



Refund Policy

- Consumers who have purchased our motor insurance product through this website may apply for a refund or cancel of the insurance product purchased, subject to the terms and condition as listed in this policy. Please read through this policy carefully to understand our cancellation and refund policy to avoid any inconvenience caused in future.
- Travel Cancellation Of Insurance Product
 - The premium for this insurance product cannot be refunded and/or cancelled. All request for the refund of premium of cancellation of this insurance product will not be entertained.
- Motor Insurance Product
 - Customer's motor insurance may be cancelled at any time by giving a written notice with customer signature to us. Upon cancellation, the customer is entitled to a refund of the premium based on short-period rates provided in the event the customer did not make any claim. The rates as follows:
 - For matters of refund and cancellation, all written notice must be sent to JOBSTICK and will then be forwarded to the Insurer. The Insurer will process the request for cancellation and will be the party responsible for the refund.
 - The insurer may also cancel this Policy by giving the customer fourteen (14) days' notice in writing by registered post to the customer's last address known to JOBSTICK. The customer will be entitled to a refund of premium if no claim was incurred prior to cancellation. Your refund will be the difference between the total premium and the customary short period rates provided above as calculated for the time the Insurer were on risk until the date of cancellation. This clause may only apply to certain Insurers, subject to the terms and conditions of the insurance product offered by the Insurers.

Period of Insurance	Refund of Premium
Not exceeding 1 week	87.50% of the total premium
Not exceeding 1 month	75.00% of the total premium
Not exceeding 2 months	62.50% of the total premium
Not exceeding 3 months	50.00% of the total premium
Not exceeding 4 months	37.50% of the total premium
Not exceeding 6 months	25.00% of the total premium
Not exceeding 8 months	12.50% of the total premium
Exceeding 8 months	No refund of premium allowed

“The 1st Complete Financial Ecosystem.” ~ JOBSTICK