

# **DELPHISURE GROUP INSURANCE BROKERS (CAPE) (PTY) LTD**



## **UNPAID PREMIUMS**

### **ANNUAL POLICIES**

Coverage begins on the date the full annual premium is received or the policy start date, whichever is later, as long as no claims have occurred since the last claims declaration.

### **MONTHLY POLICIES**

If a debit order payment is not received, no coverage is provided until the payment is made. There is no coverage for any period between missed payments, and coverage resumes only after payment is received, provided no claims have been made.

For domestic (personal lines) policies held by individuals and other qualifying policies, coverage continues for 15 days despite non-payment of premiums under specific conditions, provided the premium is paid within that 15-day period.