Good Driver Insurance Through Brokers

Product Summary
Oakhurst was started in 2009 as a response to the broker’s need for a specialist motor insurer that was broker centered and able to offer unique products and competitive premiums.

Our Mission is to become a leading international insurer by: partnering with our clients in every aspect of their risk management, delivering unsurpassed levels of service, fully embracing technology, continually innovating and always providing clear, effective, solid cover at the most affordable rates.

True to this mission statement of fully embracing technology, we’re proud to be one of the leaders in telematics technology in South Africa. Our Oakhurst Smart-Box is at the forefront of telematics technology which allows us to determine accurate premiums and provide discounted rates.

At Oakhurst Insurance, we don't believe in a ‘one size fits all’ policy and so we offer a number of tailor-made insurance solutions to specifically suit each individual’s budget, needs and risks.
Target market: New or young drivers.
Maximum vehicle value of up to R500 000
Comprehensive cover
Market, trade or retail value
Nominated Driver only Policy
Business or private use
Built in Roadside and emergency benefits
Built in Roadprotect and discount benefits
Security requirements: Oakhurst SmartBox compulsory if:
  * The client is under 30 years of age
  * The client has had their license less than 2 years
  * High Risk Vehicles
  * Vehicles valued over R350 000
Any other approved tracking device if the vehicle valued between R150 000 to R350 000
Vehicles valued under R150 000 do not require a tracking device
Maximum vehicle age: 20 years
Opt in / opt out option for Good Driver Program (opt out will not be allowed for certain high risk vehicles).
Excess:

1. Own damage: 5% min R2 500
2. Theft and hijack: 7.5% min R3 500
3. Total loss or write off: 15% min R3 500

ADDITIONAL EXCESS: Accumulative (when more than one scenario occurs).

The additional excess of 10% of claim minimum R2500, will be applied if any of the following occurs:

- Incidents where no 3rd Party vehicle is involved
- If the client claims within the 1st 6 months from policy start date
- Incidents where the driver at the time of the loss is under 30 years old
- The driver at the time of the loss has had his/her license for less than 2 years
- Incidents where we have not received the clients Vehicle Inspection Certificate
- Where the policy requires the client to have a tracking device other than a Smartbox fitted to the vehicle and it is not fully functional, with the exception of theft or hi-jack claims which will not be covered at all.
- Incidents occurring between 10pm and 4am
- Failure to report an incident to the South African Police Service within 24 hours of the incident occurring
• Maximum vehicle value of up to R850 000
• Comprehensive, 3rd Party Fire and Theft & 3rd Party only cover
• Market, trade or retail value
• Nominated Driver only Policy
• Business or private use
• Built in Roadside and emergency benefits
• Built in Roadprotect and discount benefits
• Security requirements: Oakhurst SmartBox compulsory if:
  * The client is under 30 years of age
  * The client has had their license less than 2 years
  * High Risk Vehicles
  * Vehicles valued over R350 00
• Any other approved tracking device if the vehicle valued between R150 000 to R350 000
• Vehicles valued under R150 000 do not require a tracking device
• Maximum vehicle age: 20 years
• Opt in / opt out option for Good Driver Program (opt out will not be allowed for certain high risk vehicles).
Excess:
System generated and is dependent on the client’s risk profile

ADDITIONAL EXCESSES will apply when the below occurs: Accumulative (when more than one scenario occurs).

