



| Cars



Hollard.
easy



Index

Cars (Comprehensive cover)

1.	Introduction	3
2.	Definitions that apply to your Cars section	3
3.	Conditions for cover	3
4.	You must tell us what you use your car for	4
5.	You must tell us how to calculate the value of your car	4
6.	Main cover	5
7.	Additional benefits	6
8.	Optional benefits	7
9.	Specific exclusions	8
10.	Your specific responsibilities	9
11.	Specific conditions when you claim	9

Cars (Limited cover)

1.	Introduction	11
2.	Definitions that apply to your Cars section	11
3.	Conditions for cover	11
4.	You must tell us what you use your car for	11
5.	You must tell us how to calculate the value of your car	12
6.	Main cover	12
7.	Additional benefit	13
8.	Optional benefits	14
9.	Specific exclusions	14
10.	Your specific responsibilities	15
11.	Specific conditions when you claim	16

Cars (Third party cover)

1.	Introduction	17
2.	Definitions that apply to your Cars section	17
3.	Conditions for cover	17
4.	You must tell us what you use your car for	17
5.	Third party liability	18
6.	Specific exclusions	19
7.	Your specific responsibilities	19

Cars (Long-term storage)

1.	Introduction	21
2.	Definitions that apply to your Cars section	21
3.	Conditions for cover	21
4.	You must tell us how to calculate the value of your car	21
5.	Main cover (Insured events)	22
6.	Optional benefits	22
7.	Specific exclusions	23
8.	Your specific responsibilities	23
9.	Specific conditions when you claim	23

Cars (Car hire)

1.	Introduction	25
2.	Car hire	25

Cars (Off-road and Classic car bundles)

1.	Introduction	26
2.	Off-road bundle	26
3.	Classic car bundle	28

Cars (Tyre cover)

1.	Introduction	30
2.	Tyre cover	30

Cars (Scratch and dent cover)

1.	Introduction	33
2.	Scratch and dent cover	33

Comprehensive cover

1. Introduction

Your **Cars (Comprehensive cover)** section explains the types of benefits that are available to you. You must read this section together with the general terms and conditions and your policy schedule.

2. Definitions that apply to your Cars (Comprehensive cover) section

Where we refer to “you” in the **Cars (Comprehensive cover)** section, it also means anyone who drives the *car* with your permission. The following definitions are used in the **Cars (Comprehensive cover)** section of this policy.

<i>Car</i>	A passenger <i>car</i> , 4x4, SUV (sports utility vehicle), bakkie, mini-bus, light delivery vehicle, panel van and motorised caravan with a gross <i>vehicle</i> mass not exceeding 3 500 kg. The specific <i>car</i> that we cover is set out in the policy schedule.
<i>Total loss</i>	<p><i>Total loss</i> means either of the following:</p> <ul style="list-style-type: none"> – your <i>car</i> was stolen or hijacked and not found; or – your <i>car</i> was so badly damaged that the <i>car</i> is unsafe or uneconomical for us to repair (write-off). This means that the cost of repairs, plus the cost of any parts on the <i>car</i> that can be saved and re-used (salvage), is more than the <i>sum insured</i>.
<i>Regular driver</i>	The person who drives, or is in control or possession of the <i>car</i> most of the time. The name of the regular driver is set out on the policy schedule.
<i>Off-road</i>	Off-road means that you use your <i>car</i> or <i>motorbike</i> for four wheel driving, trail driving, sand dune driving or any other driving away from a public, prepared or graded private road.
<i>Credit agreement</i>	An enforceable <i>credit agreement</i> in terms of the National Credit Act 34 of 2005 entered into between you and the <i>credit provider</i> .
<i>Credit provider</i>	A registered financial institution whose interest in the <i>insured property</i> forms the subject of the <i>credit agreement</i> .
<i>Outstanding loan amount</i>	<p>The outstanding loan amount is the amount you owe to a <i>credit provider</i> in terms of a <i>credit agreement</i>. This amount excludes:</p> <ul style="list-style-type: none"> – arrear instalments; – interest and finance charges on arrear instalments; and – any early settlement penalties.

3. Conditions for cover

- a Your *car* must be registered in terms of current South African legislation.
- b You, or any other person driving the *car* must be in possession of a valid South African driver’s licence, or a valid driver’s licence that complies with South African legislation. This includes a person with a valid learner’s licence, but only while accompanied by a person with a valid driver’s licence.
- c We will only cover *your car* within the borders of South Africa, unless you are travelling as set out below.
- d We will cover your *car* for a total of 90 days per year while you are travelling in the following countries: Angola, Botswana, Kenya, Lesotho, Malawi, Mozambique, Namibia, Swaziland, Tanzania, Uganda, Zambia and Zimbabwe.
- e If your *car* is damaged outside the borders of South Africa, you must bring the *car* back to South Africa at your own cost before we will consider the claim. This condition does not apply if you are covered under the **Off-road bundle** benefit.

4. You must tell us what you use your car for

You must tell us what you mainly use your *car* for, as set out below. We will set this out on the policy schedule.

- a. **Private use:** You use your *car* for private, domestic and pleasure purposes. This includes travelling to and from your place of work, but excludes business use as explained below.
- b. **Business use:** You use your *car* for private use as explained above, and on a regular basis for professional or business travelling.
- c. **Commercial use is not covered:** You may not use your *car* for commercial travelling or as a tool of trade, for example:
 - using your *car* as a courier or delivery *car*;
 - renting out your *car* for use by others;
 - using your *car* to carry passengers for reward, such as a taxi or limousine (excluding lift clubs);
 - using your *car* to carry out your trade, such as plumbers, electricians, builders, garden services, farmers, etc.

5. You must tell us how to calculate the value of your car

You must tell us how to calculate the value that you want to insure your *car* for. The *sum insured* based on the method of calculation is the maximum amount we will pay if your *car* is a *total loss*.

5.1 The basis of calculation

You could choose from any of the following three calculation methods as set out on your policy schedule:

- a. **Retail value:** This is the value from the Auto Dealer's Guide published by TransUnion Auto Information Solutions (Pty) Limited, or any similar publication approved by us. It is the price most dealers would be prepared to sell your *car* for, as estimated by this publication. We may adjust the value depending on the mileage and condition of the *car*.
 - You may increase or decrease the retail value of your *car* by a percentage. The retail value adjustment percentage that you chose is set out in the policy schedule.
- b. **Financed value:** If your *car* is financed in terms of a *credit agreement* with a *credit provider*, you can choose to insure your *car* for financed value. This is the greater of the *outstanding loan amount* and the retail value. You must give us all information we ask for about your finance terms and relevant amounts.
 - You may increase or decrease the retail value of your *car* by a percentage. The retail value adjustment percentage that you chose is set out in the policy schedule.
- c. **Specified value:** If no retail value can be determined, you may insure your *car* for a specified value. If we agreed, the specified value and any other information and proof we may need, are set out in the policy schedule.

5.2 When we treat your car as new

- a. If your *car* is a *total loss*, and:
 - you are the first registered owner of the *car*;
 - the *car* is less than 12 months old from the first registration date;
 - the *car* has less than 30 000 kilometres on the odometer; and
 - you insured your *car* for retail value and you did not increase or decrease the retail value by the adjustment percentage.
- b. Then we will choose any of the following methods to pay your claim:
 - replace your *car* with a similar new *car*;
 - pay the list price of a *car* that is the same model; or
 - pay the list price of a *car* that is a similar model (if the same model is not available).

6. Main cover

6.1 Insured events

We will cover your *car* for loss or damage caused directly by the *insured events* listed below.

- a. Accident damage. Damage when your *car* is involved in a collision or any other accidental damage.
- b. Weather, including storm, wind, snow, hail, rain, or flood.
- c. Hijacking, theft or attempted theft.
- d. Fire, lightning and explosion.
- e. Earthquake.
- f. Malicious damage.

6.2. Third party liability

A third party is another person whose property is damaged because of an accident that involved your *car*, for example the owner of another car or the owner of property.

You can be held legally responsible if this other person's property is damaged. This is called legal liability. We will cover the following types of liability, including reasonable legal costs and expenses that we agreed to in writing, up to the *limit* set out in the policy schedule.

a. Legal liability for damage

We will cover you for your legal liability to third parties if your *car* is involved in an *insured event* that causes damage to the property of any person.

We will also cover your legal liability to local authorities for damage because of an accident.

b. Other people driving your *car*

If someone else drives your *car*, that person will also be covered for legal liability as described above. You must have given the person permission to drive your *car*.

c. Driving a car that does not belong to you

If you drive a *car* that does not belong to you, you are also covered for liability as described above, provided:

- you are the driver at the time of the incident;
- the *car* is a private *car* or light delivery vehicle;
- it is not leased to you and you are not in the process of buying the *car* from a motor dealer;
- the *car* is not rented;
- the *insured event* happened in the borders of South Africa; and
- the *car* is not elsewhere insured for third party liability.

