



X'S Sure (PTY) LTD

PRODUCT TRAINING



The purpose of short-term insurance is to protect you against losses that you may suffer as a result of unforeseen events such as accidents, crime, floods and fires. There would however, in most circumstances always be an **excess amount payable** by the client, even if he or she has the necessary insurance in place.

Value-added Products (VAPs) are defined as follows: A change in the physical state or form of insurance. VAPs products enhance your insurance value and covers items or incidents not covered by the underlying insurer. It can also **cover the excess payable** by the client when a claim occurs.

Most people do not allow for unforeseen events, such as a car accident. When it happens, they do not have additional funds available to pay the excess, which may amount to several rand, when there is a claim. For a small monthly premium, X'S Sure will pay this **excess amount** on your behalf.

X'S SURE PRODUCTS

ExcessSure

X'S Sure Covers:

- Premium includes a broker commission of 12,5% motor and 20% non-motor.
- The minimum amount of the basic excess, as stated on the underlying policy, must fall within the limits of up to R5,000.
- Maximum limit of liability to X'S Sure for any one claim is R100,000.
- This policy only covers; accidental damage, theft and/or hi-jacking claims.

X'S Sure does not Cover:

- Any Penalty, Additional or Voluntary excesses.
- Theft of motor radios or motor vehicle keys.
- Theft or malicious damage of vehicle spare wheel.
- Motor glass or windscreens.

What does the R0 (nil) option mean?

The R0 (nil) option **will always** be the **more expensive** option.

If the client opts for the R0 (nil) option and his/her claim falls within his/her excess, X'S Sure will pay the claim. For example, if the client opted for the R0 (nil) cover and the client had a bumper bash and the damage falls within his/her excess amount, he/she will then claim against the X'S Sure policy and not against his/her underlying insurance policy.

Domestic and light commercial of up to **4,000kg**

PRODUCT

ExcessSure

Insurance companies impose excesses on their policies. These excesses are amounts payable by the insured in respect of each claim he or she may incur. The purpose of excesses is to discourage small run-of-the-mill claims from being submitted to the insurer. The thinking is that excesses will make the insured more careful and responsible.

However, it is unfortunate that usually when a disaster occurs, you will not be ready for it financially. The excess payable is an extra unexpected financial burden. It is this burden which X'S Sure proposes to reduce and/or take away by offering excess waiver cover. For an additional premium, you can negotiate to reduce your excess, or to eliminate it altogether.

	Monthly Premium for 5% excess cover with a maximum of R5,000	Monthly Premium for 10% excess cover with a maximum of R5,000	Monthly Premium for 15% excess cover with a maximum of R5,000
Max. excess of R30,000 any once claim			
Vehicle Sum Insured 0 to R300,000	R130 (Rand Nil)	R160 (Rand Nil)	R190 (Rand Nil)
Max. excess of R50,000 any once claim			
Vehicle Sum Insured R300,001 to R500,000	R170 (Rand Nil)	R200 (Rand Nil)	R230 (Rand Nil)
Vehicle Sum Insured R500,001 to R750,000	R240 (Rand Nil)	R270 (Rand Nil)	R300 (Rand Nil)
Vehicle Sum Insured R750,001 to R1,000,000	R310 (Rand Nil)	R340 (Rand Nil)	R370 (Rand Nil)
Max. excess of R75,000 any once claim			
Vehicle Sum Insured R1,000,001 to R1,500,000	R415 (Rand Nil)	R445 (Rand Nil)	R475 (Rand Nil)
Max. excess of R100,000 any once claim			
Vehicle Sum Insured R1,500,001 to R2,000,000	R560 (Rand Nil)	R590 (Rand Nil)	R620 (Rand Nil)

***IMPORTANT: Please refer to your policy wording for vehicles not covered under this policy.**

FLAT EXCESS PRODUCTS AVAILABLE: PRODUCT PRICE AND COVER:

<p>ExcessSure:</p> <p>Flat excess structures.</p> <p><i>Taken per vehicle.</i></p>	<p>Flat Excess Waiver R3,500 - NOT RAND NIL</p> <ul style="list-style-type: none"> • R105 per month incl. Broker Commission of 12.5%. • No cover if the claim falls within the R3,500 excess limit. • Max. limit of liability to X'S Sure is R3,500 per incident. • This policy only covers: Accident and/or Write-offs and Theft/Hi-Jackings. <p>Flat Excess Waiver R3,500 – RAND NIL</p> <ul style="list-style-type: none"> • R125 per month incl. Broker Commission of 12.5%. • Cover flat excess of R3,500 and any amount that falls within the excess structure. • Max. limit of liability to X'S Sure is R3,500 per incident. • This policy only covers: Accident and/or Write-offs and Theft/Hi-Jackings.
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ExcessSure:**Flat excess structures.**

Taken per vehicle.

Flat Excess Waiver R4,000 – NOT RAND NIL

- R115 per month incl. Broker Commission of 12.5%.
- No cover if the claim falls within the R4,000 excess limit.
- Max. limit of liability to X'S Sure is R4,000 per incident.
- This policy only covers: Accident and/or Write-offs and Theft/Hi-Jackings.

Flat Excess Waiver R4,000 – RAND NIL

- R135 per month incl. Broker Commission of 12.5%.
- Cover flat excess of R4,000 and any amount that falls within the excess structure.
- Max. limit of liability to X'S Sure is R4,000 per incident.
- This policy only covers: Accident and/or Write-offs and Theft/Hi-Jackings.

Flat Excess Waiver R4,500 – NOT RAND NIL

- R135 per month incl. Broker Commission of 12.5%.
- No cover if the claim falls within the R4,500 excess limit.
- Max. limit of liability to X'S Sure is R4,500 per incident.
- This policy only covers: Accident and/or Write-offs and Theft/Hi-Jackings.