The additional excess, which is equal to the basic excess, will be applied if the following occurs:
• Incidents where no 3rd Party vehicle is involved
• If the client claims within the 1st 6 months from policy start date
• Incidents where the driver at the time of the loss is under 30 years old
• The driver at the of the loss has had his/her license for less than 2 years
• Incidents where we have not received the clients Vehicle Inspection Certificate
• Where the policy requires the client to have a tracking device other than a Smartbox fitted to the vehicle and it is not fully functional, with the exception of theft or hi-jack claims which will not be covered at all.
• Incidents occurring between 10pm and 4am
• Failure to report an incident to the South African Police Service within 24 hours of the incident occurring
• Target market: Contractors or small business owners.
• Minimum vehicle value is R10 000 with a maximum of up to R500 000
• Nominated driver only policy – 6 drivers in total [1 regular, 5 nominated]
• Comprehensive, 3rd Party Fire and Theft & 3rd Party only cover
• Market, trade or retail value
• Business use only
• Security requirements: Oakhurst Smart-Box is compulsory on all vehicles, regardless of the value
• Maximum vehicle age: 15 years

Additional cover:
Locks & keys: R3 000 excess R350
Fire extinguisher costs: R5 000
Medical expenses: R5 000 per passenger in the enclosed passenger carrying compartment of the vehicle, maximum R20 000 per claim
R3 000 included
Radio cover:
Third party liability: R1 000 000
**Excess options**
10% of claim, min R5 500
10% of claim, min R9 500

**ADDITIONAL EXCESS:** ONE additional excess which equal to the basic excess.
- Security requirements not met or no VIC
- Driver is younger than 25 years of age or he/she has had a licence for less than 2 years
- Claim in the 1st 6 months of the inception of the policy.
- No 3rd party vehicle involved.
• Minimum vehicle value is R10 000 to a maximum of R1 000 000
• Open driver policy
• Target Market: Taxi Owners, Tour Operators, Shuttle Services
• Cover: Comprehensive, Third Party, Fire & Theft and Third Party only
• Market, Trade, Retail or Agreed value
• Taxi use only
• Security requirements:
  • All vehicle above R80 000 require an approved tracking device
  • All vehicle above R350 000 require a compulsory Smartbox device
• Drivers must have a Professional Driving Permit
• Maximum vehicle age: 20 years

**Additional cover:**
Emergency repairs: R5 000

**Limits of Indemnity**
• Personal accident: Death of driver R50 000; driver disability percentage of R30 000; passenger death or permanent disability R10 000; maximum limit of R250 000 per claim per year
• Passenger liability: R100 000 per passenger up to a maximum of R5 000 000 per claim per year with option to increase to R15 000 000
• Third party liability: R1 000 000
Excess Options:

Basic and theft / hijack: each and every claim R5 000

ADDITIONAL EXCESSES: Accumulative

• Where driver is less than 23 years of age R2 000
• Licence less than two years - R2 000
• If driver at the time of the accident has been involved in more than one accident in the last 24 months - R2 000
• Third party claims - R2 000
• Theft/Hijack: (applicable to all vehicles with value over R80 000)
  If vehicle is not fitted with an tracking device and the accident has not been reported to the tracking company immediately R10 000
• Target market: Owner operated fleets of up to 5 vehicles from 3 500kg’s up to 15,000kg’s gross vehicle mass
• Trucks with a minimum vehicle value of R40 000 to a maximum of R500 000
• Vehicles with GVM from 3500kg’s to 15,000kg’s
• Trailers, special types
• Cover: Comprehensive, third party, fire and theft or third party only
• Market, trade, retail, or agreed value basis
• Goods in transit up to R300 000*
• Fire extinguisher costs up to R5 000
• Loss of keys R6 000
• Drivers must have a valid Professional Driving Permit
• Security requirements: Client can choose to install the Oakhurst Smart-Box within 14 days or if the vehicle already has tracking device fitted, proof of installation is required

**Excess options:**

- Own damage
  - 7.5% min R2 500
- Theft/Hijack
  - 10% min R2 500
- If vehicle is not fitted with Smart-Box or approved tracking device
  - 15% min R5 000
- Fire losses
  - 10% min R5 000
- Theft of parts
  - 12.5% min R5 000
  (Spare parts, tyres and accessories)
- Windscreen and sound system
  - 20% min R500
- Loss of keys
  - R500
- Third Party excess
  - R7 500

*Goods in Transit benefit underwritten by Guardrisk Insurance Company Ltd an authorised financial services provider.*
ADDITIONAL EXCESS: Accumulative

