

MOTOR SECTION

The undernoted Insured Events will print for Motor Comprehensive Insured Events when this option is selected

MOTOR Comprehensive		
Insured Events	Compensation Limit	Excess
In addition to the cover described above, the following reflects additional coverage selected or applicable		
9.7.1.1 Loss or damage to the vehicle	Reasonable Retail Value or Agreed Value	See Standard/Selected Excess
9.7.1.2 Liability (see 9.10.9)	Compensation limit	Nil
9.7.3 Costs to protect the vehicle	R 7 500	Nil
9.7.4 Costs for emergency repairs	R 7 500	Nil
9.7.5 Costs to tow and store the vehicle after an accident if you do not use our approved service provider	R 2 500	Nil
9.7.7 Delivery after repair	Reasonable delivery costs	Nil
9.7.9 Medical expenses	R10 000	Nil
9.7.10 Window glass	Replacement or repair cost	See Window Glass Excess
9.7.17 Emergency expenses for accommodation	R 500 per person max 2 days, max benefits R 2 000 in any 12 months	Nil
9.7.19 Bereavement Expenses	R 7 500	Nil
9.7.20 Locks, keys and remote control units	R10 000	Nil
9.7.22 Tracking device	R 3 000	Nil
9.7.24 Trauma counselling after a violent act	R 7 500	Nil
9.7.26 Mechanical and Electrical Breakdown of the vehicle	R 1 000	Nil
*9.7.42 Cost for Emergency Repairs	R10 000	Nil
*9.7.45 Mechanical and Electrical Breakdown of Winching Equipment	R15 000	10% of claim minimum R1 000
*9.7.47 Head, tail or spotlights	Compensation Limit	R 350
*9.7.53 Extinguishing costs	R 5 000	Nil
*9.7.55 Documents	R 5 000	Nil
*9.7.57 Wreckage removal	R10 000	Nil
*9.7.58 Mechanical & Electrical breakdown	R 5 000	Nil
*9.7.60 Car Hire	R 200 per day	Nil
9.10.10 Passenger Liability		
- If vehicle is driven by a person under the age of 25	R 2 500 000	Nil
- If vehicle driven by a person over the age of 25	R 5 000 000	Nil

***Only applies if 4 x 4 Optional cover is selected**

Clauses:

4 x 4, 4 x 2 Cover (Optional)

What we insure

- 9.7.36** In addition to “What we insure” (refer to 9.7), we compensate you for loss or damage as shown in this option
- 9.7.37** In the event that the compensation for loss or damage for the same cover is duplicated under “What we insure” (refer to 9.7), it will be replaced by the compensation for loss or damage as shown under this option, where applicable. Limits provided by this option, overwrite the limits under “What we insure” (refer to 9.7) where applicable
- 9.7.38** We only compensate you for vehicles as shown under “Types of Vehicles we insure” that have a Comprehensive type of insurance

The countries where you are insured

- 9.7.39** The countries where you are insured are South Africa, Botswana, Lesotho, Mozambique, Malawi, Namibia, Swaziland, Zimbabwe, Zambia, Tanzania, Kenya and Angola (excluding the Cabinda enclave)

What we insure

- 9.7.40** Types of vehicles we insure

Category	Type of Vehicle	Description
A	Cars	Private motor vehicles
B	Goods vehicles	With gross vehicle mass of 3500 kg or less
C	4 x 4 and 4 x 2 vehicles	A 4 x 4 or 4 x 2 vehicle of not more than 3500 kg gross vehicle mass

Types of vehicle use

- 9.7.41** We do not insure the following types of use:
- 9.7.41.1** commercial travelling (for example, couriers);
 - 9.7.41.2** carrying fare-paying passengers;
 - 9.7.41.3** giving lifts to passengers for profit (for example, a vehicle sharing agreement);
 - 9.7.41.4** carrying goods for trade;
 - 9.7.41.5** giving driving lessons for reward;
 - 9.7.41.6** hiring out the vehicle for reward;
 - 9.7.41.7** any racing or speed contest or any events held on a race track sanctioned by or under the auspices of a motoring club;
 - 9.7.41.8** any purpose related to the motor trade, except when the vehicle is in the care of the motor trade for its maintenance or mechanical or electrical repair.

