



MOTORSURE POLICY WORDING REVAMP 2022 COMPARISON

CURRENT MOTORSURE WORDING <i>Motorsure - 2019 Version 1.1:02/2021</i>	REVISED MOTORSURE WORDING <i>Motorsure - 2022 Version 1:15/08/2022</i>
GENERAL TERMS, CONDITIONS AND EXCLUSIONS	
<p>3.1 You must give us relevant, true and complete information</p> <p>We base the limits of compensation, the premium and the other terms, conditions and exclusions in this policy on the information that you give to us. You have the following responsibilities under this contract:</p> <p>3.1.1 You must give us all material information. Material information is all the necessary information you must give us so that we can assess the risk and determine the premiums, terms and conditions that we apply to your insured property.</p> <p>If you do not give us full and correct information and the correct information determines that we would not have accepted the risk had we known the true facts, we may treat this insurance as though it never existed and decline all claims. We will return your premiums to you, less any amounts you owe us.</p>	<p>3.1 You must give us relevant, true and complete information</p> <p>We base the limits of compensation, the premium and the other terms, conditions and exclusions in this policy on the information that you give to us. You have the following responsibilities under this contract:</p> <p>3.1.1 You must give us all material information</p> <p>Material information is all the necessary information you must give us so that we can assess the risk and determine the premiums, terms and conditions that we apply to your insured property. If you do not give us full and correct information and the correct information determines that we would not have accepted the risk had we known the true facts, we may treat this insurance as though it never existed and decline all claims.</p> <p>We will:</p> <p>3.1.1.1 Return your premiums to you.</p> <p>3.1.1.2 Recover any compensation we have paid you in settlement of previous claims; and</p> <p>3.1.1.3 Deduct any expenses incurred in the administration and take-on of your policy from your premiums returned to you.</p>
<p>3.1.3 What we will do if you do not inform us</p> <p>If you do not fulfil all your responsibilities as detailed above, we may do one or more of the following:</p> <p>3.1.3.1 Not accept your claim</p> <p>3.1.3.2 Cancel your policy;</p> <p>3.1.3.3 Avoid your policy. Avoiding the policy means that we treat it as null and void from the start date as though it never existed and recover any claims we have settled previously.</p>	<p>3.1.3 What we will do if you do not inform us</p> <p>If you do not fulfil all your responsibilities as detailed above, we may do one or more of the following:</p> <p>3.1.3.1 Not accept your claim.</p> <p>3.1.3.2 Cancel your policy or the item/s on your policy.</p> <p>3.1.3.3 Avoid your policy. Avoiding the policy means that we treat it as null and void from the start date as though it never existed and recover any claims we have settled previously.</p>



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<p>3.3 Pay your premiums</p> <p>3.3.2 If you have a monthly policy</p> <p>NEW</p> <p>REINSTATED</p>	<p>3.3 Pay your premiums</p> <p>3.3.2 If you have a monthly policy</p> <p>3.3.2.5 If there is a total loss from an event or of an item covered under this policy during the month, you are not entitled to a refund of your premium for the balance of the month in which there was a total loss.</p> <p>3.3.2.6 If you put a stop payment on your premium, the policy will end automatically from the payment due date that you did not pay your premium.</p>
<p>3.4 Changing and cancelling this policy</p> <p>3.4.2 Cancelling all or part of this policy</p> <p>3.4.2.1 You may cancel this policy or any section of it at any time by letting us know.</p> <p>3.4.2.2 We may cancel this policy or any section of it by giving you 31 days' notice in writing. We will send you this notice by fax, post or email to the last known address or contact details we have for you.</p> <p>3.4.2.3 If either you or we cancel a yearly policy, we will refund you for the period of insurance you have not used.</p>	<p>3.4 Changing and cancelling this policy</p> <p>3.4.2 Cancelling all or part of this policy</p> <p>3.4.2.1 You may cancel this policy or any section of it at any time by letting us know.</p> <p>3.4.2.2 We may cancel this policy or any section of it by giving you 31 days' notice in writing. We will send you this notice by fax, post or email to the last known address or contact details we have for you.</p> <p>3.4.2.3 If either you or we cancel a yearly policy, we will refund you for the period of insurance you have not used.</p> <p>3.4.2.4 If you have chosen SASRIA cover, and all or part of your policy is cancelled, SASRIA cover will automatically be cancelled. Please ensure that you place your Sasria with another insurer.</p>
<p>3.7 What we do not insure (exclusions)</p> <p>3.7.4 Scams</p> <p>We do not cover loss or damage arising from scams, fraud or theft by false pretences. For example, if you sell your car and were paid by the buyer with a bad cheque, we will not pay you for the loss of the car.</p>	<p>3.7 What we do not insure (exclusions)</p> <p>3.7.4 Scams</p> <p>We do not cover loss or damage arising from scams, fraud or theft by false pretences. For example, if you sell your car and were paid by the buyer with a fake proof of payment confirmation, we will not pay you for the loss of the car.</p>
<p>NEW</p>	<p>3.7.12 Cyber Losses</p> <p>We do not cover loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with a cyber incident.</p> <p>A cyber incident includes:</p> <ul style="list-style-type: none">• any loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a computer system; a computer system includes computer, hardware, software, communications system, electronic devices including smart phone, laptop, tablet, wearable portable device, server, cloud or microcontroller including any similar system or any configuration