Flat Excess Waiver R4,500 – RAND NIL

- R155 per month incl. Broker Commission of 12.5%.
- Cover flat excess of R4,500 and any amount that falls within the excess structure.
- Max. limit of liability to X'S Sure is R4,500 per incident.
- This policy only covers: Accident and/or Write-offs and Theft/Hi-Jackings.

Flat Excess Waiver R5,000 - NOT RAND NIL

- R150 per month incl. Broker Commission of 12.5%.
- No cover if the claim falls within the R5,000 excess limit.
- Max. limit of liability to X'S Sure is R5,000 per incident.
- This policy only covers: Accident and/or Write-offs and Theft/Hi-Jackings.

Flat Excess Waiver R5,000 – RAND NIL

- R180 per month incl. Broker Commission of 12.5%.
- Cover flat excess of R5,000 and any amount that falls within the excess structure.
- Max. limit of liability to X'S Sure is R5,000 per incident.
- This policy only covers: Accident and/or Write-offs and Theft/Hi-Jackings.

Flat Excess Waiver R7,500 – NOT RAND NIL

- R210 per month incl. Broker Commission of 12.5%.
- No cover if the claim falls within the R7,500 excess limit.
- Max. limit of liability to X'S Sure is R7,500 per incident.
- This policy only covers: Accident and/or Write-offs and Theft/Hi-Jackings.

Flat Excess Waiver R7,500 – RAND NIL

- R240 per month incl. Broker Commission of 12.5%.
- Cover flat excess of R7,500 and any amount that falls within the excess structure.
- Max. limit of liability to X'S Sure is R7,500 per incident.
- This policy only covers: Accident and/or Write-offs and Theft/Hi-Jackings.

Flat Excess Waiver R10,000 – NOT RAND NIL

- R280 per month incl. Broker Commission of 12.5%.
- Cover flat excess of R10,000 per incident.
- This policy only covers: Accident and/or Write-offs and Theft/Hi-Jackings.
- No cover if the claim falls within the R10,000 excess limit.

PRODUCT

Excess Waiver - Additional Cover

This Additional Excess Waiver will apply if the mandated installation of the tracking device, as stipulated by the underlying insurance policy, is not complied with.

Cover is specifically for theft and hi-jacking incidents, with a maximum indemnity limit of R50,000 per event or claim on all sections of the Excess Waiver. This R50,000 amount will be paid over and above the Basic Excess Insurance selected or taken.

Additional Monthly Premium for additional 5% excess cover, up to a maximum of R50,000 per event/claim

Max. excess of R30,000 any once claim

Vehicle Sum Insured 0 to R300,000

R95*

Max. excess of R50,000 any once claim

Vehicle Sum Insured R300,001 to R500,000

R100*

Vehicle Sum Insured R500,001 to R750,000

R145*

Vehicle Sum Insured R750,001 to R1,000,000

R175*





PRODUCT

3 in 1

This includes three of the most popular X'S Sure products combined into one solution for a much cheaper monthly premium. The 3 in 1 includes: **Excess Waiver-**, **TyreSure-** and **WindscreenSure**.

<p>3 in 1:</p> <p>Flat R3,500 or 5% of the claim with a minimum of up to R3,500 and a maximum of R30,000 for any one claim.</p> <p>Stand-alone product. <i>Taken per vehicle.</i></p>	<p>Excess Waiver + TyreSure + WindscreenSure – R30,000 RAND NIL</p> <p>Premium:</p> <ul style="list-style-type: none"> • R195 per month incl. Broker Commission of 12.5%. <p>Excess:</p> <ul style="list-style-type: none"> • <u>Cover:</u> Basic Excess on Accident, Theft/Hi-Jacking or Write-off. • Max. limit of liability to X'S Sure for any one claim is R30,000. • <u>This policy only covers:</u> Accident, Theft, Hi-Jack or Write-off. No additional or penalty excesses are covered. <p>Tyre:</p> <ul style="list-style-type: none"> • Pay R3,000 per Tyre, or R6,000 per event. Maximum two (2) tyres per event. • Limited to two (2) claims per annum. • Betterment applies. <p>Windscreen:</p> <ul style="list-style-type: none"> • Cover excess payment of up to a maximum of R3,000 of motor glass claims. • Limited to two claims per annum. <hr/>
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3 in 1:

Flat **R4,000** or 5% of the claim with a minimum of up to **R4,000** and a maximum of **R40,000** for any one claim.

Stand-alone product.
Taken per vehicle.

3 in 1:

Flat **R5,000** or 5% of the claim with a minimum of up to **R5,000** and a maximum of **R50,000** for any one claim.

Stand-alone product.
Taken per vehicle.

Excess Waiver + TyreSure + WindscreenSure – R40,000 | RAND NIL

Premium:

- **R275** per month incl. Broker Commission of 12.5%.

Excess:

- Cover: Basic Excess on Accident, Theft/Hi-Jacking or Write-off.
- Max. limit of liability to X'S Sure for any one claim is R40,000
- This policy only covers: Accident, Theft, Hi-Jack or Write-off. No additional or penalty excesses are covered.

Tyre:

- Pay R4,000 per Tyre or R8,000 per event. Maximum of two (2) tyres per event.
- Limited to two (2) claims per annum.
- Betterment applies.

Windscreen:

- Cover excess payment of up to a maximum of R4,000 of motor glass claims.
 - Limited to two (2) claims per annum.
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Excess Waiver + TyreSure + WindscreenSure – R50,000 | RAND NIL

Premium:

- **R290** per month incl. Broker Commission of 12.5%.

