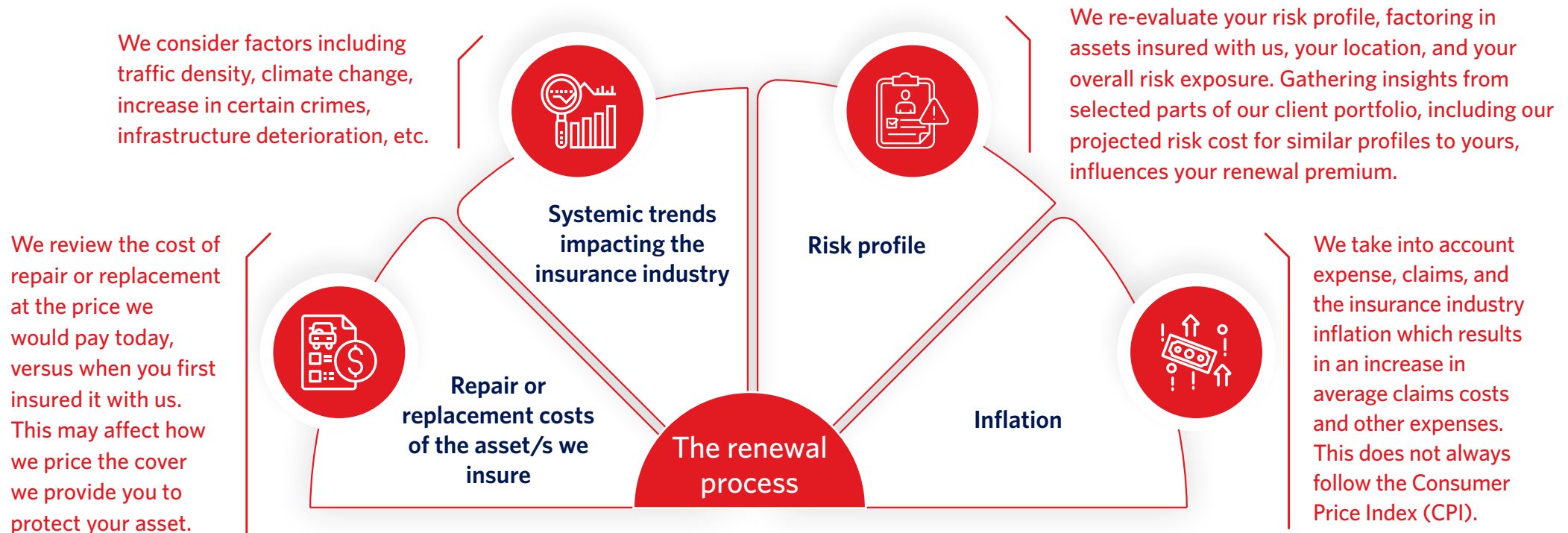
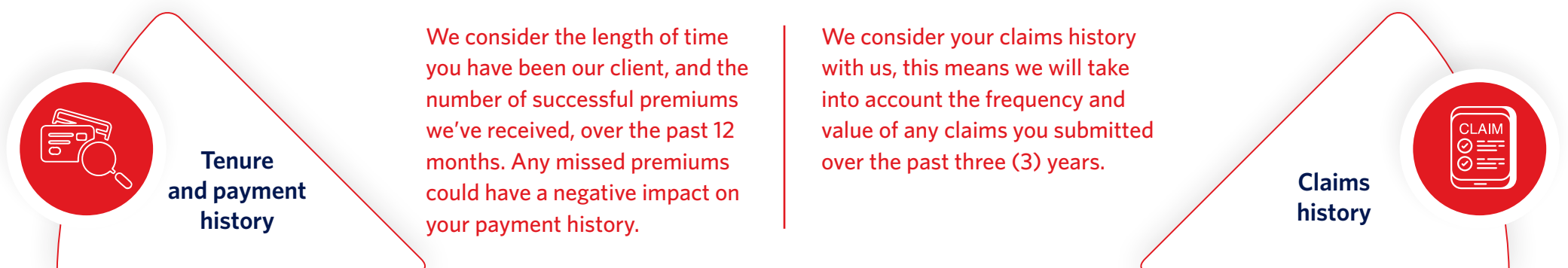


Our renewal process is a robust analysis of our active client book. The following factors, which, in combination, make up your **risk cost**, are considered when reviewing the premium you pay:



The **risk cost** is then amended to take the following into account:



All the above factors are taken into consideration when reviewing your policy which can result in a noteworthy change in premiums, irrespective of your personal risk profile and/or claims experience.

It's important to note that vehicle values are adjusted automatically on our system on an on-going basis, however, you have a responsibility to ensure that all other insured values noted in your schedule are based on the full current replacement cost of all your items.

Please assess whether the level of cover that will be provided after renewal is still appropriate to meet your needs.

If you need more assistance reviewing your current cover, please contact your financial adviser or service consultant, or get in touch with our team directly on miclientservice@momentum.co.za

Keeping you safe on your journey to success.

