

17 April 2026

## TERMS AND CONDITIONS

### R 500 QUOTE CAMPAIGN

The terms, conditions (Ts & Cs) and limits as set out below apply. Homegrown Brokers understands how important your privacy is and will protect your personal information. By providing your email or mobile phone details you are agreeing that we may contact you regarding this quote. Please note that some of our advisors work under supervision.

## OUR R500 OFFER

### How does the R500 quote comparison offer work?

- Homegrown Brokers will pay you **R500 in cash** when:
  - you complete a insurance quote with us on your car, building or contents and our quote – based on a **like-for-like** comparison (as defined under the General section of these Terms & Conditions) between your current insurance product **against the iWYZE product** and upon review of your submitted documentation – is more expensive than the premium you are paying for your insurance with your current insurer; and
  - you do not accept any of our cover quoted.
- You must obtain a quote for all items on a policy schedule and all items quoted on must be supported by a policy schedule.
- This offer will be available for quotes from the 28<sup>th</sup> of April 2026.

### What are the qualifying criteria for the R500 offer?

- You must be an active policyholder with another short-term insurer other than Old Mutual Insure.
- The policyholder must have had uninterrupted insurance cover without any claims with the same insurer in the last 12 months.

### How to participate in the campaign for the R500 offer?

1. Complete a personal insurance quote if your car, home or contents is currently insured by an insurer, other than Old Mutual Insure, that sells insurance to the public.
2. We will request you to share your current short-term insurance policy schedule with us when:
  - we quote a higher premium than what you are currently paying;
  - you are currently insured for the last 12 months (without a break in cover) by the same insurer; and
  - you have had no claims during this period.
3. **Submit the following documents** in its original PDF format via email to [schedules@homegrown.network](mailto:schedules@homegrown.network)
  - your current policy schedule (not older than 3 months) within 30 days of receiving the quote from us
4. Allow five to seven working days for the review of your supporting documentation and the outcome on our decision.

## GENERAL

### What does a 'like-for-like' comparison mean?

- It means the following are the same:
  - material underwriting information (including but not limited to the following risk information specific to a customer):
    - policyholder and/or regular driver's personal information





**iwyze**

car home life business

- vehicle make and model
- incident/claims history – Last 5 years
- insured value type
- sum insured
- security features – Vehicle tracking details, home security features
- risk address
- use of vehicle
- We will further try to better the following elements of the cover you have with your current insurer, **subject to the product and underwriting specifications** of the iWYZE product:
  - claim excess amount(s); and
  - cover selected, including additional and/or optional cover e.g. car hire, credit shortfall, specified accessories, SASRIA etc. but excluding cashback benefits.
- Our comparison will include all payments made to brokers.

#### **Who does not qualify for these pay-outs?**

- Any existing iWYZE customer who already holds a short-term insurance policy underwritten by Old Mutual Insure group, including iWYZE and its affiliated brands.
- Any person who requests a car insurance quote for business use or business insurance.
- Any person who has already received a payment for a R 500 challenge in the last 12 months.
- Any policyholder of a policy where the regular driver of the car being quoted has had a vehicle claim since his/her last renewal.
- Any person who has had a policy cancelled by iWYZE in the last 12 months.
- Any person who is deemed an unacceptable risk as determined by our underwriting criteria.
- Homegrown Brokers will not make more than one payment to any person who completes multiple individual quotes on the same or on separate cars for which our premium is more expensive than the current insurance premium.
- Homegrown Brokers will try to better your premium, based on a like-for-like comparison against our product as described above, however, we reserve the right to decline payment if the product offering is materially different.

#### **What happens if my premium cannot be bettered?**

- We will compare your insurance premium as per your current policy schedule on a **like-for-like** basis, as defined under the General section of these Terms & Conditions, against the iWYZE product and its underwriting specifications to try and better your premium. If the iWYZE quote is more expensive we will request your banking details and make payments to your bank account within five to seven working days from the date of the final decision made.



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