Excess:

- Cover: Basic Excess on Accident, Theft/Hi-Jacking or Write-off.
- Max. limit of liability to X'S Sure for any one claim is R50,000
- This policy only covers: Accident, Theft, Hi-Jack or Write off. No additional or penalty excesses are covered.

Tyre:

- Pay R5,000 per Tyre or R10,000 per event. Maximum two (2) tyres per event.
- Limited to two (2) claims per annum.
- Betterment applies.

Windscreen:

- Cover excess payment of up to a maximum of R5,000 of motor glass claims.
 - Limited to two (2) claims per annum.
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3 in 1:

Flat **R5,000** or 5% of the claim with a minimum of up to **R5,000** and a maximum of **R75,000** for any one claim.

Stand-alone product.
Taken per vehicle.

3 in 1:

Flat **R5,000** or 5% of the claim with a minimum of up to **R5,000** and a maximum of **R100,000** for any one claim.

Stand-alone product.
Taken per vehicle.

Excess Waiver + TyreSure + WindscreenSure – R75,000 | RAND NIL

Premium:

- **R475** per month incl. Broker Commission of 12.5%.

Excess:

- Cover: Basic Excess on Accident, Theft/Hi-Jacking or Write-off.
- Max. limit of liability to X'S Sure for any one claim is R75,000
- This policy only covers: Accident, Theft, Hi-Jack or Write off. No additional or penalty excesses are covered.

Tyre:

- Pay R7,500 per Tyre or R15,000 per event. Maximum two (2) tyres per event.
- Limited to two (2) claims per annum.
- Betterment applies.

Windscreen:

- Cover excess payment of up to a maximum of R7,500 of motor glass claims.
- Limited to two (2) claims per annum.

Excess Waiver + TyreSure + WindscreenSure – R100,000 | RAND NIL

Premium:

- **R690** per month incl. Broker Commission of 12.5%.

Excess:

- Cover: Basic Excess on Accident, Theft/Hi-Jacking or Write-off.
- Max. limit of liability to X'S Sure for any one claim is R100,000
- This policy only covers: Accident, Theft, Hi-Jack or Write-off. No additional or penalty excesses are covered.

Tyre:

- Pay R10,000 per Tyre or R20,000 per event. Maximum two (2) tyres per event.
- Limited to two (2) claims per annum.
- Betterment applies.

Windscreen:

- Cover excess payment of up to a maximum of R10,000 of motor glass claims.
- Limited to two (2) claims per annum.

PRODUCT

WindscreenSure

This product covers the client's excess that he/she will have to pay when claiming a new windscreen. Short-term motor insurance policies cover the client's windscreen, but the client needs to pay an excess when it needs replacement. Most policies have an excess of 25% of the claim amount that the client must pay. This can easily amount to thousands of rands. With WindscreenSure, the client will have peace of mind that X'S Sure will pay his/her excess to the windscreen supplier.

This cover is available as a stand-alone product or can be taken with the client's motor vehicle excess waiver. It is more cost-effective to buy the combined product, rather than the stand-alone product. See premiums below:

WindscreenSure:	Taken as an Excess Waiver add-on:	Taken as a Stand-alone:
<i>Taken per vehicle.</i>	WindscreenSure R500: <u>R500 Windscreen Excess Waiver:</u> <ul style="list-style-type: none">• R10 per month including broker commission of 12,5%.	WindscreenSure R500 Stand-alone: <u>R500 Windscreen Excess Waiver:</u> <ul style="list-style-type: none">• R20 per month including broker commission of 12,5%.
	WindscreenSure R1,000: <u>R1,000 windscreen excess waiver:</u> <ul style="list-style-type: none">• R35 per month including broker commission of 12,5%.	WindscreenSure R1,000 Stand-alone: <u>R1,000 Windscreen Excess Waiver:</u> <ul style="list-style-type: none">• R55 per month including broker commission of 12,5%.
	WindscreenSure R3,000: <u>R3,000 Windscreen Excess Waiver:</u> <ul style="list-style-type: none">• R60 per month including broker commission of 12,5%.	WindscreenSure R3,000 Stand-alone: <u>R3,000 Windscreen Excess Waiver:</u> <ul style="list-style-type: none">• R80 per month including broker commission of 12,5%.
	WindscreenSure R5,000: <u>R5,000 Windscreen Excess Waiver:</u> <ul style="list-style-type: none">• R85 per month including broker commission of 12,5%.	WindscreenSure R5,000 Stand-alone: <u>R5,000 Windscreen Excess Waiver:</u> <ul style="list-style-type: none">• R105 per month including broker commission of 12,5%.
	WindscreenSure R7,500: <u>R7,500 Windscreen Excess Waiver:</u> <ul style="list-style-type: none">• R125 per month including broker commission of 12,5%.	WindscreenSure R7,500 Stand-alone: <u>R7,500 Windscreen Excess Waiver:</u> <ul style="list-style-type: none">• R140 per month including broker commission of 12,5%.
	WindscreenSure R10,000: <u>R10,000 Windscreen Excess Waiver:</u> <ul style="list-style-type: none">• R250 per month including broker commission of 12,5%.	WindscreenSure R10,000 Stand-alone: <u>R10,000 Windscreen Excess Waiver:</u> <ul style="list-style-type: none">• R270 per month including broker commission of 12,5%.



PRODUCT
TyreSure

Our TyreSure product provides cover for accidental damage caused by hard braking, cuts, bursts and road inequalities with no excess payable by the client. Bubbles on tyres as a result of hitting potholes are also covered by this policy! However, wear and tear are not covered.

