



SUMMARY OF EXTENTIONS AND BENEFITS

4X4, SUV AND AWD VEHICLE INSURANCE

EXTENTIONS AND BENEFITS AUTOMATICALLY INCLUDED INTO TUFFSTUFF

- Comprehensive cover including Social, Domestic, Private, Professional and Business use (excluding hired out vehicles). Business use is subject to conditions.
- Car Hire Cover is included following a claim under the policy up to an amount of 0.1% of the vehicles sum insured per day, but no less than R265 (group "B" car) per day and not more than R650 per day with a maximum of 75 days cover, but, limited to a total amount per claim not exceeding R18 000
- Third party and passenger Liability is covered up to **R10 000 000** (excluding hired out vehicles).
- International Legal Assistance cover up to **R75 000**.
- Credit shortfall cover is included.
- The standard territorial limits – Africa, south of the Equator, including the whole of Kenya.
- Full Airborne Medical evacuation by qualified medical Personnel while outside RSA back to the RSA, limited to **R200 000** per person and a maximum of **R1 000 000** for any one claim.
- Guaranteed admission to top Clinics / Hospitals in RSA of passengers of the insured vehicle following medical emergency evacuation - Limited to **R20 000** per person to a maximum of **R80 000** per occurrence.
- Personal Accident Cover up to an amount of **R25 000**.
- Repatriation of the vehicle and its occupants, back to RSA following an accident or theft or mechanical or electrical failure of the vehicle whilst outside the RSA but inside any of those countries mentioned above but excluding Angola. Repatriation of vehicles from Angola will be conducted from the Namibia / Angola border only. Cover is limited to **R65 000** for any one claim. This extension excludes hotel accommodation.
- All risks cover is included in respect of your motor vehicle radio, limited to **R10000**.
- Mechanical and Electrical derangement of winching equipment following recovery of the insured vehicle is covered to a limit of **R20 000** for any one claim.
- Loss of Personal documents. The extension is limited to an amount of **R10 000**.
- Loss of keys to the insured vehicle is covered. The extension is limited to an amount of **R 20 000**.
- Airborne assistance whilst outside the country but within the territorial limits in respect of failure of immobilising systems and security devices rendering the vehicle immobile is covered to a limit of **R15 000** for any one claim.
- Full off-road use (excluding competitions governed by time) in any of the aforementioned countries.
- Emergency repairs whilst outside the RSA is limited to **R20 000** following an accident.
- Trauma treatment following hijacking of the insured vehicle limited to **R10 000** per occurrence.
- Emergency accommodation whilst outside the RSA limited to **R20 000** any one incident and to **R1000** per person per day.
- Replacement of the insured vehicle following a total loss within the first 12 months of registration and provided that it has done less than 30 000km, subject to indemnity limit.
- Full mechanical and electrical derangement cover to the insured vehicle whilst outside the RSA. Cover is restricted to the cost of airborne technical assistance and additional labour costs. The normal labour cost as well as the costs of spares is for the insured's account. The limit is **R10 000** per incident.
- Small Craft and Pleasure Craft cover with geographical limits within RSA and neighbouring countries limited to 20 nautical miles offshore.

Benefits

- No additional excess in respect of off-road use.
- No additional excess in respect of water damage to engine.
- Uncomplicated and easy to understand excess structures apply.
- No Theft or Hijack excess applicable where approved Tracking System has been installed.
- No additional excess in respect of the age of the driver.
- All repairs carried out by authorised repairers only.
- An efficient and high level of service to clients.
- No electronic voice answering systems or general call centre.
- Dedicated staff with identified client portfolios under individual responsibility – you know who to talk to.
- You can extend this product to include all lifestyle cover such as
 - Mountain & road bicycles.
 - Quads & offroad motor cycles.
 - Boats & jet-skis
 - Camping & fishing gear
 - And much more.

NB. The above information is for ease of reference only. Policy conditions will always prevail in the event of a claim.

First amount payable (“excess of claims”)

1. MOTOR VEHICLES ONLY

- (a) **Basic Excess**
In respect of each and every occurrence giving rise to a claim arising out of any incident other than those specified hereunder **R 3 500**
- (b) Whilst the Insured vehicle is being driven by any person who has held a license to drive such Insured vehicle for a period of less than five (5) years or is in the charge of any such person for the purpose of being driven by him **R 3 000**
- (c) Any other amount for which the Insured shall be responsible for. The amount which is stated in respect of the Insured vehicle in either the schedule of insurance or an endorsement issued in respect of the vehicle section. This excess will apply to all claims. **As per Schedule**
- (d) In respect of each and every occurrence giving rise to a claim arising out of the loss or damage to unspecified radio equipment fitted to the vehicle - an amount never be less than **R 1 000**
- (e) In respect of each and every occurrence giving rise to a claim arising out of the loss or damage to winching equipment fitted to the vehicle - an amount never be less than **R 500**
- (f) In respect of each and every occurrence giving rise to a claim arising out of the loss or damage to keys fitted to the vehicle - an amount never be less than **R 500**
- (g) In respect of each and every occurrence giving rise to a claim for loss of the Insured vehicle as a result of theft and/or hijacking where no approved Tracking system has been installed (irrespective of the manner in which the theft and/or hijacking took place). An amount calculated at 5% of the claim, provided, however, that the aforesaid amount shall never be less than **R 3 000**
- (h) In respect of each and every occurrence giving rise to a claim regarding the glass window(s) of the Insured vehicle, provided that no other loss or damage concerning such insured vehicle is sustained at the time of the aforesaid occurrence 15% of the claim with a minimum of **R 250**

2. TRAILERS/CARAVANS ONLY

In respect of each and every occurrence giving rise to a claim – an amount calculated at 10% of the Claim provided, however, that the aforesaid amount shall never be less than **R 1 000**

3. QUAD BIKES and OFF ROAD MOTORCYCLE

- (a) In respect of any occurrence giving rise to a claim – an amount calculated at 10% of the claim, with a minimum of **R 2 500**
- (b) In respect of each and every occurrence giving rise to a claim for loss of the Insured vehicle as a result of theft and/or hijacking. An amount calculated at 20% of the claim, provided, however, that the aforesaid amount shall never be less than **R 5 000**

SMALLCRAFT /MARINE

- 4 - General excess excluding theft & Hi-jack – in respect of any occurrence giving rise to a claim – an amount calculated at 10% of the claim, with a minimum of **R 2 000**
- Theft & Hi-jack excess - In respect of each and every occurrence giving rise to a claim for loss of the Insured vehicle as a result of theft and/or hijacking. An amount calculated at 15% of the claim, provided, however, that the aforesaid amount shall never be less than **R2 500**
- 5 **ALL RISK SPECIFIED** – In respect of each and every occurrence giving rise to a claim – an amount calculated at 10% of the sum insured provided, however, that the aforesaid amount shall never be less than **R250**

The amounts specified in paragraphs 1(a), (b), and (c) shall be cumulative. If the Insured vehicle concerned is recovered after a theft or hijacking and delivered to the Insurer, the amount paid by the insured in terms of paragraph (g) will be refunded to the Insured. If the insurance under this section is applicable in respect of more than one insured vehicle, the above provisions shall apply as though a separate policy had been issued for each insured vehicle. If an endorsement is already in effect and the amount stated therein is greater than any amount stated herein, the greater amount shall be applicable.