

Off-road and Classic car bundles

1. Introduction

The Off-road and Classic car bundles are Optional benefits. You chose to be covered for one of, or both these benefits, and you must pay the extra *premium* set out in your policy schedule.

2. Off-road bundle

We will cover you for the following benefits under the off-road bundle.

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** or the **Cross-border services** number set out in the **Quick reference guide** to arrange for any of the cross-border services.
- b. All the cross-border services are available if you are stranded in a cross-border country because your *car* is stolen, damaged, in an accident or breaks down.
- c. Cross-border means the following countries: Angola, Botswana, Kenya, Lesotho, Malawi, Mozambique, Namibia, Swaziland, Tanzania, Uganda, Zambia and Zimbabwe.
- d. 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.
- e. We will not pay you back any costs if you did not first call the call-centre, or you ignored the suggestions of the call-centre and used another service provider.
- f. 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 your *car* needs emergency repairs to get your *car* 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* 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 your *car* is stolen, damaged or it breaks down, resulting in an overnight delay in one of the cross-border countries, we will arrange accommodation for you and your passengers.

We will pay you back the cost of the emergency accommodation you had to pay up to the *limit* set out in the policy schedule.

2.5 Cross-border towing and return to South Africa

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

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

- a. The place that your *car* 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 arrange to move the *car* to a place for safe-keeping.
- c. If the reason for the towing is mechanical or electrical breakdown, we will arrange to tow the *car* 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 arrange to tow the *car* to the closest repairer in South Africa.
- e. If the reason for the towing is an *insured event* listed in the **Cars (Comprehensive cover)** section of this policy, we will arrange to tow the *car* 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 arrange to return you and your passengers back to your home in South Africa by way of a one-way economy flight.
- h. 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 3 500 kg.
- i. If your caravan or trailer breaks down, we will arrange for towing of the caravan or trailer, as long as it was towed by the insured *car*.

2.6 Cross-border car hire

We will pay you back the cost of car hire up to the *limit* set out in the policy schedule if your *car* is stolen, damaged or breaks down for any 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 insurance 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 the maximum *limit* we will pay.

2.7 Off-road and 4x4 course use

We will cover your *car* for loss or damage caused directly by the *insured events* listed in the **Cars (Comprehensive cover)** section of this policy, when used for *off-road* purposes and 4x4 courses.

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 the outside of 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
- racks for carrying bicycles, canoes or fishing rods

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*, 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*.