The cover is available for vehicles used for both private and business use, as well as light commercial vehicle policies. X'S Sure will require photo/s showing damage on the tyre/s and the millimetres of thread left on the tyre/s. All this information must be noted on the invoice by the Fitment Centre.

<p>TyreSure:</p> <p><i>Taken per vehicle.</i></p> <p>This policy will cover a maximum of two (2) damaged tyres per event and is limited to two (2) events/claims per annum.</p>	<p>Taken as an Excess Waiver add-on:</p> <p>TyreSure R7,500:</p> <p><u>Limit:</u> R7,500 per tyre, R15,000 per claim</p> <ul style="list-style-type: none"> • R100 per month including Broker Commission of 12,5%. • Betterment applies. <p>TyreSure R10,000:</p> <p><u>Limit:</u> R10,000 per tyre, R20,000 per claim</p> <ul style="list-style-type: none"> • R175 per month including broker commission of 12,5%. • Betterment applies. 	<p>Taken as a Stand-alone:</p> <p>TyreSure R7,500 Stand-alone:</p> <p><u>Limit:</u> R7,500 per tyre, R15,000 per claim</p> <ul style="list-style-type: none"> • R105 per month including Broker Commission of 12,5%. • Betterment applies. <p>TyreSure R10,000 Stand-alone:</p> <p><u>Limit:</u> R10,000 per tyre, R20,000 per claim</p> <ul style="list-style-type: none"> • R195 per month including broker commission of 12,5%. • Betterment applies.
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<p>TyreSure:</p> <p><i>Taken per vehicle.</i></p> <p>This policy will cover a maximum of two (2) damaged tyres per event and is limited to two (2) events/claims per annum.</p>	<p>Taken as an Excess Waiver add-on:</p> <p>TyreSure R3,000:</p> <p><u>Limit:</u> R3,000 per tyre, R6,000 per claim</p> <ul style="list-style-type: none"> • R30 per month including Broker Commission of 12,5%. • Betterment applies. <p>TyreSure R5,000:</p> <p><u>Limit:</u> R5,000 per tyre, R10,000 per claim</p> <ul style="list-style-type: none"> • R60 per month including Broker Commission of 12,5%. • Betterment applies. 	<p>Taken as a Stand-alone:</p> <p>TyreSure R3,000 Stand-alone</p> <p><u>Limit:</u> R3,000 per tyre, R6,000 per claim</p> <ul style="list-style-type: none"> • R35 per month including Broker Commission of 12,5%. • Betterment applies. <p>TyreSure R5,000 Stand-alone:</p> <p><u>Limit:</u> R5,000 per tyre, R10,000 per claim</p> <ul style="list-style-type: none"> • R65 per month including Broker Commission of 12,5%. • Betterment applies.
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Betterment:

Betterment will be applied in the event of a claim and the insured will be indemnified according to the table of indemnity below:

Tread Measurement:	Percentage of Liability:	Tread Measurement:	Percentage of Liability:	Tread Measurement:	Percentage of Liability:
1mm	10%	1mm	10%	1mm 1mm	10% 10%
2mm	25%	2mm	20%	2mm 2mm	20% 20%
3mm	35%	3mm	30%	3mm 3mm	30% 25%
4mm	50%	4mm	40%	4mm 4mm	40% 30%
5mm	65%	5mm	50%	5mm 5mm	45% 35%
6mm	75%	6mm	60%	6mm 6mm	50% 40%
7mm	85%	7mm	70%	7mm 7mm	55% 50%
8mm	100%	8mm	80%	8mm 8mm	60% 60%
		9mm	90%	9mm 9mm	70% 70%
		10mm	100%	10mm 10mm	80% 80%
				11mm 11mm	90% 85%
				12mm 12mm	100% 90%
				13mm	95%
				14mm	100%

PRODUCT

Rim&Tyre Solutions

Our Rim & Tyre Solutions product provides cover against accidental damages to Rim(s) and or Tyre(s) fitted to the insured's vehicle, as listed on the policy schedule. This product has no excess payable by the client. Wear and tear are not covered. Cover is available for vehicles used for private and business purposes, as well as for light commercial vehicles on commercial policies.

<p>Rim & Tyre Solution:</p> <p><i>Taken per vehicle.</i></p> <p>This policy will cover a maximum of two (2) damaged tyres and/or rims per event and is limited to two (2) events/claims per annum.</p>	<p>Taken as an Excess Waiver add-on:</p> <p>Rim & Tyre R5,000:</p> <ul style="list-style-type: none">• R75 per month including Broker Commission of 12,5%.• Max. incident limit of R5,000.• Betterment applies on tyres. <p>Rim & Tyre R10,000:</p> <ul style="list-style-type: none">• R135 per Month including Broker Commission of 12,5%.• Max. incident limit of R 10,000.• Betterment applies on tyres. <p>Rim & Tyre R20,000:</p> <ul style="list-style-type: none">• R170 per Month including Broker Commission of 12,5%.• Max. incident limit of R20,000.• Betterment applies on tyres. <p>Rim & Tyre R30,000:</p> <ul style="list-style-type: none">• R220 per Month including Broker Commission of 12,5%.• Max. incident limit of R30,000.• Betterment applies on tyres.	<p>Taken as a Stand-alone:</p> <p>Rim & Tyre R5,000 Stand-alone:</p> <ul style="list-style-type: none">• R85 per month including Broker Commission of 12,5%.• Max. incident limit of R5,000.• Betterment applies on tyres. <p>Rim & Tyre R10,000 Stand-alone:</p> <ul style="list-style-type: none">• R145 per month including Broker Commission of 12,5%.• Max. incident limit of R 10,000.• Betterment applies on tyres. <p>Rim & Tyre R20,000 Stand-alone:</p> <ul style="list-style-type: none">• R180 per Month including Broker Commission of 12,5%.• Max. incident limit of R20,000.• Betterment applies on tyres. <p>Rim & Tyre R30,000 Stand-alone:</p> <ul style="list-style-type: none">• R230 per Month including Broker Commission of 12,5%.• Max. incident limit of R30,000.• Betterment applies on tyres.
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Betterment:

Betterment will be applied in the event of a claim on the tyre/s only and the insured will be indemnified according to below:

Tread Measurement:	Percentage of Liability:	Tread Measurement:	Percentage of Liability:	Tread Measurement:	Percentage of Liability:
1mm	10%	1mm	10%	1mm 1mm	10% 10%
2mm	25%	2mm	20%	2mm 2mm	20% 20%
3mm	35%	3mm	30%	3mm 3mm	30% 25%
4mm	50%	4mm	40%	4mm 4mm	40% 30%
5mm	65%	5mm	50%	5mm 5mm	45% 35%
6mm	75%	6mm	60%	6mm 6mm	50% 40%
7mm	85%	7mm	70%	7mm 7mm	55% 50%
8mm	100%	8mm	80%	8mm 8mm	60% 60%
		9mm	90%	9mm 9mm	70% 70%
		10mm	100%	10mm 10mm	80% 80%
				11mm 11mm	90% 85%
				12mm 12mm	100% 90%
				13mm	95%
				14mm	100%





PRODUCT

Spare Wheel Insurance

This product covers the spare wheel on your motor vehicle, either in the compartment designed for the spare wheel or underneath your vehicle. Most times, when the spare wheels are stolen, it will fall within the client's vehicle excess and the client then cannot claim for it. Having this cover with X'S Sure will cover the theft of the client's spare wheel up to the amount of R5,000.

Spare Wheel Insurance:

This product can only be taken as an add-on to vehicle excess waiver product.

Taken per vehicle.

Spare Wheel Insurance

- R50 per month including broker commission of 12,5%.
- Cover up to R5,000 per claim.

PRODUCT

Homeowners/Building, Specified Items & Contents Excess Waivers

It is common for Home/Buildings, House/Office Contents and Business All Risk Insurance Sections to have compulsory excesses. Compulsory excesses are the amounts clients must pay when making an insurance claim. Power surge excess will also be covered under the Homeowners/Building and House and Office Contents Excess Waivers if the correct excess was insured.

Homeowners/Building Section Excess Waiver:

Taken per household.

Geyser replacements are excluded under this cover, but the Geyser excess will be paid.

Fire and allied perils are covered by this excess waiver product, excluding Power Surge.

Power Surge can also be covered as an additional cover, at an additional premium, to the Homeowners/Building excesses.

House/Office Contents Section Excess Waiver:

Taken per household.

The excess amount for this section must be insured.

Power Surge can also be covered as an additional cover, at an additional premium, to the House/Office Contents excesses.

Homeowners/Buildings Excess Waiver R1,000:

- R30 per month including Broker Commission of 20%.
- Cover up to R1,000 of excess.

Homeowners/Buildings Excess Waiver R1,500:

- R40 per month including Broker Commission of 20%.
- Cover up to R1,500 of excess.

Homeowners/Buildings Excess Waiver R2,500:

- R50 per month including Broker Commission of 20%.
- Cover up to R2,500 of excess.

Homeowners/Buildings Excess Waiver R3,000:

- R60 per month including Broker Commission of 20%.
- Cover up to R3,000 of excess.

Homeowners/Buildings Excess Waiver R5,000:

- R85 per month including Broker Commission of 20%.
- Cover up to R5,000 of excess.

House/Office Contents Excess Waiver R1,000:

- R30 per month including Broker Commission of 20%.
- Cover up to R1,000 of excess.

House/Office Contents Excess Waiver R1,500:

- R40 per month including Broker Commission of 20%.
- Cover up to R1,500 of excess.

House/Office Contents Excess Waiver R2,500:

- R50 per month including Broker Commission of 20%.
- Cover up to R2,500 of excess.

House/Office Contents Excess Waiver R3,000:

- R60 per month including Broker Commission of 20%.
- Cover up to R3,000 of excess.

House Contents/Office Contents Excess Waiver R5,000:

- R85 per month including Broker Commission of 20%.
 - Cover up to R5,000 of excess.
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Lightning and Power Surges

This policy will cover the claim up to the maximum amount as selected by the client on the policy schedule and the premium paid for this cover. This cover must be insured separately from the basic excess on this section of the policy. This cover can only be taken if the basic excess under Homeowners/Building or House Contents/Office Contents Section was selected by the client.

Specified All Risk Section Excess Waiver:

Taken per household.

Cellphones, iPads and Tablets are excluded!

The highest excess amount for this section must be insured.

Lightning and Power Surges Excess Waiver R3,500:

- R35 per month including Broker Commission of 20%.
- Cover up to R3,500 of excess.

Lightning and Power Surges Excess Waiver R5,000:

- R50 per month including Broker Commission of 20%.
- Cover up to R5,000 of excess.

Lightning and Power Surges Excess Waiver R7,500:

- R75 per month including Broker Commission of 20%.
- Cover up to R7,500 of excess.

Specified All Risk Section Excess Waiver R500:

- R20 per month including Broker Commission of 20%.
- Cover up to R500 of excess.

Specified All Risk Section Excess Waiver R1,000:

- R30 per month including Broker Commission of 20%.
- Cover up to R1,000 of excess.

Specified All Risk Section Excess Waiver R2,500:

- R50 per month including Broker Commission of 20%.
- Cover up to R2,500 of excess.

Specified All Risk Section Excess Waiver R3,000:

- R60 per month including Broker Commission of 20%.
- Cover up to R3,000 of excess.