You are not covered for the loss of or damage to the *car* itself, or for any property carried by the *car*.

d. When there is no legal liability

There is no legal liability cover in the following instances:

- Accidental death of or bodily injury to any other person. In South Africa, this is covered by the Road Accident Fund Act (RAF) and by law you can only claim from the RAF.
- Damage to property:
 - belonging to you, or a member of your household or any person in your employ;
 - in the care, custody or control of you or any other person covered by this policy;
 - being carried in or on a caravan or a trailer towed by your *car*.

- Loss or damage to a caravan, trailer or another vehicle that does not belong to you while it is towed by your *car*.
- *Legal costs* to defend criminal acts or fines for breaches of the National Road Traffic Act.
- When you travel outside South Africa.

7. Additional benefits

We will automatically cover you for the following additional benefits. The following conditions apply to all additional benefits:

- All additional benefits are subject to a maximum of the *limits* set out in the policy schedule.
- Any loss or damage must be caused directly by an *insured event* listed in the **Cars (Comprehensive cover)** section of this policy, unless we say differently.
- If a benefit is not part of the plan you chose when you took out this policy, the policy schedule will show "No cover".

7.1 Keys and remote control units

The costs reasonably and necessarily incurred to replace or repair keys and remote control units that are lost, stolen or damaged. This benefit will also apply if you suspect that an unauthorised person has access to duplicates.

7.2 Transit cover

While your *car* is transported by sea, road, railway or air, we will cover your *car* for loss or damage because of an *insured event*. This cover includes loading and unloading of the *car*. Any vehicle used to transport or tow your *car* by road must be designed for the towing and transporting of other vehicles.

7.3 Emergency services, clean-up and removal of wreckage

The costs to remove the wreckage of your *car* and to clean the scene of the accident. This benefit is only available within the borders of South Africa.

7.4 Emergency repair after an accident

If your *car* needs emergency repair to get your *car* safely back on the road, you may arrange the repair. The following conditions apply:

- The reason for the repair must be because of an *insured event* under this policy.
- If the cost for the emergency repairs is more than the *limit*, you must first ask our permission before the repairs are done.
- You must give us a detailed invoice as part of your claim.
- This benefit is only available within the borders of South Africa.

7.5 Transport, towing and storage

If your *car* needs to be towed away, we will pay the cost of the towing and storage. The following conditions apply to this benefit:

- The reason for the towing must be because of an *insured event* under this policy, and the claim must be valid.
- The place that your *car* is towed to and stored at must be within the borders of South Africa.
- We will not *limit* the amount we will pay if you ask our permission before your *car* is towed.
- If you do not ask our permission before your *car* is towed, we will only pay up to a maximum of the *limit*.
- If we paid for the cost of towing and storage and the claim for the *insured event* is not valid, you must pay back the amount that we have paid.

7.6 Windscreen and glass

We will replace or repair accidentally damaged glass in any fitted windows of your *car*. Fitted windows include the windscreen, rear window and side windows. The following conditions apply to this benefit:

- We will not *limit* the amount we will pay if you ask our permission before replacing fitted windows.
- If you repair fitted windows, or you do not ask our permission before replacing fitted windows, we will only pay up to a maximum of the *limit*.

7.7 Transfer cover when buying a new *car*

If you sell the *car* that is insured under this policy and replace it with another *car*, we will transfer the cover to your replacement *car* on the same terms for 72 hours.

During the first 72 hours after you took physical possession of the replacement *car*, we will cover you for the value of the replacement *car* up to a maximum of the *sum insured* of the *car* that you sold.

If you want cover for the replacement *car* after the 72 hour period, you must ask us to add the *car* to your policy and agree to any terms and conditions that we may enforce.

7.8 Car modifications for disability

This benefit applies if the *regular driver* of the *car* is permanently and physically disabled, because of a sudden and unforeseen accident that happened during the *period of insurance*.

If the permanent disability requires a wheelchair for freedom of movement, we will pay the cost of the following alterations to your *car*:

- the fitting of wheelchair loading equipment; and
- the modification of the controls of the *car*.

8. Optional benefits

These are not automatic benefits. You must choose to be covered for these benefits and pay the extra *premium*. The following conditions apply to all optional benefits:

- All optional benefits are subject to a maximum of the *limits* set out in the policy schedule.
- Any loss, damage or legal liability must be caused directly by an *insured event* listed in the **Cars (Comprehensive cover)** section of this policy, unless we say differently.
- The following optional benefits that you can choose from are shown on separate pages towards the end of the **Cars** section of this policy.
 - **Car hire**
 - **Scratch and dent cover**
 - **Tyre cover**
 - **Off-road** and **Classic car** bundles

8.1 Factory-fitted accessories

An accessory is an addition to your *car* that can only be removed by using a tool. We will cover factory-fitted accessories for loss or damage.

- Factory-fitted accessories are those items that are originally fitted by the manufacturer during the production of the *car*, and are included in the manufacturer's specification.
- You must tell us about each accessory, and give us the value and description of the accessory. We will list each accessory on the policy schedule.

8.2 Aftermarket accessories

An accessory is an addition to your *car* that can only be removed by using a tool. We will cover the following aftermarket accessories for loss or damage:

- Accessories that are not originally fitted by the manufacturer during the production of the *car*, and you asked the dealer to fit them for you when you bought the *car*.
- Accessories that you bought separately after you bought the *car*.
- You must tell us about each accessory, and give us the value and description of the accessory. We will list each accessory on the policy schedule.

9. Specific exclusions

Specific exclusions are in addition to the exclusions set out in the **General exclusions** section. Certain exclusions may be cancelled if you chose a benefit that gives you cover for something that would normally be excluded.

We will not pay a claim for any of the benefits set out in the **Cars (Comprehensive cover)** section of this policy that was caused by, or related to any of the following specific exclusions.

- a. While your *car* is in the custody and control of the motor trade for any purpose other than the overhaul, upkeep or repair of the *car*. This exclusion does not apply if you are covered under the **Classic car bundle** benefit.
- b. Using your *car* for *off-road* driving or 4x4 track driving. This exclusion does not apply if you are covered under the **Off-road bundle** benefit.
- c. Exposing your *car* to situations that clearly have a high risk of loss or damage, for example crossing a flooded road, or making a U-turn on a highway.
- d. Using your *car* to give driving lessons for which you or the driver of the *car* receive payment.
- e. Using your *car* for commercial travelling or as a tool of trade, for example:
 - using your *car* as a courier or delivery *car*;
 - renting out your *car* for use by others;
 - using your *car* to carry passengers for reward, such as a taxi or limousine (excluding lift clubs);
 - using your *car* to carry out your trade, such as plumbers, electricians, builders, garden services, farmers, etc.
- f. Using your *car* to carry dangerous, hazardous, flammable goods or substances that pollute or contaminate, in quantities greater than that used for domestic purposes. Examples are nitro glycerine or dynamite, chemicals or compressed gas, gas in liquid form, hazardous waste or liquid petroleum.
- g. During any motor sport, racing, rally, time trial or while being tested in preparation for any motor sporting activity, or while being driven on a motor sporting circuit or track of any kind.
- h. Using your *car* in connection with any experiments, tests, trials, performance or any other *car* demonstration purpose.
- i. Using your *car* to carry or tow a load that is greater than what the *car* was designed or licensed for.
- j. Using your *car* outside of South Africa in a listed country for longer periods than those set out under the heading **Conditions for cover**.
- k. While the *car* is driven or towed by you, or any other person that you gave your permission to, where:
 - the driver does not have a valid driver's licence;
 - the driver is under the influence of alcohol or drugs;
 - the alcohol content in the driver's blood or breath exceeds the legal *limit*; or
 - the driver refuses to submit to any test to determine the level of alcohol or drugs in his blood, when requested to do so by the authorities. Any test includes a blood test and breathalyser test.

We will assume that you gave your permission if:

- the driver has used your *car* on previous occasions; and
- the driver has access to your *car*'s keys.

- l. Certain parts of the *car* are not covered:
 - damage to the engine or suspension unless caused by an *insured event*; or
 - damage to tyres and wheels caused by road punctures, cuts and bursts, or by applying brakes unless caused as a direct consequence of an *insured event*. This exclusion does not apply if you are covered under the **Tyre cover** optional benefit.
- m. Any resultant loss or damage that was caused because you continued to drive your *car* after an *insured event*.
- n. The cost to repair any pre-existing or old damage, faulty workmanship or incomplete repairs that were in existence prior to the *insured event*.
- o. Where the driver of the *car* leaves the scene of the accident unreasonably.
- p. Theft of sound equipment from inside the *car* unless there has been forcible and violent entry into the *car*.
- q. If your *car* does not meet the roadworthy requirements of the applicable National Road Traffic Act.

10. Your specific responsibilities

In addition to your responsibilities set out in the **Your responsibilities** section, you have extra responsibilities that specifically apply to your **Cars (Comprehensive cover)** section.