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	<p>of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility:</p> <ul style="list-style-type: none"> any loss of use, reduction in functionality, repair, replacement, restoration, or reproduction of any data. Data includes data, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a computer system <p>We also do not cover:</p> <p>3.7.12.1 Any value of the data; and laptops, tablets and portable devices.</p> <p>3.7.12.2 Any action taken in controlling, preventing, suppressing, or remediating any cyber act.</p>
NEW	<p>3.7.13 Exclusion of National Electricity Grid Interruption</p> <p>Notwithstanding any provision of this policy, including any exclusion, exception, extension, insuring provision, or any provision which would otherwise override this general exclusion, this policy does not cover any loss, damage, claim, cost, expense or other sum of any nature, including any consequential losses in terms of any section of this policy, that is directly or indirectly caused by, attributable to, in consequence of, resulting from, arising out of, following, or in any way in connection with a National Electricity Grid Interruption.</p> <p>National Electricity Grid Interruption means an interruption or suspension of the electricity supply from the national electricity grid of South Africa concurrently for whatsoever reason, whether due to damage, an inability and/or failure (whether partial or total) of the utility supplier to generate, transmit or distribute electricity, or otherwise.</p>
MOTOR SECTION	
4.1 Definitions for this section NEW	4.1 Definitions for this section excess means the first amount you must pay before we settle a claim.
NEW	factory fitted vehicle accessories means vehicle accessories that are fitted during production of the vehicle and are included in the manufacturer's standard specification of the particular vehicle model. These accessories are fitted before any optional extras or additions that



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	<p>the original buyer may request from the manufacturer before purchasing the vehicle.</p>
<p>named driver means the person named in the schedule who is authorised to drive the vehicle if the driver type is named driver. There can be up to two named drivers shown in the schedule.</p>	<p>designated driver/s means the person named in the schedule who is authorised to drive the vehicle if the driver type is designated driver/s. There can be up to two named drivers shown in the schedule.</p>
<p>NEW</p>	<p>non-factory fitted vehicle accessories means vehicle accessories that can be added during the time of purchase, or after the vehicle's purchase. These include enhancements, optional extras and/or any additional accessories. These accessories generally increase the value of the vehicle. They must be insured separately and will be shown in your policy schedule.</p>
<p>regular driver means the person named in the schedule who drives the vehicle most frequently.</p>	<p>regular driver means the person named in the schedule who drives the vehicle most frequently. This person is noted on your policy schedule.</p>
<p>sum insured value means the retail value of your vehicle and its factory-fitted accessories at the start date or renewal date of this policy</p>	<p>sum insured value NO LONGER AVAILABLE</p>
<p>you means the policyholder(s), co-policyholder and driver(s) named in the schedule. This includes any person who drives the vehicle with your permission if the vehicle has a driver type Regular driver.</p>	<p>you means the policyholder(s), co-policyholder and driver(s) named in the schedule. This includes any person who drives the vehicle if the vehicle has a driver type Regular driver / Designated driver/s.</p>
<p>NEW</p>	<p>vehicle accessories means items which are fitted to your vehicle in such a way that they cannot be removed without the use of a tool or tools without being damaged.</p>
<p>4.4 Types of vehicle value Please refer to your schedule to see which type of vehicle value applies to each vehicle you insure.</p> <p>4.4.1 Retail value Retail value is the price at which a car dealer sells a vehicle with its factory-fitted accessories. The value is based on the retail value shown for the vehicle in a recognised and current motor trade publication or database. The vehicle's age, condition and odometer readings may affect the value.</p> <p>If the schedule shows that your vehicle value is Retail value, we will automatically adjust your vehicle sum insured and premium each renewal</p>	<p>4.4 Types of vehicle value Please refer to your schedule to see which type of vehicle value applies to each vehicle you insure.</p> <p>4.4.1 Retail value Retail value is the price at which a car dealer sells a vehicle with its factory-fitted accessories. The retail value is determined by reference to the retail value from the Auto Dealer's guide published by TransUnion Auto Information Solutions (Pty) Limited or any similar publication approved by the company. The vehicle's age, condition and odometer readings may affect the value.</p> <p>If the schedule shows that your vehicle value is Retail value, we will automatically adjust your vehicle sum insured and premium each renewal</p>



