

Car cover grid

	A. Agreed value	B. Comprehensive	D. Theft & write-off	E. Third party, fire & theft	F. Third party only
Insured perils					
Accident	✓	✓	✓	×	×
Theft	✓	✓	✓	✓	×
Hi-jack	✓	✓	✓	✓	×
Fire	✓	✓	✓	✓	×
Explosion	✓	✓	✓	×	×
Storm	✓	✓	✓	×	×
Earthquake	✓	✓	✓	×	×
Flood	✓	✓	✓	×	×
Freezing	✓	✓	✓	×	×
Snow	✓	✓	✓	×	×
Third party liability	✓	✓	✓	✓	✓
Animals (excl. your domestic animals & pets)	✓	✓	✓	×	×
Damage resulting from attempted theft	✓	✓	✓	✓	×
Damage resulting from attempted hi-jack	✓	✓	✓	✓	×
Intentional incident by someone else	✓	✓	✓	×	×
Benefits					
Roadside assist	✓	✓	×	×	×
Medical assist	✓	✓	✓	×	×
Accident assist	✓	✓	✓	×	×
Sasria	✓	✓	✓	✓	✓
Choose your insured value	✓	×	×	×	×
Choose your excess	✓	✓	✓	✓	×
Multiple car discount	✓	✓	×	×	×
Decreasing premium	×	✓	×	×	×
Drive less, pay less	×	×	×	×	×
Windscreen cover	✓	✓	×	×	×
Optional cover					
Hail cover (if not financed)	✓	✓	×	×	×
Car hire	✓	✓	×	✓	×
Shortfall	✓	✓	×	×	×
Accessories specified	✓	✓	✓	✓	×
King's cab	✓	✓	×	✓	✓
Scratch & dent	✓	✓	×	×	×
Tyre & rim	✓	✓	×	✓	✓
Warranty	✓	✓	✓	✓	✓
Specified radio cover (R750 excess)	✓	✓	✓	✓	×
R1 insurance (bicycle, golf clubs & hearing aid)	✓	✓	×	×	×
Security & inspection					
Tracking device (please see schedule)	✓	✓	✓	✓	×
Inspection required (if not brand-new & delivery not taken yet)	✓	✓	✓	✓	✓
Car code					
Brand-new	✓	✓	✓	✓	✓
Pre-loved	✓	✓	✓	✓	✓
Rebuilt (70% of the value)	✓	✓	✓	✓	✓
Other					
Additional excesses applicable	✓	✓	✓	✓	×
Insurance history affected	✓	✓	×	×	×