Costs for emergency repairs

9.7.42 If you have a valid claim, you may authorise emergency repairs to the vehicle up to the limit shown in the schedule (R 10 000). You must give us a detailed invoice and photographic evidence from the repairer as soon as is reasonably possible

Mechanical and Electrical Breakdown of Winching equipment

9.7.43 We will compensate you for sudden mechanical or electrical breakdown, failure or breakage of the winching equipment of the vehicle

9.7.44 We do not insure the following failure or breakage:

9.7.44.1 associated with defective design, defective parts, defective repair or operation of the winching equipment;

9.7.44.2 due to wear, tear or gradual deterioration of the equipments consumable parts or cable or coupling devices

9.7.45 We compensate you up to the limit shown in the schedule (R 15 000)

9.7.46 There is an excess in the schedule. This is the amount that you must pay before we compensate you (10% of the claim, minimum R 1 000)

Head, tail or spotlights

9.7.47 We compensate you for the cost of replacing any head, tail or fitted spotlights accidentally damaged, even if there is no other damage to the vehicle

9.7.48 There is an excess in the schedule head, tail or spotlights. This is the amount that you must pay before we will start compensating you

You must pay costs of returning the vehicle to South Africa

9.7.49 If loss or damage occurs to the vehicle in Zambia, Tanzania, Kenya and Angola, you are responsible for all costs you incur in bringing the vehicle back to South Africa

9.7.50 Until the vehicle has been brought back to South Africa, we will not consider any claim for loss or damage to the vehicle

9.7.51 If the vehicle is uneconomical to repair and the vehicle is not brought back to the said territories:

9.7.51.1 you are responsible for providing proof that it is uneconomical to repair before the company will accept the claim;

9.7.51.2 the value of the wreckage will be determined at 20% of the reasonable retail value or agreed value as shown in the schedule. This amount will be deducted from the claim

Extinguishing costs

- 9.7.52** We will compensate you for fire extinguishing costs or for fighting of a fire if the fire posed a danger to your vehicle and you are legally liable to pay for these costs
- 9.7.53** Compensation is limited to the amount shown in the schedule for any one claim (R 5 000)

Documents

- 9.7.54** We will compensate you for:
- 9.7.54.1** lost or damaged identity documents, passports, visas and vaccination certificates;
 - 9.7.54.2** any lost or damaged printed road maps or permits which allow the vehicle entry into or exit from countries
- 9.7.55** Compensation is limited to the amount shown in the schedule any one claim (R 5 000)

Wreckage removal

- 9.7.56** If you have a valid claim, we will compensate you for the cost of clearing up and removal of debris and wreckage of any insured vehicle following an insured event
- 9.7.57** We compensate you up to the limit shown in the schedule for any one claim (R 10 000)

Mechanical and Electrical breakdown

- 9.7.58** If there is a mechanical or electrical breakdown of the vehicle, we compensate you up to the limit shown in the schedule (R 5 000) for costs you necessarily incur for protecting the vehicle and transporting it to a repairer
- 9.7.59** We only compensate you for a breakdown once in each 12-month period

Car Hire

9.7.60 If you have a valid claim, we compensate you for the actual car hire charges up to the limit as shown in the schedule for the hire of a vehicle including the cost of delivery for a vehicle from a Car Rental Company following loss or damage to the vehicle in any of the following circumstances:

- 9.7.60.1** if the vehicle cannot be driven;
- 9.7.60.2** if the vehicle is being repaired;
- 9.7.60.3** if the vehicle is stolen and not recovered

9.7.61 We compensate you only if you accept the terms, conditions and exclusions of the hire company

9.7.62 The period of hire starts from any one of these dates:

- 9.7.62.1** the date the vehicle could not be driven;
- 9.7.62.2** the date the vehicle was handed to the motor trade for repair; or
- 9.7.62.3** the date the theft of the vehicle was reported to us

9.7.63 The period of hire ends at the earliest of:

- 9.7.63.1** the day your vehicle's repair is complete;
- 9.7.63.2** the day we compensate you for the total loss of your vehicle; or
- 9.7.63.3** after a maximum of 30 days