



**OLDMUTUAL**

**INSURE**

**motorsure**

SECTION	CATEGORY	BENEFIT	ALLSURE	ALLSURE UPGRADE 2019	COMMENTS
General	Notice of cancellation: Insurer	Number of days	30 days	31 days	Regulatory change
General	Territorial limits	Countries	General terms and conditions	Section specific	Correction and clarification
General	Cooling off period	Number of days	Not applicable	14 days	Regulatory change
General	Annual policy non-payment	Grace period	15 days	30 days	Regulatory change
Motor	Type of vehicle value	Retail value	Most vehicles	Most vehicles	Note change from Reasonable retail value to Retail value
Motor	Type of vehicle value	Agreed value	Vehicles with no published retail value	Vehicles with no published retail value	
Motor	Type of vehicle value	Sum insured value	Not available	Available	
Motor	All claims	Standard excess: age <55	4,500	4,500	
Motor	All claims	Standard excess: age >=55	0 if insured is not gainfully employed	0 if insured is not gainfully employed	
Motor	All claims	Additional excess for drivers under the age of 25 and / or licence duration less than 3 years	2,000	2,000	
Motor	All claims	Additional excess if someone other than regular driver is driving the vehicle if the standard excess is zero because of retired profile or age	4,500	4,500	
Motor	All claims	Standard excess buydown	Available	Available	
Motor	All claims	Standard excess waiver	Available	Available	Note that window glass and specified accessories excess is also 0 if Standard excess waiver is selected
Motor	All claims	Window glass standard excess: age <55	20% of claim minimum 500	20% of claim minimum 500	
Motor	All claims	Window glass standard excess: age >=55	0 if insured is not gainfully employed	0 if insured is not gainfully employed	
Motor	All claims	Specified accessories excess: age <55	500	500	
Motor	All claims	Specified accessories excess: age >=55	0 if insured is not gainfully employed	0 if insured is not gainfully employed	
Motor	Insured events	Loss of or damage to the vehicle	Retail value or Agreed value	Retail value, Agreed value or Sum insured value	Competitor alignment



**OLDMUTUAL**

**INSURE**

**motorsure**

SECTION	CATEGORY	BENEFIT	ALLSURE	ALLSURE UPGRADE 2019	COMMENTS
Motor	Extensions forming part of limit of compensation	Window glass	Replacement or repair cost	Repair or replacement costs	Note label change
Motor	Extensions forming part of limit of compensation	Replacement of your car or light delivery vehicle	No cover	Replacement costs	Competitor alignment
Motor	Extensions forming part of limit of compensation	Unavailable spare parts	Manufacturer's list price	Manufacturer's list price	Now disclosed on the schedule
Motor	Extensions forming part of limit of compensation	Cover if you buy a new vehicle	No cover	Retail value, Agreed value or Sum insured value	Competitor alignment
Motor	Extensions in addition to limit of compensation	Costs to protect the vehicle	7,500	7,500	
Motor	Extensions in addition to limit of compensation	Costs for emergency repairs	7,500	7,500	
Motor	Extensions in addition to limit of compensation	Costs to tow and store the vehicle	Reasonable costs	Reasonable costs	
Motor	Extensions in addition to limit of compensation	Costs to tow and store the vehicle if you do not use our approved service providers	2,500	2,500	
Motor	Extensions in addition to limit of compensation	Delivery after repair	Reasonable costs	Reasonable costs	
Motor	Extensions in addition to limit of compensation	Special modifications to your car or light delivery vehicle	10,000	10,000	Note cover name change
Motor	Extensions in addition to limit of compensation	Wreckage removal	10,000 only if 4x4 or 4x2 option is selected	10,000	Competitor alignment
Motor	Extensions in addition to limit of compensation	Emergency expenses for accommodation	500 per person maximum 2 days and 2,000 any 12 months	5,000	Simplification
Motor	Extensions in addition to limit of compensation	Death from an accident	10,000	10,000	Note cover name change
Motor	Extensions in addition to limit of compensation	Locks, keys and remote control units	10,000	10,000	Free with option to increase. Note that the increased amount premium will be shown in the schedule.
Motor	Extensions in addition to limit of compensation	Tracking device	3,000	3,000	



**OLDMUTUAL**

**INSURE**

**motorsure**

SECTION	CATEGORY	BENEFIT	ALLSURE	ALLSURE UPGRADE 2019	COMMENTS
Motor	Extensions in addition to limit of compensation	Fire extinguishing costs	5,000 only if 4x4 or 4x2 option is selected	5,000	Competitor alignment
Motor	Extensions in addition to limit of compensation	Emergency costs	No cover	5,000	Competitor alignment
Motor	Extensions in addition to limit of compensation	Costs to recover your vehicle	No cover	5,000	Competitor alignment
Motor	Extensions in addition to limit of compensation	Difference in excess for a hired vehicle	No cover	2,000	Competitor alignment
Motor	Extensions in addition to limit of compensation	Costs for preparing claims	No cover	1,500	Competitor alignment
Motor	Extensions in addition to limit of compensation	Vehicle liability	5,000,000	5,000,000	
Motor	Extensions in addition to limit of compensation	Passenger liability if the car or light delivery vehicle is driven by persons under the age of 25 years	2,500,000	2,500,000	
Motor	Extensions in addition to limit of compensation	Passenger liability if the car or light delivery vehicle is driven by persons of 25 years or older	5,000,000	5,000,000	
Motor	4x4 extensions in addition to limit of compensation	Costs for emergency repairs	10,000	10,000	Replacement limit
Motor	4x4 extensions in addition to limit of compensation	Mechanical and electrical breakdown of winching equipment	15,000	15,000	Additional limit
Motor	4x4 extensions in addition to limit of compensation	Head-, tail- or spotlights	Limit of compensation	Repair or replacement costs	Note label change
Motor	4x4 extensions in addition to limit of compensation	Head-, tail- or spotlights: Standard excess: age <55	350	350	
Motor	4x4 extensions in addition to limit of compensation	Head-, tail- or spotlights: Standard excess: age >=55	0 if insured is not gainfully employed	0 if insured is not gainfully employed	
Motor	4x4 extensions in addition to limit of compensation	Documents	5,000	5,000	
Motor	4x4 extensions in addition to limit of compensation	Car hire	200 per day	250 per day	Inflationary increase
Motor	Extensions no longer offered	Medical expenses	10,000	No cover	Regulatory change



**OLDMUTUAL**

**INSURE**

**motorsure**

SECTION	CATEGORY	BENEFIT	ALLSURE	ALLSURE UPGRADE 2019	COMMENTS
Motor	Extensions no longer offered	Trauma counselling after a violent event	7,500	No cover	Regulatory change
Motor	Optional cover	Credit shortfall	Available	Available	Note that additional premium will now be shown in the schedule
Motor	Optional cover	Car hire	Available	Available	Note that additional premium will now be shown in the schedule
Motor	Optional cover	Cover for vehicle used in a neighbouring country for more than 3 days per week	Available	Available	Note that additional premium will now be shown in the schedule
Swiftcare	Benefit	Accident assistance	Included	Included	
Swiftcare	Benefit	Windscreen assistance	Included	Included	
Swiftcare	Benefit	Roadside assistance	Included	Included	
Swiftcare	Benefit	Home assistance	Included	No cover	This is actually in reality already the case, as the Swiftcare wording requires the risk address to be insured for the benefit to respond
Swiftcare	Benefit	Emergency medical assistance	Included	Included	Note that it is likely that this benefit will be stopped due to regulatory requirements
Swiftcare	Benefit	HIV assistance	Included	No cover	