

SPECIAL ENDORSEMENT PERTAINING TO THE BASELINE EXPLORER PACKAGE – MOTOR - SECTION 1

1) **SUM INSURED**

Minimum sum insured R100 000. Maximum sum insured R800 000 (unless otherwise agreed by Us and stated on the Schedule)

2) **TERRITORIAL LIMITS**

Territorial Limits: We will not be liable for any accident, injury, loss, damage and/or liability caused sustained or incurred outside the Republic of South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe and Mozambique.

3) **VEHICLE REPATRIATION COSTS FOLLOWING ACCIDENT OR BREAKDOWN BEYOND THE BORDERS OF THE REPUBLIC OF SOUTH AFRICA**

NO COVER EXISTS

4) **VEHICLE'S KEYS, LOCKS AND ANTI THEFT SYSTEMS, INCLUDING REMOTE CONTROL DEVICES**

We will indemnify You the cost of replacing locks and keys, including the remote alarm immobilizer controller, and as deemed necessary by Us, for the replacement of the alarm/immobilizer system or the reprogramming of the coded alarm/immobilizer system following the disappearance of any key or alarm/immobilizer controller or following damage to the Vehicle's locks in order to gain forced access into the Vehicle. Our liability shall not exceed R5 000 in respect of any one insured event. Your claim free group will not be adjusted, by a claim under this extension.

5) **VEHICLE AUDIO EQUIPMENT**

Loss of or damage to the Vehicle's audio equipment and associated damage to the Vehicle, as a direct result of theft or attempted theft is limited to a maximum indemnity of R5 000, unless the Vehicle's audio equipment is more specifically insured under All Risks - SECTION 3.

6) **CAR HIRE FOLLOWING ACCIDENT DAMAGE TO OR WRITE OFF OF THE INSURED VEHICLE – Underwritten separately and independently (herein referred to as the Company)**

(This cover is totally excluded if the "Weekend Explorer" Package is elected. In terms of all other Packages available, You must elect to take this cover, and the cover and monthly premium must be stated in the Schedule)

TERMS AND CONDITIONS

Maximum rental period following an insured event is 35 days. The maximum rental period may be reduced by the Company in the event of:

- i) completion of repairs to accident damaged vehicle;
- ii) settlement of claim in the event of a total loss;
- iii) settlement of cash-in-lieu claim;

The Company will allow You, the use of a Group B rental vehicle in the sedan range solely at the Company's choice, or otherwise a 4x4 solely at the Company's choice (i.e Nissan X-Trail), if the latter option is selected and stated in the Schedule, following loss of or damage to the Vehicle hereby insured as result of accident damage or write off.

The rental vehicle will be sourced through the vehicle rental agent, of the Company's choice, or such other rental agent as may be appointed by the Company, from time to time, and will be supplied to You, subject to and without exception to or deviation to, the following terms and conditions of Company's selected car rental agent or such other rental agent's, specific rental agreement with the Insured which will be completed and acknowledged by You, at the time of taking delivery of the rental vehicle:

- (a) A non refundable contract fee of R30.00 must be paid by You via credit card transaction, to the vehicle rental agent, at the time You take delivery of the rental vehicle.
- (b) The rental agent's contract with You or a representative of Yours, allows only that person to drive the rental vehicle. In the likelihood that any other person or persons may drive the rental vehicle during the rental contract period You will be liable to pay an additional R150.00 to the rental agent for each additional person.
- (c) In addition You will be required to pay by credit card transaction a refundable deposit of R1 000 in respect of a sedan vehicle or R2 000 in respect of a 4x4 type vehicle (if this option has been selected and stated in the Schedule), as security for the rental vehicle, and further to cater for any fines or penalties for any traffic offences, issued whilst the rental vehicle is in Your custody or possession.
- (d) Mileage travelled in the rental vehicle is restricted to 200 kms per day. Utilization of the vehicle in excess of this limit will be charged to You at a rate of R1.90 per kilometer.
- (e) The terms of this extension is restricted solely to the supply of a rental vehicle in RSA, and under no circumstances will the rental vehicle be allowed to be removed beyond the borders of the Republic of South Africa, by You.
- (f) At the rental agent's and at the Company's discretion a rental vehicle will be made available to You as soon as the Company has requisitioned the rental vehicle and within 24 hours of such requisition having been placed with the rental agent and/or whatever extended period it may take to source a rental vehicle dependant on availability.

VEHICLE HIRE FOLLOWING THEFT OR HIJACK (AUTOMATIC COVER)

The same terms and provisions of the previous Extension apply, however the vehicle rental period is reduced to 30 days. The provision of a rental vehicle following theft or hijack is subject to Us being satisfied with the claim for theft or hijack of the Insured Vehicle.

7) **CARAVAN AND TRAILER REPATRIATION COSTS FOLLOWING ACCIDENT OR BREAKDOWN
BEYOND THE BORDERS OF THE REPUBLIC OF SOUTH AFRICA**

NO COVER EXISTS

8) **PROTECTION AND REMOVAL**

If an insured loss or damage occurs, We will pay up to a maximum of R2500 for the protection and removal of the Vehicle to the nearest repairer.