



Take us with you

WHAT IF

You've broken down in the Serengeti with a group of 4x4 enthusiasts?

Your wife and children have broken down on the side of the road and you're away on a business trip?

You're finally heading off on your well-deserved holiday with the family and you have broken down with the boat and trailer in tow?

You've taken ill on Mount Kilimanjaro?

You've been rear ended by a taxi?

Your vessel has capsized at sea ?

THE MUST HAVE INSURANCE COVER

4x4 Cover for off-road use

Small Craft cover for pleasure and recreational use

Cover for dual purpose bikes, dirtbikes and quads for leisure use

Repatriation and recovery of your vehicle and or vessel and occupants

Broadest cover for your adventure lifestyle

Wildest and widest territorial limits in Africa

Medical assistance and emergency evacuation
24 hour mechanical, technical and recovery assistance

Car Hire

Passenger and third party liability

Favourable excess structure

Option to add on other outdoor equipment trailers, caravans, quads, dual purpose or off-road motorcycles, small craft, camping, fishing, photographic equipment, bicycles and other sporting equipment.

We at Cross Country are passionate about what we do and our offering is much more than just insurance. Our experienced and knowledgeable underwriting and claims staff understand the importance of assisting you in providing the right cover and in truly understanding your needs when you have a claim. Our service is unsurpassed in the industry.

Cross Country is the team you want on your side so remember "To Take us With You"



GENERAL OVERVIEW OF THE ULTIMATE EXPLORER

Full comprehensive cover including Private, Full Business and Tour Operator Use, including full "off road" application

Territorial limits: Republic of South Africa, Angola, Botswana, Kenya, Lesotho, Malawi, Mozambique, Namibia, Swaziland, Tanzania, Uganda, Zambia and Zimbabwe

Vehicles between R70 000 and R1 000 000 in value can be insured

Cover for theft (following forcible violent entry into the locked insured vehicle) of: Purchases, handbags, portable DVD players, GPS units, recovery equipment – R3 000

Repatriation ex RSA up to R50 000 including breakdown

Earned "loyalty" 2 years claims free on the insured vehicle – basic excess for principal driver and spouse is waived

Basic excess waiver for Bona Fide Pensioners

Locks and Keys – R15 000

Mechanical/Electrical breakdown of winching equipment – R15 000

Vehicle audio equipment and two way radios – R15 000

Car hire following theft and hijack automatically included. Car hire following accident damage optional.

Passenger Liability R5 000 000 and Third Party Liability R10 000 000

ULTIMATE EMERGENCY ASSISTANCE SERVICES (CIMS)

Medical Assistance Helpline - telephonic advice from doctors, ICU trained nursing sisters or paramedics

Medical Emergency Evacuation - fleet equipped to Advanced Life Support level

Guaranteed Hospital Admission - in case of an accidental, unforeseen, life threatening medical emergency

Trauma Assistance - professional counselling service to Policyholders and their immediate family

Legal Assistance - Helpline is manned by attorneys, equipped to provide assistance in all areas of the law

Emergency Roadside Assistance - Flat Tyre, Flat Battery, and Keys locked in vehicle, Fuel Delivery and Mechanical or Electrical Break-down Towing

Accident Manager – 24 hours a day helpline to Policyholders

Traffic Assistance - Traffic fine information, Traffic Fine Payments and Driver Profiling

24Seven Card Protection – Assistance with lost or stolen cards

International Personal Accident and Medical Expenses Cover – for a maximum continuous period of 30 days in a vehicle insured under the Cross Country Motor Vehicle Insurance Scheme



GENERAL OVERVIEW OF THE MARINE EXPLORER

Smallcraft with or without trailer can be covered on a stand alone basis.

Full comprehensive cover for private use only

Territorial limits – **Inland** Republic of South Africa, Botswana, Kenya, Lesotho, Malawi, Mozambique, Namibia, Swaziland, Tanzania and Zimbabwe

Coastal: Republic of South Africa, Mozambique and Namibia extends to 50 nautical miles offshore.