- a. Tell us if your *car* was modified from the manufacturer's specifications, for example:
 - changes to engine capacity;
 - enhancing the *car's* performance; or
 - changes to the suspension.
- b. Tell us if any fact that is material to the risk of the *car* changes within 14 days from the date that it has changed, for example:
 - the use of the *car*;
 - the *regular driver* of the *car*;
 - where you usually park the *car*.
- c. Keep your *car* roadworthy
 - You must maintain your *car* according to the roadworthy requirements of the applicable National Road Traffic Act.
- d. Take out separate third party liability insurance cover when you travel outside South Africa
 - There is no third party liability cover when you travel outside South Africa. There is only cover for damage to the *car* itself.

11. Specific conditions when you claim

In addition to the conditions set out in the **Claiming under this policy** section, there are extra conditions that specifically apply to your **Cars (Comprehensive cover)** section.

11.1 Report theft of your *car* to the police

If you want to claim for the theft of your *car*, you must report the theft to the police within 24 hours.

11.2 If a person you know used your *car* without your permission

- a. If a person you know used your *car* without your permission you must lay a criminal charge against that person within 24 hours, if you want to claim for:
 - the theft of your *car*; or
 - damage to the *car* while it was used without your permission.
- b. You will lose your right to claim under this policy if you withdraw the criminal charge.
- c. If we agree to pay a claim we may recover all claim costs from the person who used your *car* without your permission.

11.3 If we decide to repair the *car*

- a. We will arrange for repairs to be carried out by a qualified repairer. The repairer will repair your *car* to a condition substantially the same as its condition immediately before the event.
- b. The quality of the workmanship and the materials used by our repairer are guaranteed for as long as you own the *car*. This guarantee does not include wear and tear, rust, corrosion or depreciation.
- c. If you are concerned about the quality of the repairs to your *car*, you must tell us and make your *car* available to us for inspection.
- d. We will not pay for any work to your *car* to correct repairs, unless we gave you our permission before the work was done.

11.4 Replacement parts

- a. If your *car* is still covered by the manufacturer's warranty, a service or a motor plan, we will repair your *car* according to manufacturer's specifications. If we replace windows we may use glass which was not produced by the original manufacturer. The glass will meet the South African Bureau of Standards (SABS) safety and quality standards.
- b. If your *car* is no longer covered by the manufacturer's warranty, a service or a motor plan, we may use:
 - new parts;
 - parts which are consistent with the age or condition of your *car*; or
 - approved alternative parts.
- c. If any damaged part forms part of a set (for example side mirrors), we will only pay for the replacement of the actual part that is damaged.
- d. If any part or accessory is no longer available from the manufacturer, or is not available in South Africa, we will only pay the cost of:
 - a similar part or accessory that is available; or
 - the last listed price of the part or accessory that is no longer available.
- e. We are not responsible for any additional costs because of a delay in the supply of parts or accessories.

11.5 You must start repairs in the time period specified

Repairs must start within three months from the date on which we approved the repairs. Should the repairs not start within the three month period because of your delay, we will only pay the amount that we agreed as at the date of our approval. You will have to pay any balance.

11.6 If the *car* is a *total loss*

Your cover for the *car* ends if the claim decision is to treat the *car* as a *total loss*.

Limited cover

1. Introduction

Your **Cars (Limited cover)** section explains the types of benefits that are available to you. You must read this section together with the general terms and conditions and your policy schedule.

2. Definitions that apply to your Cars (Limited cover) section

Where we refer to “you” in the **Cars (Limited cover)** section, it also means anyone who drives the *car* with your permission. The following definitions are used in the **Cars (Limited cover)** section of this policy.

<i>Car</i>	A passenger <i>car</i> , 4x4, SUV (sports utility vehicle), bakkie, mini-bus, light delivery vehicle, panel van and motorised caravan with a gross <i>vehicle</i> mass not exceeding 3 500 kg. The specific <i>car</i> that we cover is set out in the policy schedule.
<i>Total loss</i>	<p><i>Total loss</i> means either of the following:</p> <ul style="list-style-type: none"> – your <i>car</i> was stolen or hijacked and not found; or – your <i>car</i> was so badly damaged that the <i>car</i> is unsafe or uneconomical for us to repair (write-off). This means that the cost of repairs, plus the cost of any parts on the <i>car</i> that can be saved and re-used (salvage), is more than the <i>sum insured</i>.
<i>Regular driver</i>	The person who drives, or is in control or possession of the <i>car</i> most of the time. The name of the regular driver is set out on the policy schedule.
<i>Off-road</i>	Off-road means that you use your <i>car</i> or <i>motorbike</i> for four wheel driving, trail driving, sand dune driving or any other driving away from a public, prepared or graded private road.
<i>Credit agreement</i>	An enforceable <i>credit agreement</i> in terms of the National Credit Act 34 of 2005 entered into between you and the <i>credit provider</i> .
<i>Credit provider</i>	A registered financial institution whose interest in the <i>insured property</i> forms the subject of the <i>credit agreement</i> .

3. Conditions for cover

- a. Your *car* must be registered in terms of current South African legislation.
- b. You, or any other person driving the *car* must be in possession of a valid South African driver’s licence, or a valid driver’s licence that complies with South African legislation. This includes a person with a valid learner’s licence, but only while accompanied by a person with a valid driver’s licence.
- c. Your *car* must be fully paid up and may not be financed in terms of a *credit agreement* with a *credit provider*. If your *car* is financed, we may cancel your cover from the *cover start date* and pay back all *premiums*, less the amount of any claims we may have paid.
- d. We will only cover your *car* within the borders of South Africa, unless you are travelling as set out below.
- e. We will cover your *car* for a total of 90 days per year while you are travelling in the following countries: Angola, Botswana, Kenya, Lesotho, Malawi, Mozambique, Namibia, Swaziland, Tanzania, Uganda, Zambia and Zimbabwe.
- f. If your *car* is damaged outside the borders of South Africa, you must bring the *car* back to South Africa at your own cost before we will consider the claim.

4. You must tell us what you use your car for

You must tell us what you mainly use your *car* for, as set out below. We will set this out on the policy schedule.

- a. **Private use:** You use your *car* for private, domestic and pleasure purposes. This includes travelling to and from your place of work, but excludes business use as explained below.
- b. **Business use:** You use your *car* for private use as explained above, and on a regular basis for professional or business travelling.

- c. **Commercial use is not covered:** You may not use your *car* for commercial travelling or as a tool of trade, for example:
- using your *car* as a courier or delivery *car*;
 - renting out your *car* for use by others;
 - using your *car* to carry passengers for reward, such as a taxi or limousine (excluding lift clubs);
 - using your *car* to carry out your trade, such as plumbers, electricians, builders, garden services, farmers, etc.

5. You must tell us how to calculate the value of your car

You must tell us how to calculate the value that you want to insure your *car* for. The *sum insured* based on the method of calculation is the maximum amount we will pay if your *car* is a *total loss*.

5.1 The basis of calculation

You could choose from any of the following two calculation methods as set out on your policy schedule:

- a. **Retail value:** This is the value from the Auto Dealer's Guide published by TransUnion Auto Information Solutions (Pty) Limited, or any similar publication approved by us. It is the price most dealers would be prepared to sell your *car* for, as estimated by this publication. We may adjust the value depending on the mileage and condition of the *car*.
- b. **Specified value:** If no retail value can be determined, you may insure your *car* for a specified value. If we agreed, the specified value and any other information and proof we may need, are set out in the policy schedule.

5.2 When we treat your car as new

- a. If your *car* is a *total loss*, and:
- you are the first registered owner of the *car*;
 - the *car* is less than 12 months old from the first registration date;
 - the *car* has less than 30 000 kilometres on the odometer; and
 - you insured your *car* for retail value and you did not increase or decrease the retail value by the adjustment percentage.
- b. Then we will choose any of the following methods to pay your claim:
- replace your *car* with a similar new *car*;
 - pay the list price of a *car* that is the same model; or
 - pay the list price of a *car* that is a similar model (if the same model is not available).

6. Main cover

6.1 Insured events

We will cover your *car* for loss or damage caused directly by the *insured events* listed below.

- a. Hijacking, theft or attempted theft.
- b. Fire, lightning and explosion.

6.2. Third party liability

A third party is another person whose property is damaged because of an accident that involved your *car*, for example the owner of another car or the owner of property.

You can be held legally responsible if this other person's property is damaged. This is called legal liability. We will cover the following types of liability, including reasonable legal costs and expenses that we agreed to in writing, up to the *limit* set out in the policy schedule.

a. Legal liability for damage

We will cover you for your legal liability to third parties if your *car* is involved in an *insured event* that causes damage to the property of any person.