Specified All Risk Section Excess Waiver R5,000:

- R85 per month including Broker Commission of 20%.
- Cover up to R5,000 of excess.





PRODUCT

ScratchSure

Everyday motoring can easily result in unexplained chips, dents and scratches on the client's motor vehicle. The damage is often too small to warrant a claim from the underlying insurance policy, but far too annoying to simply ignore. Usually, this type of damage falls within the client's excess, and he/she cannot claim for this. X'S Sure has now developed ScratchSure to cover these annoying incidents.

ScratchSure:

This is a stand-alone product.

Taken per vehicle.

ScratchSure R5,000:

- **R125** per month including a broker commission of 12,5%.
- Maximum that X'S Sure will pay towards a claim is R5,000.
- Inner excess payable by the client: R350 per claim.

ScratchSure R7,500:

- **R145** per month including a broker commission of 12,5%.
- Maximum that X'S Sure will pay towards a claim is R7,500.
- Inner excess payable by the client: R350 per claim.



PRODUCT

CappedSure

This product covers the Basic-, Theft- and Hi-Jacking excess of a specified amount as selected by the client on his/her policy schedule. This amount is an annual limit, and the premium is paid monthly per policy. This **also covers** any other **basic excesses** on any other sections of the policy (other than the motor section) up to the annual limit as selected by the client.

<p>CappedSure:</p> <p>Covers all excesses on all sections of the client's policy.</p> <p>Cover excludes:</p> <p>Cellphones, iPads & Tablets. Voluntary excesses. Penalty excesses. Additional excesses.</p>	<p>Limits and Premiums:</p> <p>COVER LIMIT PER ANNUM:</p> <p>R5,000 R10,000 R15,000 R20,000 R25,000 R30,000</p> <p>Annual policy paid monthly. Client to sign Liability Form.</p> <p>PREMIUM PAYABLE PER MONTH:</p> <p>R195 per month. R245 per month. R295 per month. R345 per month. R405 per month. R455 per month.</p>
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PRODUCT

GeyserSure Excess Waiver

Insurers exclude geyser cover from their homeowners' policies, or they increase the excess amount to minimise their losses on geyser claims. X'S Sure offers two products, the GeyserSure Excess Waiver and GeyserSure Replacement product (see below), to fill this gap in the short-term insurance market. GeyserSure Excess Waiver covers the excess payable for a burst geyser that needs to be replaced.

GeyserSure Excess Waiver:

This is a stand-alone product.

Taken per geyser.
20% brokerage included in these premiums.

GeyserSure Excess Waiver:

Provides cover for the excess amount payable on geysers.

COVER:

R500 excess
R1,000 excess
R1,500 excess
R2,000 excess
R2,500 excess
R3,000 excess
R3,500 excess

PREMIUMS:

R20 per month.
R25 per month.
R35 per month.
R40 per month.
R45 per month.
R50 per month.
R55 per month.





- ✓ Maximum protection
- ✓ Value for money
- ✓ 100% Excess cover

PRODUCT

GeyserSure Replacement

The GeyserSure Replacement product will replace your total geyser, should it need replacement. Also included in this product is an annual maintenance plan limited to R2,000. There is a R450 excess payable on the maintenance product only. A 24/7 Call Centre is available for after-hour callouts. The client must call the X'S Sure Call Centre BEFORE he/she replaces the geyser. Should the geyser not be replaced by X'S Sure, or the call center was not contacted for the replacement of the geyser, the claim amount is limited to R8,000 for 150-litre, R9,500 for 200-litre, and R15,000 for 250-litre. Please note that the upgrade to be SABS/SANS compliant/approved will be covered by X'S Sure, up to the specified amounts as stated on the policy schedule. The upgrade must be authorised by X'S Sure before replacing the geyser.

GeyserSure Replacement:

This is a stand-alone product.

Taken per geyser.

GeyserSure Replacement:

Comprehensive geyser insurance for 150, 200 and 250-liter geysers.

GeyserSure Replacement: R5,000

- X'S Sure will include costs to upgrade existing geysers to comply with latest legislation up to the limit of R5,000. Furthermore, X'S Sure will also replace the geyser with no excess due to the client on the replacement of the new geyser. Monthly premium: **R165** per geyser insured. No matter the size of the geyser.

GeyserSure Replacement:

- 150-litre – 200-litre geyser premium: R105 per month per geyser. (Max. R2,000 upgrade amount)
- 250-liter geyser premium: R160 per month per geyser. (Max. R2,000 upgrade amount)
- Premiums include a broker commission of 20%.
- No limit to cover if the geyser is replaced by the X'S Sure Call Centre.
- Maintenance on the geyser is limited to R2,000 per geyser per annum.
- Inner excess of R450 to client if maintenance is done.
- Maximum of one replacement claim per insured geyser per annum.
- Should the client contact X'S Sure's Call Center before replacing the burst geyser, X'S Sure will pay the full claim.



PRODUCT
Loss of Use

Loss of Use cover provides the client with a replacement vehicle, while his/her vehicle is being repaired or replaced after being damaged by an insured peril.

Loss of Use:

This is a stand-alone product.

Taken per vehicle.

Only applicable to vehicles comprehensively insured and written off, Theft and/or Hi-Jacking of vehicle.

Also available in cases where client needs specialised vehicle that cannot be sourced from Car Hire Company.

Loss of use:

- Client has the choice of R2,500, R3,500 or R5,000 cover per week.
- Client has the options of 2 – 4 weeks cover.

Premium:

- 1,27% of the total sum insured, 12.5% commission included.

For example:

R5,000 X 3 weeks
= R15,000 sum insured
@ 1,27%
R190.50 per month

- The invoice amount is the amount covered by this policy, up to the maximum limit as selected by the client.