Vessels up to R2 500 000 in value can be insured

Settlement basis on smallcraft - within first 4 years of first registration - new replacement basis. **Settlement basis on inflatables** - current market value irrespective of the age of the vessel.

Medical expenses up to R2 500 for insured or insured's passengers as a direct result of personal injuries caused by violent accidental external and visible means

Repatriation of vessel and trailer outside the Republic of South Africa following damage – R35 000 or R50 000

Collision or impact with submerged objects is covered

Personal effects automatically included up to R5 000

Third Party and Passenger Liability

Accidental Death, permanent disability and medical expenses for all occupants on the vessel

Damage to machinery by flotsam

MARINE EXPLORER EMERGENCY ASSISTANCE SERVICES (CIMS)

Medical Assistance Helpline - telephonic advice from doctors, ICU trained nursing sisters or paramedics

Medical Emergency Evacuation - fleet equipped to Advanced Life Support level

Guaranteed Hospital Admission - In case of an accidental, unforeseen, life threatening medical emergency

Emergency Roadside Assistance - Flat Tyre, Flat Battery, and Keys locked in vehicle, Fuel Delivery and Mechanical or Electrical Breakdown Towing

Accident Manager – 24 hours a day Helpline to Policyholders

Weather Line - A 24 hour assistance service to access weather information at your planned destination

Directions Service - A 24 hour assistance service providing directions or the shortest route to a destination, in any major metropolitan area.



GENERAL OVERVIEW OF DIRTSURE

Full comprehensive cover including off road use

Bike is insured for retail value including accessories

Replacement of the bike within the first 12 months of registration

Territorial limits: Republic of South Africa, Angola, Botswana, Kenya, Lesotho, Malawi, Mozambique, Namibia, Swaziland, Tanzania, Uganda, Zambia and Zimbabwe

Medical and funeral expenses: R2 500 for the rider accidentally injured whilst travelling on the bike

Liability to third parties

Medical Emergency Evacuation Service within the Republic of South Africa, Botswana, Lesotho, Mozambique, Namibia, Swaziland and Zimbabwe.

Repatriation following accident and breakdown beyond the Republic of South Africa up to R20 000

DIRTSURE EMERGENCY ASSISTANCE SERVICES (CIMS)

Medical Assistance Helpline - telephonic advice from doctors, ICU trained nursing sisters or paramedics

Medical Emergency Evacuation - fleet equipped to Advanced Life Support level

Guaranteed Hospital Admission - in case of an accidental, unforeseen, life threatening medical emergency

Trauma Assistance - offers a professional counselling service to Policyholders and their immediate family

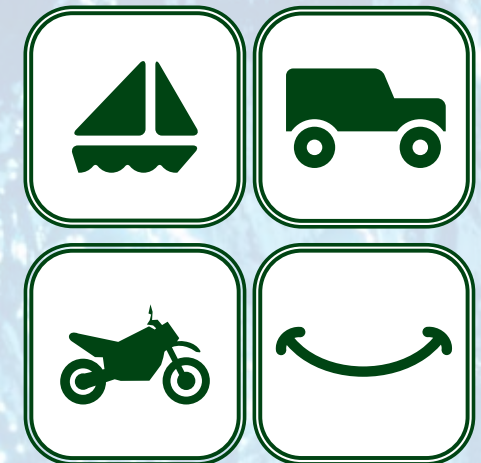
Legal Assistance - Helpline is manned by attorneys, equipped to provide assistance in all areas of the law

Underwritten by Hollard Insurance Company Limited and Astra Maritime Underwriting Managers

Cross Country is an Authorised Financial Services Provider 39547

Cross Country Insurance Consultants (Pty) Ltd

(The Policy Schedule and Policy Wording supercedes this overview at all times)



Take us with you

Toll Free: 0800 005 688

Collect Call: +27 (0)11 952 6215

Save this emergency number in your mobile phone for ease of reference in an emergency situation. It is imperative that you contact the Call Centre in the first instance to qualify for any of the Assistance and Emergency Services.

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Quotations - 0861 XCOUNTRY

email: mail@ccic.co.za

Terms and Conditions Apply