We will also cover your legal liability to local authorities for damage because of an accident.

b. Other people driving your car

If someone else drives your *car*, that person will also be covered for legal liability as described above. You must have given the person permission to drive your *car*.

c. Driving a car that does not belong to you

If you drive a *car* that does not belong to you, you are also covered for liability as described above, provided:

- you are the driver at the time of the incident;
- the *car* is a private *car* or light delivery vehicle;
- it is not leased to you and you are not in the process of buying the *car* from a motor dealer;
- the *car* is not rented;
- the *insured event* happened in the borders of South Africa; and
- the *car* is not elsewhere insured for third party liability.

You are not covered for the loss of or damage to the *car* itself, or for any property carried by the *car*.

d. When there is no legal liability

There is no legal liability cover in the following instances:

- Accidental death of or bodily injury to any other person. In South Africa, this is covered by the Road Accident Fund Act (RAF) and by law you can only claim from the RAF.
- Damage to property:
 - belonging to you, or a member of your household or any person in your employ;
 - in the care, custody or control of you or any other person covered by this policy;
 - being carried in or on a caravan or a trailer towed by your *car*.
- Loss or damage to a caravan, trailer or another vehicle that does not belong to you while it is towed by your *car*.
- *Legal costs* to defend criminal acts or fines for breaches of the National Road Traffic Act.
- When you travel outside South Africa.

7. Additional benefit

We will automatically cover you for the following additional benefit:

7.1 Transport, towing and storage

If your *car* needs to be towed away, we will pay the cost of the towing and storage. The following conditions apply to this benefit:

- The reason for the towing must be because of an *insured event* under this policy, and the claim must be valid.
- The place that your *car* is towed to and stored at must be within the borders of South Africa.
- We will not *limit* the amount we will pay, but you must ask our permission before your *car* is towed.
- If you do not ask our permission before your *car* is towed, we will not pay for the cost of the towing.
- If we paid for the cost of towing and storage and the claim for the *insured event* is not valid, you must pay back the amount that we have paid.

8. Optional benefits

These are not automatic benefits. You must choose to be covered for these benefits and pay the extra *premium*. The following conditions apply to all optional benefits:

- All optional benefits are subject to a maximum of the *limits* set out in the policy schedule.
- Any loss, damage or legal liability must be caused directly by an *insured event* listed in the **Cars (Limited cover)** section of this policy, unless we say differently.
- The **Car hire** optional benefit that you can choose is shown on a separate page towards the end of the **Cars** section of this policy.

8.1 Factory-fitted accessories

An accessory is an addition to your *car* that can only be removed by using a tool. We will cover factory-fitted accessories for loss or damage.

- Factory-fitted accessories are those items that are originally fitted by the manufacturer during the production of the *car*, and are included in the manufacturer's specification.
- You must tell us about each accessory, and give us the value and description of the accessory. We will list each accessory on the policy schedule.

8.2 Aftermarket accessories

An accessory is an addition to your *car* that can only be removed by using a tool. We will cover the following aftermarket accessories for loss or damage:

- Accessories that are not originally fitted by the manufacturer during the production of the *car*, and you asked the dealer to fit them for you when you bought the *car*.
- Accessories that you bought separately after you bought the *car*.
- You must tell us about each accessory, and give us the value and description of the accessory. We will list each accessory on the policy schedule.

9. Specific exclusions

Specific exclusions are in addition to the exclusions set out in the **General exclusions** section. Certain exclusions may be cancelled if you chose a benefit that gives you cover for something that would normally be excluded.

We will not pay a claim for any of the benefits set out in the **Cars (Limited cover)** section of this policy that was caused by, or related to any of the following specific exclusions.

- While your *car* is in the custody and control of the motor trade for any purpose other than the overhaul, upkeep or repair of the *car*.
- Using your *car* for *off-road* driving or 4x4 track driving.
- Exposing your *car* to situations that clearly have a high risk of loss, damage or liability, for example, making a U-turn on a highway.
- Using your *car* to give driving lessons for which you or the driver of the *car* receive payment.
- Using your *car* for commercial travelling or as a tool of trade, for example:
 - using your *car* as a courier or delivery *car*;
 - renting out your *car* for use by others;
 - using your *car* to carry passengers for reward, such as a taxi or limousine (excluding lift clubs);
 - using your *car* to carry out your trade, such as plumbers, electricians, builders, garden services, farmers, etc.
- Using your *car* to carry dangerous, hazardous, flammable goods or substances that pollute or contaminate, in quantities greater than that used for domestic purposes. Examples are nitro glycerine or dynamite, chemicals or compressed gas, gas in liquid form, hazardous waste or liquid petroleum.
- During any motor sport, racing, rally, time trial or while being tested in preparation for any motor sporting activity, or while being driven on a motor sporting circuit or track of any kind.

- h. Using your *car* in connection with any experiments, tests, trials, performance or any other *car* demonstration purpose.
- i. Using your *car* to carry or tow a load that is greater than what the *car* was designed or licensed for.
- j. Using your *car* outside of South Africa in a listed country for longer periods than those set out under the heading **Conditions for cover**.
- k. While the *car* is driven or towed by you, or any other person that you gave your permission to, where:
 - the driver does not have a valid driver's licence;
 - the driver is under the influence of alcohol or drugs;
 - the alcohol content in the driver's blood or breath exceeds the legal *limit*; or
 - the driver refuses to submit to any test to determine the level of alcohol or drugs in his blood, when requested to do so by the authorities. Any test includes a blood test and breathalyser test.

We will assume that you gave your permission if:

- the driver has used your *car* on previous occasions; and
- the driver has access to your *car's* keys.
- l. Any resultant loss or damage that was caused because you continued to drive your *car* after an *insured event*.
- m. The cost to repair any pre-existing or old damage, faulty workmanship or incomplete repairs that were in existence prior to the *insured event*.
- n. Where the driver of the *car* leaves the scene of the accident unreasonably.
- o. Theft of sound equipment from inside the *car* unless there has been forcible and violent entry into the *car*.
- p. If your *car* does not meet the roadworthy requirements of the applicable National Road Traffic Act.
- q. Your *car* is financed in terms of a credit agreement with a credit provider.

10. Your specific responsibilities

In addition to your responsibilities set out in the **Your responsibilities** section, you have extra responsibilities that specifically apply to your **Cars (Limited cover)** section.

- a. Tell us if your *car* was modified from the manufacturer's specifications, for example:
 - changes to engine capacity;
 - enhancing the *car's* performance; or
 - changes to the suspension.
- b. Tell us if any fact that is material to the risk of the *car* changes within 14 days from the date that it has changed, for example:
 - the use of the *car*;
 - the *regular driver* of the *car*;
 - where you usually park the *car*.
- c. Keep your *car* roadworthy
 - You must maintain your *car* according to the roadworthy requirements of the applicable National Road Traffic Act.
- d. Take out separate third party liability insurance cover when you travel outside South Africa
 - There is no third party liability cover when you travel outside South Africa. There is only cover for damage to the *car* itself.

11. Specific conditions when you claim

In addition to the conditions set out in the **Claiming under this policy** section, there are extra conditions that specifically apply to your **Cars (Limited cover)** section.

11.1 Report theft of your *car* to the police

If you want to claim for the theft of your *car*, you must report the theft to the police within 24 hours.

11.2 If a person you know used your *car* without your permission

- a. If a person you know used your *car* without your permission you must lay a criminal charge against that person within 24 hours, if you want to claim for:
 - the theft of your *car*; or
 - damage to the *car* while it was used without your permission.
- b. You will lose your right to claim under this policy if you withdraw the criminal charge.
- c. If we agree to pay a claim we may recover all claim costs from the person who used your *car* without your permission.

11.3 If we decide to repair the *car*

- a. We will arrange for repairs to be carried out by a qualified repairer. The repairer will repair your *car* to a condition substantially the same as its condition immediately before the event.
- b. The quality of the workmanship and the materials used by our repairer are guaranteed for as long as you own the *car*. This guarantee does not include wear and tear, rust, corrosion or depreciation.
- c. If you are concerned about the quality of the repairs to your *car*, you must tell us and make your *car* available to us for inspection.
- d. We will not pay for any work to your *car* to correct repairs, unless we gave you our permission before the work was done.

11.4 Replacement parts

- a. If your *car* is still covered by the manufacturer's warranty, a service or a motor plan, we will repair your *car* according to manufacturer's specifications. If we replace windows we may use glass which was not produced by the original manufacturer. The glass will meet the South African Bureau of Standards (SABS) safety and quality standards.
- b. If your *car* is no longer covered by the manufacturer's warranty, a service or a motor plan, we may use:
 - new parts;
 - parts which are consistent with the age or condition of your *car*; or
 - approved alternative parts.
- c. If any damaged part forms part of a set (for example side mirrors), we will only pay for the replacement of the actual part that is damaged.
- d. If any part or accessory is no longer available from the manufacturer, or is not available in South Africa, we will only pay the cost of:
 - a similar part or accessory that is available; or
 - the last listed price of the part or accessory that is no longer available.
- e. We are not responsible for any additional costs because of a delay in the supply of parts or accessories.

