

SECTION 4 MOTOR VEHICLE

The basic first amount payable (excess) for every occurrence (or series of occurrences arising from one event) giving rise to a claim will be as follows:

COMPREHENSIVE COVER

4.1 Basic Excess

5% of claim with the following minimum:

Sum Insured of Vehicle	Minimum
R0 to R50 000	R1 200
R50 001 to R100 000	R1 800
R100 001 to R150 000	R2 200
R150 001 to R200 000	R2 700
R200 001 to R250 000	R3 300
R250 001 to R300 000	R3 900
R300 001 to R350 000	R4 400
R350 001 to R400 000	R5 000
R400 001 to R500 000	R6 000
R500 001 to R600 000	R7 200
R600 001 to R1 000 000	R8 800
R1 000 001 to R1 500 000	R11 000

4.2 Additional Excesses

Incident	Excess
Theft/Hijack where vehicle is not recovered	5% of claim, with a minimum of R1 100
Driver other than insured or spouse	5% of claim, with a minimum of R1 100

4.3 Other Excesses

Incident	Excess
Sound or telephone	30% of claim, with a minimum of R350
Sound where security plate is produced	10% of claim, with a minimum of R350
Windscreen	20% of claim, with a minimum of R350
If the windscreen is repaired rather than replaced	Nil

4.4 Balance of third party fire and theft cover

Basic Excess

4.4.1 3% of the sum insured as stated on the policy schedule.

4.5 Third Party only cover

Nil excess payable

4.6 Motorcycles

4.6.1 Basic Excess

5% of claim with a minimum of R500 (five hundred rand)

4.6.2 Additional excess (accumulative to basic excess)

5% of the claim with a minimum of R500 (five hundred rand) if the vehicle is stolen.

5.1 Basic Excess

5% of claim with the following minimum

Sum Insured of Vehicle	Minimum
R0 to R50 000	R1 200
R50 001 to R100 000	R1 800
R100 001 to R150 000	R2 200
R150 001 to R200 000	R2 700
R200 001 to R250 000	R3 300
R250 001 to R300 000	R3 900
R300 001 to R350 000	R4 400
R350 001 to R400 000	R5 000
R400 001 to R500 000	R6 000
R500 001 to R600 000	R7 200
R600 001 to R1 000 000	R8 800
R1 000 001 to R1 500 000	R11 000

5.2 Additional Excesses (accumulative to the basic excess)

Incident	Excess
Theft/Hijack where vehicle is not recovered	5% of claim, with a minimum of R1 100
Theft or Hijack outside RSA borders	7.5% of claim, with a minimum of R3 300
Used offroad whilst insured for onroad use only	1% of claim, with a minimum of R2 200
Driver other than insured or spouse	5% of claim, with a minimum of R1 100
If the vehicle is stolen from the risk address between 19h00 and 06h00 and not in a locked garage or behind locked gates	3% of claim
Loss or damage to accessories providing there is no loss or damage to the vehicle itself	25% of claim
Repatriation costs of the vehicle	R2 750
Mechanical/electrical breakdown of winching equipment	10% of claim minimum R350

5.3 Other Excesses

Incident	Excess
Sound or telephone	30% of claim, with a minimum of R350
Sound where security plate is produced	10% of claim, with a minimum of R350
Windscreen	20% of claim with a minimum of R350
If the windscreen is repaired rather than replaced	Nil

SECTION 6 CARAVAN/TRAILER

- 6.1 5% of the sum insured as stated in the policy schedule with a minimum of R250 (two hundred and fifty rand) in respect of loss of or damage to the caravan/trailer as defined in the policy.
- 6.2 5% of sum insured as stated in the policy schedule or R100 (one hundred rand) whichever is greater in respect of the contents of the caravan.

SECTION 7 PERSONAL LEGAL LIABILITY

No excess applicable

SECTION 8 PERSONAL COMPUTERS

- 8.1 **Basic Excess for material damage**
10% of sum insured as stated in the policy schedule with a minimum of R250 (two hundred and fifty rand).
- 8.2 **Portable computer equipment**
10% of the sum insured as stated in the policy schedule with a minimum of R1 000 (one thousand rand).
- 8.3 **Reconstruction of data**
The first R250 (two hundred and fifty rand) of each and every claim.

SECTION 9 PERSONAL ACCIDENT

No excess applicable

SECTION 10 WATERCRAFT

Basic Excess

- 10.1 2% of the sum insured as stated in the policy schedule or R250 (two hundred and fifty rand) whichever is the greater.
- 10.2 **Additional transit excess**
2% of the sum insured as stated in the policy schedule accumulative to the basic excess while the insured vessel is in transit by road.
- 10.3 **Accessories**
The first R100 (one hundred rand) of each and every claim

If any expenditure by the company shall include the amount for which the insured is liable or responsible, such amount shall be paid by the insured to the company forthwith.

CLAIMS PROCEDURE FOR MOTOR VEHICLES

When involved in an accident, you are obliged, as soon as possible to:

- 1 report the accident to us;
- 2 complete and submit a claim form together with the following
 - 2.1 drivers licence and identity document of driver
 - 2.2 details of SAPS station and case reference number
 - 2.3 details of any other parties involved in the accident
 - 2.4 statement of any independent witness
 - 2.5 telephone number where you can be contacted during office hours
- 3 In the event of the vehicle being a total loss or not having been recovered after theft, the following are also required:
 - 3.1 settlement letter of credit agreement holder
 - 3.2 copy of credit agreement/rental agreement/lease agreement/instalment sale agreement
 - 3.3 detailed statement of instalment paid
 - 3.4 cancellation of registration certificate
 - 3.5 original spare keys
 - 3.6 SAPS non-recovery letter.