PRODUCT

Credit Shortfall

Also referred to as gap insurance or top up insurance, Credit Shortfall insurance covers the difference (up to R100 000) between your vehicle's retail value (this is usually the same amount as the car is insured for) and what you paid for the vehicle upon purchase.

<p>Credit Shortfall:</p> <p>This is a stand-alone product.</p> <p><i>Taken per vehicle.</i></p> <p>Applicable to domestic and light commercial policies.</p>	<p>Credit Shortfall:</p> <p>This policy insures you for the shortfall arising from a total loss and covers the difference between settlement of your vehicle and the retail value of the vehicle.</p> <p>Premium:</p> <ul style="list-style-type: none">• 0,095% of the vehicle sum insured.• If there was no deposit paid when the finance agreement was entered in to, and/or the finance term exceeded 60 months, a rate of 0,10% will be applied. <p>Minimum premium of R55 per month</p> <p>Maximum indemnity limits any one claim is: R100 000.</p> <p>What is <u>covered</u> by this policy?</p> <ul style="list-style-type: none">• The difference between what your car is worth at the time of being written-off, stolen or hi-jacked, and what you may still owe the financial institution for it.• Balloon payments and residual values <p>What's <u>NOT</u> covered by this policy?</p> <ul style="list-style-type: none">• Higher settlement amounts due to re-financing or re-advance amounts.• Payment arrears, interest on arrear amounts, or other extra finance charges.• Early settlement charges.• Any amount over and above the financed amount or original purchase price.• Any amounts that are refundable to you.• The excess amount/s that is applicable to your comprehensive car cover, and any other amount/s that may rightfully be deducted from the car claim.• Non-standard sound equipment, and extra trimmings and accessories, that have been fitted to your car but which you have not listed on your policy schedule, and which are not part of the original finance agreement.• Any claim under this section if your claim for the loss of, or damage to, your car is unsuccessful, or if your underlying policy is cancelled.
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PRODUCT

Insured Value Product

Vehicles depreciate over time. In the event of total loss, due to an accident, theft or hijack, it can be difficult to afford a replacement vehicle. Insurance policies generally pay the current retail value of the vehicle at the time of loss. This means that in time the client will get less money with the total loss of his/her vehicle.

This unique product will enable the client to claim the value of his/her vehicle as it was at inception of the policy, as opposed to the current retail value of the vehicle at the time of total loss. This policy is in addition to the client's comprehensive insurance policy.

A valid comprehensive insurance policy must be in place.

Premium: 0.5% of Vehicle Insured Value (Sum Insured) divided by 12 months

Minimum premium: R125.00 per month per vehicle

What is covered:

- Premium includes a Broker Commission of 12,5% motor.
- Total loss of vehicle (accident and/or write-off's, theft and/or hi-jacking).
- Cover against vehicle depreciation for all vehicles.
- Domestic and/or light commercial vehicles.
- Financed or non-financed vehicles.
- Credit shortfall is included for financed vehicles.

What is not covered:

- The underlying insurance policy is repudiated or rejected if the underlying policy is voided or cancelled.
- Any amounts payable by the client in respect of the underlying insurance, and this insurance policy (including outstanding premiums and excess amounts payable).
- This policy is limited to a 5-year contract. Once this policy expires after 5-years, the client will be allowed to renew this policy with the Sum Insured adjusted to the latest Mead & McGrouther Retail Values at that time.
- Any amount in excess of our maximum indemnity limit of R250,000 any one claim.
- Any policy transferred from any other Insurer to X'S Sure where this policy reached its cancellation date. These policies MUST be referred to X'S Sure for additional underwriting and adjustment of the Sum Insured.

Claims:

- In addition to our normal claim's procedures, we also need the deregistration documents and the outstanding bank balance (for financed vehicles).

Settlement examples:

VEHICLES BOUGHT CASH	
Date the vehicle was bought	01/01/2016
Retail value which will be the IVP sum insured	R400,000
Date of loss	01/01/2019
Retail value at date of loss	R150,000
Outstanding bank balance	N/A
Difference between value when purchased and value at date of loss	R250,000
Settlement by insurer on comprehensive policy	R150,000
IVP pays: IVP sum insured when bought less retail value at date of loss	R250,000

VEHICLES FINANCED THROUGH A BANK	
Date the vehicle was bought	01/01/2016
Retail value which will be the IVP sum insured	R400,000
Date of loss	01/01/2019
Retail value at date of loss	R150,000
Outstanding bank balance	R200,000
Difference between value when purchased and value at date of loss	R250,000
Settlement by insurer on comprehensive policy	R150,000
IVP pays: IVP sum insured when bought less retail value at date of loss	R250,000
IVP pays the bank	R50,000
IVP pay the client	R200,000

PRODUCT

X'S Sure Premium Assist

X'S Sure offers a 24-hour assist service to all our clients. Premium Assist is a standard personal and commercial benefit offering that includes multiple benefits in one solution. This includes Emergency Roadside Assistance, Accident Management and Assistance, Home Assistance, Emergency Medical Assistance, Take Me Home, Home Invasion Benefit, and Armed Guard Service – Roadside Safety Support.