11.5 You must start repairs in the time period specified

Repairs must start within three months from the date on which we approved the repairs. Should the repairs not start within the three month period because of your delay, we will only pay the amount that we agreed as at the date of our approval. You will have to pay any balance.

11.6 If the *car* is a *total loss*

Your cover for the *car* ends if the claim decision is to treat the *car* as a *total loss*.

Third party cover

1. Introduction

Your **Cars (Third party cover)** section explains the types of benefits that are available to you. You must read this section together with the general terms and conditions and your policy schedule.

2. Definitions that apply to your Cars (Third party cover) section

Where we refer to “you” in the **Cars (Third party cover)** section, it also means anyone who drives the *car* with your permission. The following definitions are used in the **Cars (Third party cover)** section of this policy.

<i>Car</i>	A passenger <i>car</i> , 4x4, SUV (sports utility vehicle), bakkie, mini-bus, light delivery vehicle, panel van and motorised caravan with a gross <i>vehicle</i> mass not exceeding 3 500 kg. The specific <i>car</i> that we cover is set out in the policy schedule.
<i>Regular driver</i>	The person who drives, or is in control or possession of the <i>car</i> most of the time. The name of the regular driver is set out on the policy schedule.
<i>Off-road</i>	Off-road means that you use your <i>car</i> or <i>motorbike</i> for four wheel driving, trail driving, sand dune driving or any other driving away from a public, prepared or graded private road.
<i>Credit agreement</i>	An enforceable <i>credit agreement</i> in terms of the National Credit Act 34 of 2005 entered into between you and the <i>credit provider</i> .
<i>Credit provider</i>	A registered financial institution whose interest in the <i>insured property</i> forms the subject of the <i>credit agreement</i> .
<i>Outstanding loan amount</i>	The outstanding loan amount is the amount you owe to a <i>credit provider</i> in terms of a <i>credit agreement</i> . This amount excludes: <ul style="list-style-type: none"> – arrear instalments; – interest and finance charges on arrear instalments; and – any early settlement penalties.

3. Conditions for cover

- a Your *car* must be registered in terms of current South African legislation.
- b You, or any other person driving the *car* must be in possession of a valid South African driver’s licence, or a valid driver’s licence that complies with South African legislation. This includes a person with a valid learner’s licence, but only while accompanied by a person with a valid driver’s licence.
- c We will only cover you for third party liability within the borders of South Africa.
- d There is no third party liability cover when you travel outside South Africa – you must take out separate third party liability insurance cover.
- e Your *car* is not covered for any loss or damage to the *car* itself. Your *car* is only covered for third party liability.

4. You must tell us what you use your car for

You must tell us what you mainly use your *car* for, as set out below. We will set this out on the policy schedule.

- a **Private use:** You use your *car* for private, domestic and pleasure purposes. This includes travelling to and from your place of work, but excludes business use as explained below.
- b **Business use:** You use your *car* for private use as explained above, and on a regular basis for professional or business travelling.

- c. **Commercial use is not covered:** You may not use your *car* for commercial travelling or as a tool of trade, for example:
- using your *car* as a courier or delivery *car*;
 - renting out your *car* for use by others;
 - using your *car* to carry passengers for reward, such as a taxi or limousine (excluding lift clubs);
 - using your *car* to carry out your trade, such as plumbers, electricians, builders, garden services, farmers, etc.

5. Third party liability

A third party is another person whose property is damaged because of an accident that involved your *car*, for example the owner of another car or the owner of property.

You can be held legally responsible if this other person's property is damaged. This is called legal liability. We will cover the following types of liability, including reasonable legal costs and expenses that we agreed to in writing, up to the *limit* set out in the policy schedule.

5.1 Legal liability for damage

We will cover you for your legal liability to third parties if your *car* is involved in an *insured event* that causes damage to the property of any person.

We will also cover your legal liability to local authorities for damage because of an accident.

5.2 Other people driving your *car*

If someone else drives your *car*, that person will also be covered for legal liability as described above. You must have given the person permission to drive your *car*.

5.3 Driving a car that does not belong to you

If you drive a *car* that does not belong to you, you are also covered for liability as described above, provided:

- you are the driver at the time of the incident;
- the *car* is a private *car* or light delivery vehicle;
- it is not leased to you and you are not in the process of buying the *car* from a motor dealer;
- the *car* is not rented;
- the *insured event* happened in the borders of South Africa; and
- the *car* is not elsewhere insured for third party liability.

You are not covered for the loss of or damage to the *car* itself, or for any property carried by the *car*.

5.4 When there is no legal liability

There is no legal liability cover in the following instances:

- Accidental death of or bodily injury to any other person. In South Africa, this is covered by the Road Accident Fund Act (RAF) and by law you can only claim from the RAF.
- Damage to property:
 - belonging to you, or a member of your household or any person in your employ;
 - in the care, custody or control of you or any other person covered by this policy;
 - being carried in or on a caravan or a trailer towed by your *car*.
- Loss or damage to a caravan, trailer or another vehicle that does not belong to you while it is towed by your *car*.
- *Legal costs* to defend criminal acts or fines for breaches of the National Road Traffic Act.
- When you travel outside South Africa.

6. Specific exclusions

Specific exclusions are in addition to the exclusions set out in the **General exclusions** section.

We will not pay a claim for any of the benefits set out in the **Cars (Third party cover)** section of this policy that was caused by, or related to any of the following specific exclusions.

- a. While your *car* is in the custody and control of the motor trade for any purpose other than the overhaul, upkeep or repair of the *car*.
- b. Using your *car* for *off-road* driving or 4x4 track driving.
- c. Exposing your *car* to situations that clearly have a high risk of loss or damage, for example crossing a flooded road or making a U-turn on a highway.
- d. Using your *car* to give driving lessons for which you or the driver of the *car* receive payment.
- e. Using your *car* for commercial travelling or as a tool of trade, for example:
 - using your *car* as a courier or delivery *car*;
 - renting out your *car* for use by others;
 - using your *car* to carry passengers for reward, such as a taxi or limousine (excluding lift clubs);
 - using your *car* to carry out your trade, such as plumbers, electricians, builders, garden services, farmers, etc.
- f. Using your *car* to carry dangerous, hazardous, flammable goods or substances that pollute or contaminate, in quantities greater than that used for domestic purposes. Examples are nitro glycerine or dynamite, chemicals or compressed gas, gas in liquid form, hazardous waste or liquid petroleum.
- g. During any motor sport, racing, rally, time trial or while being tested in preparation for any motor sporting activity, or while being driven on a motor sporting circuit or track of any kind.
- h. Using your *car* in connection with any experiments, tests, trials, performance or any other *car* demonstration purpose.
- i. Using your *car* to carry or tow a load that is greater than what the *car* was designed or licensed for.
- j. While the *car* is driven or towed by you, or any other person that you gave your permission to, where:
 - the driver does not have a valid driver's licence;
 - the driver is under the influence of alcohol or drugs;
 - the alcohol content in the driver's blood or breath exceeds the legal *limit*; or
 - the driver refuses to submit to any test to determine the level of alcohol or drugs in his blood, when requested to do so by the authorities. Any test includes a blood test and breathalyser test.
- k. Where the driver of the *car* leaves the scene of the accident unreasonably.
- l. If your *car* does not meet the roadworthy requirements of the applicable National Road Traffic Act.

7. Your specific responsibilities

In addition to your responsibilities set out in the **Your responsibilities** section, you have extra responsibilities that specifically apply to your **Cars (Third party cover)** section.

- a. Tell us if your *car* was modified from the manufacturer's specifications, for example:
 - changes to engine capacity;
 - enhancing the *car's* performance; or
 - changes to the suspension.
- b. Tell us if any fact that is material to the risk of the *car* changes within 14 days from the date that it has changed, for example:
 - the use of the *car*;
 - the *regular driver* of the *car*.

- c. Keep your *car* roadworthy
 - You must maintain your *car* according to the roadworthy requirements of the applicable National Road Traffic Act.
- d. Take out separate third party liability insurance cover when you travel outside South Africa
 - There is no third party liability cover when you travel outside South Africa.

Long-term storage cover

1. Introduction

Your **Cars (Long-term storage)** section explains the types of benefits that are available to you. You must read this section together with the general terms and conditions and your policy schedule.

2. Definitions that apply to your Cars (Long-term storage) section

The following definitions are used in the **Cars (Long-term storage)** section of this policy.

