

General Overview of our Ultimate Policy

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

- Full comprehensive cover including Private, Full Business, Professional, Farmer and and Tour Operator Use, including full "off road" application
- Territorial limits - 4x4s, 4x2s and Motor Homes: Angola, Botswana, Kenya, Lesotho, Malawi, Mozambique, Namibia, Republic of South Africa, Swaziland, Tanzania, Uganda, Zambia and Zimbabwe
- Territorial limits - standard motor vehicles: Botswana, Lesotho, Mozambique, Namibia, Republic of South Africa, Swaziland and Zimbabwe
- Comprehensive cover available for non 4x4 vehicles and Motor Homes
- Replacement of the insured vehicle within the first year of registration, following a total loss, including a 15% inflation contingency
- Vehicle Repair Authority within RSA - R10 000 and outside RSA - R20 000
- Cover for theft (following forcible violent entry into the locked insured vehicle) of: Purchases, handbags, portable DVD players, GPS units, recovery equipment (incl. damage whilst in use) – R3 000
- Vehicle Repatriation costs following accident or breakdown beyond the Republic of South Africa borders – R 50 000 (4x4s, 4x2s and Motor Homes). R25 000 (standard motor vehicles)
- Earned "loyalty" 2 years claims free on the insured vehicle – basic excess for principal driver and spouse is waived
- Age Excess - Excess waived for over 55 years of age - excluding Theft / Hijack and Glass excesses
- Excess Buy-Down - Applicable to Basic; Theft / Hijack; Rollover and Water Damage with a R1000 excess
- Inception Value Product - Cover for the retail value of the vehicle at inception date of the policy for the duration of the policy
- Tyre Sure cover available as optional
- Locks and Keys – R15 000. Optional extended locks and keys cover available
- Mechanical electrical breakdown of winching equipment – R15 000 with no excess
- Vehicle audio equipment and two way radio's – R15 000
- Car hire following theft and hijack automatically included. Car hire following accident damage optional
- Car hire following mechanical, electrical breakdown and vehicle service optional
- Passenger Liability R5 000 000 and Third Party Liability R 10 000 000
- Medical and funeral benefit - R5 000 per person following an accident in the insured vehicle plus R2 000 funeral expenses
- Hospitality beyond the Republic of South Africa borders - R12 000 for temporary accommodation per insured event
- Optional Third Party Fire and Theft and Third Party cover available
- CCIC Smart Phone App - to access emergency roadside assistance, breakdown, accident and immediate claims registration

Cross Country now offer the full spectrum of specialised personal lines cover for all your home and leisure insurance requirements:

House Owners, Household Contents, Personal Liability, Personal Accident. All Risks, Ultimate Motor, Marine, Dirtsure, Motor Cycles, Caravan and Trailers, Classic Car.

These extensions are available on a stand-alone basis.

General Overview of our Ultimate Policy (continued)

EMERGENCY ASSISTANCE SERVICES (CIMS)

- 1. Medical Assistance Helpline -**
Telephonic advice from doctors, ICU trained nursing sisters or paramedics
- 2. Medical Emergency Evacuation -**
Fleet equipped to Advance Life Support level
- 3. Guaranteed Hospital Admission -**
In case of an accidental, unforeseen, life threatening medical emergency
- 4. Trauma Assistance -**
Professional counselling service to Policyholders and their immediate family
- 5. Legal Assistance -**
Helpline is manned by attorneys, equipped to provide assistance on all areas of the law
- 6. Emergency Roadside Assistance -**
Flat Tyre, Flat Battery, Keys locked in vehicle, Fuel Delivery and Mechanical or Electrical Breakdown
Towing
- 7. Accident Manager -**
24 hours a day helpline to Policyholders
- 8. Traffic Assistance -**
Traffic fine information, Traffic Fine Payments and Driver Profiling
- 9. 24Seven Card Protection -**
Assistance with lost or stolen cards. You can register all your credit, debit, charge, ATM, club cards and other cards issued within South Africa in a secure database. If your cards are lost or stolen you simply contact the Call Centre and they will immediately report the necessary information to card issuers who will cancel your cards and assist with replacement cards for you
- 10. 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

Terms and Conditions Apply. Visit www.ccic.co.za for detailed descriptions of the Emergency Assistance Services, including benefit limits, or contact the call centre, 24 hours per day, 7 days per week on 0800 005 688.