<p>Personal Policy: 75km</p> <p>Stand-alone product. <i>Taken per policyholder.</i></p>	<p>Personal Policy – 75km</p> <p>What's INCLUDED:</p> <ul style="list-style-type: none">• Roadside Assistance• Accident Assistance• Home Assistance• Emergency Medical Assistance• Take Me Home• Home Invasion Benefit• Armed Guard Service <p>Premium:</p> <ul style="list-style-type: none">• R30 per policy per month
<p>Light Commercial Policy: 75km</p> <p>Stand-alone product. <i>Taken per vehicle.</i></p>	<p>Light Commercial Policy – 75km</p> <p>What's INCLUDED:</p> <ul style="list-style-type: none">• Roadside Assistance• Accident Assistance• Emergency Medical Assistance• Take Me Home• Armed Guard Service <p>Premium:</p> <ul style="list-style-type: none">• R25 per vehicle per month
<p>Light Commercial Policy: 200km</p> <p>Stand-alone product. <i>Taken per vehicle.</i></p>	<p>Light Commercial Policy – 200km</p> <p>What's INCLUDED:</p> <ul style="list-style-type: none">• Roadside Assistance• Accident Assistance• Emergency Medical Assistance• Take Me Home• Armed Guard Service <p>Premium:</p> <ul style="list-style-type: none">• R35 per vehicle per month

A 31-day waiting period applies to all new policies/vehicles/houses.

If the client had the specific uninterrupted cover on his previous insurance or had cover on his/her other vehicles or property and is now replacing or adding another cover, the 31day waiting period will not be applicable.

Our products are suitable for each person, owning property or a motor vehicle for that total peace of mind that whatever unfortunate event should happen, it will not cost you extra money.



For any further queries or further product assistance, please feel free to contact X'S Sure:

 08600 181 40

 <http://xssure.co.za>

X'S Sure (Pty) Ltd underwrites and markets a variety of innovative short-term insurance add-on products, both independently and in association with a variety of product and financial service providers.

Claims:

 ansofie@xssure.co.za
 yolande@xssure.co.za

Finance:

 helet@xssure.co.za

Claims process

ExcessSure / WindscreenSure / 3 in 1 / All other claims:

- Broker or client to complete the X'S Sure claim form.
- Broker to send the completed claim form, Invoice of Panel beater/Fitment Center or signed AOL, with the policy schedule to:
Ansofie: ansofie@xssure.co.za, or Yolande: yolande@xssure.co.za
- X'S Sure will proceed with the payment if all relevant documentation has been received.
- X'S Sure to verify client on that specific month's premium bordereaux.
- X'S Sure will upload client on MMX System to register the claim against.
- Payment will be authorised.
- Once proof of payment from the Insurer is received, a copy will be emailed to the broker.
- Once all paperwork has been received to verify the claim, payment will be made within 48 hours.

TyreSure:

- Broker or client to complete the TyreSure claim form.
- Broker or client to send the completed claim form, accompanied with the following as proof, to Yolande yolande@xssure.co.za.
 - (a) Quote/invoice from Tyre Fitment Centre,
 - (b) Two (2) photos showing damage to tyre/s and the mm of tread that is left on the unrepairable tyre/s,
 - (c) Copy of the policy schedule.
- X'S Sure will inform the broker and/or client of the amount payable by the client for used tread.
- X'S Sure will check if the client is on the specific month's premium bordereaux.
- X'S Sure will upload client on their MMX System to register the claim against.
- Payment will be authorised immediately to Tyre Fitment Center.
- Once X'S Sure receive proof of payment form Insurer, a copy will be emailed to the broker/client/Fitment Center.



Product Questionnaire

Date: _____ Company: _____

Name & Surname: _____

Email Address: _____

1. Which Excesses are not covered by X'S Sure?

- a) Any Penalty, Additional or Voluntary Excesses
- b) Accident and/or Write-off's
- c) Basic Excess
- d) Theft Excess

ANSWER: _____

2. What is the maximum liability to X'S Sure for any one claim?

- a) R5,000
- b) R50,000
- c) R100,000
- d) R20,000

ANSWER: _____

3. Name the items not covered under the CappedSure product:

- a) Tablets, Laptops, Voluntary Excess, Penalty Excess, Additional Excess
- b) Tablets, Jewellery, Voluntary Excess, Penalty Excess, Additional Excess
- c) Tablets, Laptops, Penalty Excess, Additional Excess
- d) Tablets, Voluntary Excess, Penalty Excess, Additional Excess

ANSWER: _____

4. The policy excess structure is as follows: (refer to point 5 for questions 5 & 6) 5% of claim, minimum R5 000. What amount of excess will X'S Sure pay if the claim amount is R35 000?

- a) R3,500
- b) R5,000
- c) R2,750
- d) R30,000

ANSWER: _____

5. What amount of excess will X'S Sure pay if the claim amount is R600 000,00?

- a) R3,500
- b) R4,000
- c) R15,000
- d) R30,000

ANSWER: _____

6. What is the annual maintenance plan limit for the Geysersure replacement product?

- a) R3,500
- b) R4,000
- c) R2,000
- d) R30,000, R50,000

ANSWER: _____

7. Will X'S Sure pay for claims if the damage is less than the minimum excess of the client's policy?

- a) Yes
- b) No
- c) Maybe. I must check with X'S Sure

ANSWER: _____

8. What is excluded under the ScratchSure policy?

- a) None
- b) A dent more than 5mm in diameter
- c) A scratch over two panels
- d) A scratch longer than 5mm

ANSWER: _____

9. TyreSure Betterment – what % will X'S Sure pay if new tyres have 8mm of tread depth when brand new, but at the claim stage it only has 4mm tread left?

- a) 10%
- b) 25%
- c) 40%
- d) 50%

ANSWER: _____

10. Will X'S Sure cover Residuals and or Balloon Payments on the IVP PRODUCT?

- (a) No
- (b) Yes
- (c) Only if client Insures the vehicle for the original purchase amount as per the invoice

ANSWER: _____

TOTAL OUT OF 10: _____

Please email the complete questionnaire to: danelle@xssure.co.za



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08600 181 40 | www.xssure.co.za

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