- If the driver is under 21 years of age: 15% of claim minimum R1,000
- If the driver is between 21 and 25 years of age: 10% of claim minimum R1,000
- If the driver has had a licence for less than 2 years: 10% of claim minimum R1,000
• Maximum vehicle value of up to R2 000 000
• Open Driver and Nominated Driver policy
• Open Driver policy cannot be offered where:
  • Client is under 25 years old
  • Client has had their license for less than 2 years
  • The Vehicle is valued at over R250 000
• Comprehensive cover
• Market, trade or retail value
• Business or private use
• Built in Roadside and emergency benefits
• Built in Roadprotect and discount benefits
• Security requirements: Oakhurst SmartBox compulsory if:
  * The client is under 30 years of age
  * The client has had their license less than 2 years
  * High Risk Vehicles
  * Vehicles valued over R350 000
• Any other approved tracking device if the vehicle valued between R150 000 to R350 000
• Vehicles valued under R150 000 do not require a tracking device
• Maximum vehicle age: 20 years
• Opt in / opt out option for Good Driver Program (opt out will not be allowed for certain high risk vehicles).
Excess:

Flat Basic Excess Structure with the following options:

R0, R2 500, R3 500, R5 500, R7 500, R9 500, R12 500, R15 000

ADDITIONAL EXCESS: Accumulative (when more than one scenario occurs).

The additional excess, which is equal to the basic excess, will be applied if the following occurs:
• Incidents where no 3rd Party vehicle is involved
• If the client claims within the 1st 6 months from policy start date
• Incidents where the driver at the time of the loss is under 30 years old
• The driver at the of the loss has had his/her license for less than 2 years
• Incidents where we have not received the clients Vehicle Inspection Certificate
• Where the policy requires the client to have a tracking device other than a Smartbox fitted to the vehicle and it is not fully functional, with the exception of theft or hi-jack claims which will not be covered at all.
• Incidents occurring between 10pm and 4am
• Failure to report an incident to the South African Police Service within 24 hours of the incident occurring
Don't forget about our Good Driver Bonus!

We reward clients for good driving behaviour based on the information we've obtained from their installed Oakhurst Smart-Box. Their Good Driver Bonus is based on their driving behaviour measured against each of these five key indicators: speed, time of day, harsh acceleration, harsh braking and distance travelled.

The cashback does not negatively affect the premium. Clients will be rewarded for their good driving behaviour by receiving up to 25% for under 30’s and up to 10% for 30’s and over of their monthly risk premium cash back per month.
Included in every Oakhurst comprehensive vehicle insurance policy* is our exclusive Gold Club membership package offering you:

- 24/7 roadside, medical and legal emergency benefits
- Designated driver services
- Accident and pothole damages recovery and fines monitoring services
- Lifestyle benefits and discounts

### ROADSIDE EMERGENCY BENEFITS

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Towing (Insured Event)</td>
<td>1 tow per insured event (to closest approved panel beater)</td>
</tr>
<tr>
<td>Transport to Place of Safety</td>
<td>Sedan transfer within 100km of incident</td>
</tr>
<tr>
<td>Breakdown Assistance</td>
<td>Running roadside repairs – call out plus 1 hour’s labour</td>
</tr>
<tr>
<td>Breakdown Towing</td>
<td>1 tow per event (to closest approved workshop/dealer)</td>
</tr>
<tr>
<td>Transport to Place of Safety</td>
<td>Sedan transfer within 100km of incident</td>
</tr>
<tr>
<td>Car Hire Assistance or Hotel Accommodation</td>
<td>Up to R500 per service</td>
</tr>
<tr>
<td>Return of Vehicle</td>
<td>Up to R500 per service</td>
</tr>
<tr>
<td>Hijacking Assistance</td>
<td>Transport to a place of safety within 100km of incident</td>
</tr>
<tr>
<td>Locksmith Assistance</td>
<td>Call out plus 1 hour’s labour</td>
</tr>
<tr>
<td>Flat Battery Assistance</td>
<td>Call out plus 1 hour’s labour</td>
</tr>
<tr>
<td>Flat Tyre Assistance</td>
<td>Call out plus 1 hour’s labour</td>
</tr>
<tr>
<td>Fuel Assistance</td>
<td>Call out plus 1 hour’s labour (fuel for your cost)</td>
</tr>
<tr>
<td>Transmission of Urgent Messages</td>
<td>Relay of message in emergency</td>
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</tbody>
</table>