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<p>date to align to the most current retail value on your renewal date.</p> <p>If your vehicle is written off or stolen, we will settle the claim at the Retail value at the time of the claim.</p> <p>To ensure that your vehicle is sufficiently covered, you must insure the following items separately:</p> <p>4.4.1.1 Non-factory fitted accessories;</p> <p>4.4.1.2 Credit shortfall (any amounts you still owe on the vehicle).</p> <p>You must ensure that the values of any extra accessories are accurate and up to date. You may change the values that the non-factory fitted accessories are insured for at any time.</p>	<p>date to align to the most current retail value on your renewal date.</p> <p>If your vehicle is written off or stolen, we will settle the claim at the Retail value at the time of the claim.</p> <p>To ensure that your vehicle is sufficiently covered, you must insure the following items separately:</p> <p>4.4.1.1 Non-factory fitted accessories.</p> <p>4.4.1.2 Credit shortfall (any amounts you still owe on the vehicle).</p> <p>You must ensure that the values of any extra accessories are accurate and up to date. You may change the values that the non-factory fitted accessories are insured for at any time.</p>
<p>4.4.1.3 Sum insured value</p> <p>If the schedule shows that your vehicle value is Sum insured value, we will obtain your vehicle's retail value from our database. However, you can choose the value that you want your vehicle insured for.</p> <p>If your vehicle is written off or stolen, we will settle the claim at the Sum insured value shown in the schedule and not reduce your settlement to the retail value at the time of the claim.</p> <p>We will automatically adjust your vehicle sum insured and premium each renewal date to align to the most current retail value on your renewal date.</p>	<p>OPTION NO LONGER AVAILABLE</p>
<p>4.6 Extended covers that form part of the limit of compensation</p> <p>4.6.1 Window glass (if the type of insurance is Comprehensive)</p> <p>We cover the costs of replacing or repairing the window glass of your vehicle.</p> <p>If your window is damaged, you must contact our 24-hour call centre telephonically on 0860 225 563 or via our emergency services app to arrange replacement or repair of the window glass with one of our approved service providers.</p> <p>This cover is subject to a window glass excess, which is shown in the schedule.</p> <p>We will not compensate you for damage to cover sunroofs and other glass that forms part of the body of the vehicle under this cover, as they are not regarded as window glass</p>	<p>4.6 Extended covers that form part of the limit of compensation</p> <p>4.6.1 Window glass (if the type of insurance is Comprehensive)</p> <p>We cover the costs of replacing or repairing the window glass of your vehicle.</p> <p>If your window is damaged, you must contact our 24-hour call centre telephonically on 0860 225 563 or via our emergency services app to arrange replacement or repair of the window glass with one of our approved service providers.</p> <p>This cover is subject to a window glass excess, which is shown in the schedule.</p> <p>We will not compensate you for damage to cover sunroofs and other glass that forms part of the body of the vehicle under this cover, as they are not regarded as window glass</p>