<i>Car</i>	A passenger <i>car</i> , 4x4, SUV (sports utility vehicle), bakkie, mini-bus, light delivery vehicle, panel van and motorised caravan with a gross <i>vehicle</i> mass not exceeding 3 500 kg. The specific <i>car</i> that we cover is set out in the policy schedule.
<i>Total loss</i>	<p><i>Total loss</i> means either of the following:</p> <ul style="list-style-type: none"> – your <i>car</i> was stolen or hijacked and not found; or – your <i>car</i> was so badly damaged that the <i>car</i> is unsafe or uneconomical for us to repair (write-off). This means that the cost of repairs, plus the cost of any parts on the <i>car</i> that can be saved and re-used (salvage), is more than the <i>sum insured</i>.
<i>Credit agreement</i>	An enforceable <i>credit agreement</i> in terms of the National Credit Act 34 of 2005 entered into between you and the <i>credit provider</i> .
<i>Credit provider</i>	A registered financial institution whose interest in the <i>insured property</i> forms the subject of the <i>credit agreement</i> .

3. Conditions for cover

- a. Your *car* must be registered in terms of current South African legislation.
- b. We will only cover *your car* within the borders of South Africa.
- c. We will only cover your *car* while you are not using it and while it is stored in a secure place, for example a locked and covered garage.
- d. We will not cover your *car* while anybody is driving it.
- e. Your *car* must be fully paid up and may not be financed in terms of a *credit agreement* with a *credit provider*. If your *car* is financed, we will cancel your cover from the *cover start date* and pay back all *premiums*, less the amount of any claims we may have paid.

4. You must tell us how to calculate the value of your car

You must tell us how to calculate the value that you want to insure your *car* for. The *sum insured* based on the method of calculation is the maximum amount we will pay if your *car* is a *total loss*.

5.1 The basis of calculation

You could choose from any of the following three calculation methods as set out on your policy schedule:

- a. **Retail value:** This is the value from the Auto Dealer's Guide published by TransUnion Auto Information Solutions (Pty) Limited, or any similar publication approved by us. It is the price most dealers would be prepared to sell your *car* for, as estimated by this publication. We may adjust the value depending on the mileage and condition of the *car*.
 - You may increase or decrease the retail value of your *car* by a percentage. The retail value adjustment percentage that you chose is set out in the policy schedule.
- b. **Specified value:** If no retail value can be determined, you may insure your *car* for a specified value. If we agreed, the specified value and any other information and proof we may need, are set out in the policy schedule.

5.2 When we treat your car as new

- a. If your *car* is a *total loss*, and:
 - you are the first registered owner of the *car*;
 - the *car* is less than 12 months old from the first registration date;
 - the *car* has less than 30 000 kilometres on the odometer; and
 - you insured your *car* for retail value and you did not increase or decrease the retail value by the adjustment percentage.
- b. Then we will choose any of the following methods to pay your claim:
 - replace your *car* with a similar new *car*;
 - pay the list price of a *car* that is the same model; or
 - pay the list price of a *car* that is a similar model (if the same model is not available).

5. Main cover (Insured events)

We will cover your *car* for loss or damage caused directly by the *insured events* listed below.

- a. Accident damage. Damage when your *car* is involved in a collision or any other accidental damage, but not while anybody is driving it.
- b. Weather, including storm, wind, snow, rain, or flood.
- c. Hijacking, theft or attempted theft.
- d. Fire, lightning and explosion.
- e. Earthquake.
- f. Malicious damage.

6. Optional benefits

These are not automatic benefits. You must choose to be covered for these benefits and pay the extra *premium*. The following conditions apply to all optional benefits:

- All optional benefits are subject to a maximum of the *limits* set out in the policy schedule.
- Any loss, damage or legal liability must be caused directly by an *insured event* listed in the **Cars (Long-term storage)** section of this policy, unless we say differently.

6.1 Factory-fitted accessories

An accessory is an addition to your *car* that can only be removed by using a tool. We will cover factory-fitted accessories for loss or damage.

- Factory-fitted accessories are those items that are originally fitted by the manufacturer during the production of the *car*, and are included in the manufacturer's specification.
- You must tell us about each accessory, and give us the value and description of the accessory. We will list each accessory on the policy schedule.

6.2 Aftermarket accessories

An accessory is an addition to your *car* that can only be removed by using a tool. We will cover the following aftermarket accessories for loss or damage:

- Accessories that are not originally fitted by the manufacturer during the production of the *car*, and you asked the dealer to fit them for you when you bought the *car*.
- Accessories that you bought separately after you bought the *car*.
- You must tell us about each accessory, and give us the value and description of the accessory. We will list each accessory on the policy schedule.

7. Specific exclusions

Specific exclusions are in addition to the exclusions set out in the **General exclusions** section.

We will not pay a claim for any of the benefits set out in the **Cars (Long-term storage)** section of this policy that was caused by, or related to any of the following specific exclusions.

- a. Exposing your *car* to situations that clearly have a high risk of loss or damage, for example storing your *car* under an open carport.
- b. The cost to repair any pre-existing or old damage, faulty workmanship or incomplete repairs that were in existence prior to the *insured event*.
- c. Theft of sound equipment from inside the *car* unless there has been forcible and violent entry into the *car*.
- d. Any loss or damage while your *car* is transported by sea, road, railway or air.
- e. Your *car* is financed in terms of a *credit agreement* with a *credit provider*.

8. Your specific responsibilities

In addition to your responsibilities set out in the **Your responsibilities** section, you have extra responsibilities that specifically apply to your **Cars (Long-term storage)** section.

- a. Tell us if any fact that is material to the risk of the *car* changes within 14 days from the date that it has changed, for example where you store the *car*.
- b. Tell us if you start using your *car* again to ensure you are covered.

9. Specific conditions when you claim

In addition to the conditions set out in the **Claiming under this policy** section, there are extra conditions that specifically apply to your **Cars (Long-term storage)** section.

11.1 Report theft of your *car* to the police

If you want to claim for the theft of your *car*, you must report the theft to the police within 24 hours.

11.2 If a person you know used your *car* without your permission

- a. If a person you know used your *car* without your permission you must lay a criminal charge against that person within 24 hours, if you want to claim for:
 - the theft of your *car*; or
 - damage to the *car* while it was used without your permission.
- b. You will lose your right to claim under this policy if you withdraw the criminal charge.
- c. If we agree to pay a claim we may recover all claim costs from the person who used your *car* without your permission.

11.3 If we decide to repair the *car*

- a. We will arrange for repairs to be carried out by a qualified repairer. The repairer will repair your *car* to a condition substantially the same as its condition immediately before the event.
- b. The quality of the workmanship and the materials used by our repairer are guaranteed for as long as you own the *car*. This guarantee does not include wear and tear, rust, corrosion or depreciation.
- c. If you are concerned about the quality of the repairs to your *car*, you must tell us and make your *car* available to us for inspection.
- d. We will not pay for any work to your *car* to correct repairs, unless we gave you our permission before the work was done.

11.4 Replacement parts

- a. If your *car* is still covered by the manufacturer's warranty, a service or a motor plan, we will repair your *car* according to manufacturer's specifications. If we replace windows we may use glass which was not produced by the original manufacturer. The glass will meet the South African Bureau of Standards (SABS) safety and quality standards.

- b. If your *car* is no longer covered by the manufacturer's warranty, a service or a motor plan, we may use:
 - new parts;
 - parts which are consistent with the age or condition of your *car*; or
 - approved alternative parts.
- c. If any damaged part forms part of a set (for example side mirrors), we will only pay for the replacement of the actual part that is damaged.
- d. If any part or accessory is no longer available from the manufacturer, or is not available in South Africa, we will only pay the cost of:
 - a similar part or accessory that is available; or
 - the last listed price of the part or accessory that is no longer available.
- e. We are not responsible for any additional costs because of a delay in the supply of parts or accessories.

11.5 You must start repairs in the time period specified

Repairs must start within three months from the date on which we approved the repairs. Should the repairs not start within the three month period because of your delay, we will only pay the amount that we agreed as at the date of our approval. You will have to pay any balance.

11.6 If the *car* is a *total loss*

Your cover for the *car* ends if the claim decision is to treat the *car* as a *total loss*.

Car hire

1. Introduction

This car hire benefit is an Optional benefit if your *car* is covered under Comprehensive or Limited cover. You must choose to be covered for this benefit and pay the extra *premium*.

2. Car hire

2.1 When we will give you a rental car

If we accept a claim under this policy when your *car* is damaged or stolen within the borders of South Africa, we will give you a rental car. You may drive the rental car for the shorter of the below periods:

- the number of days you chose as set out in the policy schedule; or
- until we repaired your *car* or paid you for a *total loss*; or
- we tell you that your claim has been rejected.

2.2 What the car hire benefit includes

The car hire benefit includes the following:

- a car that is listed in the car hire group that you chose, as set out in the policy schedule;
- unlimited kilometres;
- airport surcharge for rentals from an airport;
- tourism levy; and
- delivery or collections up to 25 kilometres from the nearest *car* hire company contracted by us.

