct parking details on your policy.

✓ Fit a tracking device if it is a policy requirement

Based on your type of car there may be specific anti-theft requirements. Please ensure that you are aware of these and that the anti-theft device in your car is in a working order.

✓ We may ask you to prove ownership of your valuable goods

We may ask for proof of purchase and the price you paid, for the items you are claiming for. Please ensure you have these available.

✓ Activate your alarm as per your policy requirement

Your policy conditions may indicate that you need an alarm to be in working order and activated when nobody is at home. Regularly test your alarm and remember to activate it when nobody is home.

✓ Take care of your valuable goods

Take care and precautions to prevent or minimise a loss, damage, death, injury or liability.

✓ Insure your belongings at the current replacement value

When we replace your lost or damaged items, we do so at the current replacement value so please ensure that you check and update the value of your items regularly.