* Excluding Oakhurst HCV
### MEDICAL EMERGENCY BENEFITS

<table>
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<tr>
<th>Benefit</th>
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</thead>
<tbody>
<tr>
<td>Medical Response</td>
<td>Emergency Medical Services personnel dispatched to the scene of a medical emergency</td>
</tr>
<tr>
<td>Medical Transportation</td>
<td>Road/air transportation service (1 flight per year)</td>
</tr>
<tr>
<td>Inter-facility Transportation</td>
<td>Transportation service (1 per event)</td>
</tr>
<tr>
<td>Medical Advice</td>
<td>Telephonic service 24 hours a day, 7 days a week, including referrals, 2 opinion and trauma advice</td>
</tr>
<tr>
<td>Escorted Return of Minors</td>
<td>Sedan transfer of guardian within 100km of treating facility</td>
</tr>
<tr>
<td>Home Transfer After Medical Treatment</td>
<td>Return home after emergency medical treatment within 100km of treating facility</td>
</tr>
<tr>
<td>Return of Mortal Remains</td>
<td>Within the borders of South Africa</td>
</tr>
<tr>
<td>Transmission of Urgent Messages</td>
<td>Relay of messages in an emergency</td>
</tr>
</tbody>
</table>

### LEGAL BENEFITS

<table>
<thead>
<tr>
<th>Benefit</th>
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</tr>
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<tbody>
<tr>
<td>Legal Advice, Legal Referral, Legal Documentation</td>
<td>Telephonic advice 24 hours a day, 7 days a week</td>
</tr>
<tr>
<td>2 x 30 minutes Face to Face Consultation</td>
<td>R100</td>
</tr>
</tbody>
</table>

### DESIGNATED DRIVER BENEFIT

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Driver</td>
<td>2 free trips per year of up to 50 kms (from pick up to drop off) each</td>
</tr>
</tbody>
</table>
### ROAD PROTECT BENEFITS

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>Fines Protect</td>
<td>Road fine notification and fines reductions service</td>
</tr>
<tr>
<td>Pothole Protect</td>
<td>Recovery service for pothole damage to your tyres, mags and rims</td>
</tr>
<tr>
<td>Accident Protect</td>
<td>Road Accident Fund (RAF) claims management system that manages your claim from start to finish</td>
</tr>
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### LIFESTYLE BENEFITS AND DISCOUNTS

<table>
<thead>
<tr>
<th>Benefit</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Tiger Wheel &amp; Tyre</td>
<td>Preferential rates on all products and services with a further 5% off your total invoice (before tax)*</td>
</tr>
<tr>
<td>Discounted Car Hire Booking Service</td>
<td>Discounted rates from Avis, Budget, Europcar and Tempest</td>
</tr>
</tbody>
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* Excludes warranty products

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Terms and conditions apply.

Oakhurst Insurance Company Limited (Reg no 2006/000723/06) is licensed in terms of the FAIS Act - FSP No 39925 and is authorised to provide financial services.
Conclusion

We look forward to a mutually beneficial partnership with you in the future.

Remember, we’re here to support you and ensure your success. Please keep our contact details handy and feel free to contact us whenever you need to.

Our Broker Relationship Executives include:
Saleem Mohideen
Gail Lemon

You can contact your broker relationship executive on
011 826 4182
or our feedback team on
0861 001 026
or e-mail
brokers@oakhurstins.co.za