2.3 What you are responsible for

You are responsible for the following:

- all fuel deposits, fuel and running costs, including toll fees;
- the *excess* charged by the car hire company for loss or damage to the rental car;
- traffic or speeding fines while the rental car is in your custody and control, until it is returned;
- delivery or collection charges for distances longer than 25 kilometres from the nearest *car* hire company contracted by us;
- costs after the rental car has been in your custody and control for longer than the allowed period set out above; and
- all costs for the rental car if we reject your claim. You must pay back all costs that we have paid.

2.4 Special conditions

- You must sign all documentation required by the car hire company.
- Only the person that received permission from the car hire company may drive the rental car. That person must be in the possession of a valid driver's licence.
- We will not pay the cost of the car hire if you do not keep to the terms, conditions and insurance requirements of the car hire company.

Off-road and Classic car bundles

1. Introduction

The Off-road and Classic car bundles are Optional benefits. You must choose to be covered for these benefits and pay the extra *premium*.

2. Off-road bundle

We will cover you for the following benefits under the off-road bundle. If your *motorbike* is covered under the **Motorbike** section of this policy, and you chose the **Off-road bundle** for your *motorbike*, we will also cover your *motorbike*.

2.1 Special conditions that apply to the cross-border services

Certain services in the off-road bundle are only available cross-border.

- a. **Important:** You must call our **Helpline** number set out in the **Quick reference guide** to arrange for any of the cross-border services.
- b. Cross-border means the following countries: Angola, Botswana, Kenya, Lesotho, Malawi, Mozambique, Namibia, Swaziland, Tanzania, Uganda, Zambia and Zimbabwe.
- c. You must pay for all the costs yourself and we will pay you back up to the *limits* applicable to each benefit. The *limits* are set out in the policy schedule.
- d. We will not pay you back any costs if you did not first call the call-centre, or you ignore the suggestions of the call-centre and used another service provider.
- e. We may not be able to arrange the service you need because of restrictions in some of the cross-border countries. For example, in extreme circumstances we may not find an appropriate repairer in the cross-border country. We will then arrange for the next best alternative to ensure you are not left stranded in a cross-border country.

2.2 Cross-border emergency repairs

If *car* or *motorbike* needs emergency repairs to get your *car* or *motorbike* safely back on the road in one of the cross-border countries, we will arrange the repairs.

The following conditions apply:

- a. We will pay you back the cost of the repairs you had to pay, up to the *limit* set out in the policy schedule.
- b. You must give us a detailed invoice as part of your claim.
- c. If required, we will arrange for technical assistance at the roadside. We will pay for the cost of the technical assistance up to the *limit* set out in the policy schedule.

2.3 Cross-border breakdown – cover for additional costs

If your *car* or *motorbike* breaks down in a cross-border country, there might be additional costs because the incident happened outside of South Africa. We will pay you back the additional costs you had to pay up to the *limit* set out in the policy schedule.

For example, you have to fly spares in from South Africa because the spares are not available in the cross-border country. In addition to the cost of repairs that we will pay under the **Cross-border emergency repairs** benefit, we will also pay for the delivery of the spares.

2.4 Cross-border emergency accommodation

If damage to, or the theft of your *car* or *motorbike* results in an overnight delay in one of the cross-border countries, we will arrange accommodation for you and the passengers.

If we accept the claim under this policy, we will pay you back the cost of the emergency accommodation you had to pay.

2.5 Cross-border towing and return to South Africa

We will arrange for towing your *car* or *motorbike* in any of the cross-border countries, and to return to South Africa if needed.

If you were towing a *caravan* or *trailer* at the time of the incident, we will also tow your *caravan* or *trailer*. Your *caravan* or *trailer* must weigh less than 3 500kg.

We will pay you back the cost you had to pay, up to the *limits*. You must give us a detailed invoice as part of your claim. The following conditions apply:

- a. The place that your *car* or *motorbike* is towed from and stored at must be in any of the cross-border countries.
- b. If the incident happened outside of office hours we will move the *car* or *motorbike* to a place for safe-keeping.
- c. If the reason for the towing is mechanical or electrical breakdown, we will tow the *car* or *motorbike* to the closest repairer in the cross-border country to allow you to continue with your journey.
- d. If the damage is not repairable in the cross-border country, we will tow the *car* or *motorbike* to the closest repairer in South Africa.
- e. If the reason for the towing is an *insured event*, we will tow the *car* or *motorbike* to the repairer of our choice in South Africa.
- f. We will only pay for one tow, anything further than the repairer in South Africa is for your cost.
- g. We will return you and the other passengers back to your home in South Africa by way of a one-way economy flight, or you may choose to use the **Cross-border car hire** benefit.

2.6 Cross-border car hire

We will pay you back the cost of car hire up to a maximum of the *limit* set out in the policy schedule if:

- We accept a claim under this policy when your *car* or *motorbike* is damaged or stolen in one of the cross-border countries; or
- Your *car* or *motorbike* breaks down for any other reason in one of the cross-border countries.

a. What the car hire benefit includes

The car hire benefit includes the following:

- airport surcharge for rentals from an airport;
- tourism levy;
- insurance costs; and
- delivery or collections.

b. What the car hire benefit excludes

We will not pay you back any of the following costs:

- all fuel deposits, fuel and running costs;
- the excess charged by the car hire company for loss or damage to the rental car;
- loss or damage to the rental car;
- traffic or speeding fines while the rental car is in your custody and control, until it is returned;
- any breakdown or recovery costs; and
- costs after the rental car has been in your custody and control for longer than the time indicated by maximum *limit* we will pay for.

2.7 Off-road and 4x4 course use

We will cover your *car* or *motorbike* for loss or damage caused directly by the *insured events* listed under the heading Main cover, when used for *off-road* purposes and 4x4 courses. Your *car* or *motorbike* must be designed for *off-road* purposes.

This means that the following specific exclusion does not apply: Using your *car* for *off-road* driving.

2.8 Theft of luggage

We will pay for the theft of luggage from a roof-rack, canopy, trailer or carrier.

2.9 Theft of spare wheel and other accessories

We will pay for the theft of items that are attached to your *car*, up to the *limit* set out in the policy schedule. They must have been forcibly and violently removed from your *car*. For example:

- spare wheel
- roof top tent
- side awning
- bicycle, canoe or fishing rod carrier racks

If your *motorbike* is covered, examples of accessories that are attached to your *motorbike* are motorcycle luggage carriers, or motorcycle spot lights.

2.10 Breakdown of winching equipment

We will pay for the sudden and unforeseen breaking, or mechanical or electrical failure of your *car's* winching equipment. This benefit does not include breaking or failure caused by:

- operation of the winching equipment that is not in accordance with the manufacturer's recommendations; or
- wear and tear (the gradual deterioration) of the winching equipment's parts, components, cable or coupling devices.

2.11 What is not covered under the Off-road bundle

- a. Any loss or damage because you left your *car* unattended for an unreasonable period, or because you did not take reasonable steps to prevent loss or damage.
- b. Any border fees or duties, for example road access fees, border post fees and exit passes.

3. Classic car bundle

We will cover your classic *car* for the benefits set out below, as well as for loss or damage caused directly by the *insured events* listed under the Main cover. Your car must meet the special conditions. You can only insure your classic *car* for a **Specified value**.

3.1 Special conditions

We consider your *car* as a classic if your *car*:

- is more than 20 years old; and
- does not travel more than 10 000 kilometres per year.

3.2 Parts that are temporarily detached

We will cover you for loss or damage to parts that are temporarily detached from your classic *car*. The following conditions apply:

- a. The parts are removed for the purpose of service, restoration or repair;
- b. The parts are in your or the repairer's personal safekeeping; and
- c. The parts are secured in a locked garage or storeroom.

3.3 Imported parts

We will pay the cost of importing replacement parts and express delivery. The following conditions apply:

- a. Your *car* is repaired after loss or damage because of an *insured event*; and
- b. The replacement part is not available in South Africa.

3.4 Salvage on classic cars

If the claim decision is to treat your classic *car* as a *total loss*, we will give you the first option to buy the salvage.

- a. Salvage means any parts on the *car* that can be saved and re-used.
- b. You may buy the salvage at a cost of 20% of the *sum insured*.
- c. If your classic *car* is under-insured, you will lose the option to buy the salvage. This means the *sum insured* is more than 20% below the reasonable replacement value.

3.5 Cover while with the dealer

We will pay for loss or damage caused by an *insured event*, except for a collision, while your *car* is in the custody of a dealer that is a member of the motor trade.

This benefit cancels the following specific exclusion: While your *car* is in the custody and control of the motor trade for any purpose other than the overhaul, upkeep or repair of the *car*.

Tyre cover

1. Introduction

Tyre cover is an Optional benefit. You must choose to be covered for this benefit and pay the extra *premium*.

2. Tyre cover

We will cover your *car's* tyres for certain benefits as set out below, up to the *limits* set out in the policy schedule. The benefits are only available at Tiger Wheel and Tyre (TWT) fitment centres within South Africa, unless we say differently.

2.1 Conditions for cover

- a. You must insure all four tyres of your *car*, whether new or used.
- b. The tyres must be fitted to the *car* that is set out in the policy schedule.
- c. The tyres must be within the legal tread *limit* as determined by the National Road Traffic Act. According to this Act, no person shall operate a motor vehicle on a public road which:
 - is fitted with a pneumatic tyre unless such tyre displays throughout, across its breadth and around its entire circumference, a pattern which is clearly visible, and has a tread of at least 1mm (one millimetre) in depth; or
 - is fitted with a pneumatic tyre which contains a tyre tread depth indicator, if the tread is level with the tyre tread depth indicator.

2.2 What we cover

a. Puncture repair

We will repair four punctures per year at any TWT store. We will only repair one puncture per tyre per year.

b. Wheel alignment and balancing

If you do not have a claim, we will balance all the tyres and perform wheel alignment once in every 12 month *period of insurance*.

c. Damaged tyres – one tyre

If the tyre is damaged and cannot be repaired in the opinion of TWT, we will give you a credit amount. You can use the credit to buy a new tyre at TWT. We will balance the new tyre and perform wheel alignment.

d. Damaged tyres – same axle

Some *car* manufacturers insist that tyres have the same tread per axle otherwise it can affect the vehicle warranty. We will also give you a credit amount for the undamaged tyre on the same axle as the damaged tyre. The same credit amount will apply as for the damaged tyre. We will also balance and align the new tyre. This is not an automatic benefit, you must choose to be covered for this benefit and pay the extra *premium*.

2.3 How we calculate the credit amount

You must pay an *excess* amount with each and every claim for damaged tyres. We will deduct 1 mm from the tread depth left on the tyre, to act as your *excess* payment. The credit amount is a percentage of the price of a new tyre, as calculated below:

Tread depth	Credit amount as a percentage of the purchase price
8mm	$(8\text{mm} - 1\text{mm})/8\text{mm} = 87.5\%$
7mm	$(7\text{mm} - 1\text{mm})/8\text{mm} = 75\%$
6mm	$(6\text{mm} - 1\text{mm})/8\text{mm} = 62.5\%$
5mm	$(5\text{mm} - 1\text{mm})/8\text{mm} = 50\%$
4mm	$(4\text{mm} - 1\text{mm})/8\text{mm} = 37.5\%$
3mm	$(3\text{mm} - 1\text{mm})/8\text{mm} = 25\%$
2mm	$(2\text{mm} - 1\text{mm})/8\text{mm} = 12.5\%$

2.4 How to claim for the tyre cover

- You must take the tyre to a TWT store for assessment and to submit the claim.
- You must submit the claim within 30 days of the event and give TWT your identity number and policy number.
- The TWT manager will assess the tyre and decide if the claim is valid.
- You may not claim for any benefit during the waiting period set out in the policy schedule.

2.5 If the claim is valid – what we will pay

- If it is a valid claim, you may not keep or buy the damaged tyre. The tyre then becomes our property.
- We will give you a credit amount that you can use to buy a new tyre.
- You may only use your credit at a TWT fitment centre.
- If the tyre is not available and TWT cannot find the tyre for you, you may buy the tyre elsewhere. We will then refund you the amount of the credit, on receipt of your invoice.
- We will not pay you a cash amount under any other circumstances.

2.6 If there is no TWT store in your area

- You may make use of another tyre fitment centre if there is no TWT store within 20 km from the place where your tyre got damaged.
- You can only claim for the Puncture repair and Damaged tyre benefit (for one tyre only).
- You must pay the other tyre fitment centre directly and claim back the costs from us.
- You must submit the claim within 30 days of the event by calling us on our **Helpline** number set out in the **Quick reference guide**.
- If you replaced a damaged tyre, we need the tread depth of the damaged tyre to calculate the appropriate credit amount. You must make sure that the tread depth of the damaged tyre is set out on the invoice from the tyre fitment centre.
- If you chose to have the tyre on the same axle covered as well, you must take the undamaged tyre to a TWT fitment centre to be replaced.
- If the amount you paid is more than what we would have paid to TWT, we will only pay you back the amount we would have paid to TWT.
- If the amount you paid is less than what we would have paid to TWT, we will only pay you back the amount you paid.
- You must give us a copy of the invoice from another tyre fitment centre before we will consider your claim.

2.7 Exclusions – what we do not cover

We will not pay for any of the following:

- a. tyres with less tread than the legal tread limit;
- b. any tyre that can safely be repaired in the opinion of TWT;
- c. damage to the tyres when another part of the *car* is also damaged because of a *car* accident;
- d. replacing a tyre on the same axle as the damaged tyre, when this is required because of the *car* manufacturer standards. This exclusion does not apply if you chose to have the undamaged tyre on the same axle covered;
- e. if the tyre is damaged because of vandalism, abuse or mechanical failure of the *car*;
- f. if you submit a claim after 30 days from the date of the event that caused the damage;
- g. any claim that happened during the waiting period as set out in the policy schedule;
- h. theft of a tyre; or
- i. cosmetic, chemical or malicious damage.

Scratch and dent cover

1. Introduction

Scratch and dent cover is an Optional benefit. You must choose to be covered for this benefit and pay the extra *premium*.

2. Scratch and dent cover

We will pay for the repairs of an unlimited number of minor damages to your *car* during the *period of insurance*, unless we say differently.

- You do not have to pay any *excess* on a claim.
- We will only pay up to the *limits* set out in the policy schedule.
- You could choose to cover your *car's* exterior and interior, or only your *car's* exterior, as set out in the policy schedule.

2.1 Exterior repairs – what we cover

- Chips to the bodywork of your *car* that are not more than 3mm in diameter.
- Dents to the bodywork of your *car* that are not more than 15cm in diameter.
- Scratches to the bodywork of your *car* that are not longer than 15cm.
- Damage to your *car's* wheel rims or mag wheels that can be repaired. This benefit does not include an unlimited number of damages. You may only claim up to the *limit* in any uninterrupted 12 month *period of insurance*. We will not pay for any further claims in that 12 month period after you have reached this *limit*.
- Removal of tar from the bodywork of your *car*.

2.2 Interior repairs – what we cover

- Centre console. Scratches, scuffs and peeling of the rubber on your *car's* centre console. Damage must be less than 15cm in length and less than 1mm deep.
- Dashboard and cubbyhole. Scratches or scuffs not longer than 15cm and less than 1mm deep.
- Plastic door handles. Repair and re-spray scratches of scuffs not longer than 15cm and less than 1mm deep.
- Gear lever boot and handbrake boot. Tears or rips not longer than 5cm.
- Gear knob. Only if the paint has faded.
- Head rest. Repair to the cover and mould only. If exact fabric is not available, we will use a suitable replacement. We will not repair or replace guides, frames and nails.
- Parcel shelf. Repair or replace the covering of a damaged parcel shelf in the rear of hatch-back *cars*.
- Roof lining. Repairs to one roof lining in any uninterrupted 24 month *period of insurance*. If the roof lining becomes loose or starts to hang, we will pay to re-cover the roof lining. We do not cover the roof lining of convertibles or *cars* that have sunroofs.
- Rubber carpet inserts. Re-covering the rubber heel mat on the driver's side.
- Seat panel. Tears no longer than 5cm and burn holes not more than 10mm in diameter. If exact fabric is not available, we will use a suitable replacement.
- Seat stitching. Damage to stitching no longer than 7.5 cm.
- Side panel. Replacing the side panel or repairing the stitching of the side panel where the airbag is contained. We do not replace airbags and are not responsible for airbags that may be faulty after we have replaced the side panel, or repaired the side panel's stitching.
- Steering wheel re-spray. We will spray leather steering wheels. We will not replace the covering of steering wheels.
- Sun visors. We will replace the clips and the covering of the sun visor.

2.3 Exclusions – what we do not cover

We will not pay for any of the following:

- Damages that are not listed under **Exterior repairs** or **Interior repairs**.
- Damages where any part of the body panel is ripped or torn.
- Damages that happened outside the *period of insurance*.
- Pre-existing damages, including rust and any gradually developing cause.
- If the cost of repairs is more than the *limit*.
- Damages that happened during a period of 90 days from the *cover start date*.
- If the repair involves the replacement of a body panel or part of a body panel.
- Damages to accessories, door mouldings, window mouldings, beading.
- Damage to *car* radios, sound equipment or *car* telephones.
- Damage to tyres and stickers.
- Depreciation in the *car's* value because of repairs.
- Repairs that were done without our written permission.
- Repairs outside South Africa.

2.4 Special conditions

- You must report damages after each incident. You may not accumulate damages.
- We will take all damages to your *car* into account when we calculate the cost of repairs. You may not select to have repairs done on only certain damages.
- You must ask us for our permission before any repair work is done on your *car*.
- You must check any repair work and let us know immediately if you are not satisfied.
- You do not have to pay any *excess* on a claim.