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<p>4.6.2 Replacement of your car or light delivery vehicle (if the type of insurance is Comprehensive)</p> <p>If your car or light delivery vehicle is subject to a total loss, we will replace your vehicle with a new vehicle of the same make and model.</p> <p>This cover is subject to the following conditions:</p> <p>4.6.2.1 Your car or light delivery vehicle may not be older than one year from the date of first registration;</p> <p>4.6.2.2 Your car or light delivery vehicle may not have travelled more than 30 000 kilometres.</p>	<p>4.6.2 Replacement of your car or light delivery vehicle (if the type of insurance is Comprehensive)</p> <p>If your car or light delivery vehicle is subject to a total loss, we will replace your vehicle with a new vehicle of the same make and model.</p> <p>This cover is subject to the following conditions:</p> <p>4.6.2.1 Your car or light delivery vehicle may not be older than one year from the date of first registration.</p> <p>4.6.2.2 Your car or light delivery vehicle may not have travelled more than 30 000 kilometres.</p>
<p>4.7 Extended covers in addition to the limit of compensation</p> <p>4.7.15 Costs for preparing claims</p> <p>We will pay you the costs for getting any documentation, proof or details you need to prepare for a claim under the Motor section of this policy.</p> <p>This cover is limited to the amount shown in the schedule.</p>	<p>4.7 Extended covers in addition to the limit of compensation</p> <p>4.7.15 Costs for preparing claims</p> <p>We will pay you the costs for getting any documentation, proof or details you need to prepare for a valid claim under the Motor section of this policy.</p> <p>This cover is limited to the amount shown in the schedule.</p>
<p>4.8 Vehicle liability</p> <p>4.8.8 What is not covered under vehicle liability</p> <p>We do not cover the following:</p> <p>4.8.8.3 Your legal liability covered in terms of the Road Accident Fund</p> <p>We do not cover your liability covered in terms of the Road Accident Fund, or any amounts that the Road Accident Fund wants to recover from you.</p>	<p>4.8 Vehicle liability</p> <p>4.8.8 What is not covered under vehicle liability</p> <p>4.8.8.3 Cover in terms of the Road Accident Fund</p> <p>We do not cover:</p> <ul style="list-style-type: none">• your liability in terms of the Road Accident Fund;• any amounts that the Road Accident Fund wants to recover from you; or• if the Road Accident Fund is incapable or unable to compensate you.
<p>4.9. Optional cover</p> <p>4.9.1 Credit shortfall (if the type of insurance is Comprehensive or Third party, fire and theft)</p>	<p>4.9. Optional cover</p> <p>4.9.1 Credit shortfall (if the type of insurance is Comprehensive)</p> <p>Wording not amended only subject heading changed.</p>
<p>4.9.2 Car hire (if the type of insurance is Comprehensive or Third party, fire and theft)</p> <p>This cover is only available to cars and light delivery vehicles.</p> <p>If you have a valid claim under this section, we will arrange the hiring of a car if your vehicle:</p> <p>4.9.2.1 cannot be driven;</p> <p>4.9.2.2 is undergoing repairs;</p> <p>4.9.2.3 is stolen and not recovered.</p>	<p>4.9.2 Vehicle hire costs (if the type of insurance is Comprehensive or Third party, fire and theft)</p> <p>This cover is only available to cars and light delivery vehicles.</p> <p>If you have a valid claim under this section, we will arrange the hiring of a vehicle and pay the vehicle hire charges if your vehicle:</p> <ul style="list-style-type: none">• cannot be driven;• is undergoing repairs;• is stolen and not recovered.



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The type of car we will arrange, as well as the period of car hire, are shown in the schedule.

This cover is subject to the following conditions:

4.9.2.4 We must arrange the car hire for you from an approved car hire company of our choice;

4.9.2.5 You must accept the terms, conditions and exclusions of the car hire company;

4.9.2.6 We will not extend the period of car hire by the number of days that spare parts for the repair of your vehicle are not available.

The period of car hire will start from any of the following dates:

4.9.2.7 The date the vehicle cannot be driven;

4.9.2.8 The date the vehicle is handed to the motor body repairer for repairs; or

4.9.2.9 The date the theft of the vehicle was reported to us.

The period of car hire ends at the earliest of the following dates:

4.9.2.10 The day your vehicle has been completely repaired;

4.9.2.11 The day we pay you for the total loss of your vehicle; or

4.9.2.12 The last day of the number of days shown in the schedule.

This cover does not include running costs (fuel, oil, tollgate fees or any other optional service supplier fees) of the hire car.

4.9.3 4x4 or 4x2 cover (if the type of insurance is Comprehensive)

4.9.3.1 Costs for emergency repairs (limit is replaced)

4.9.3.2 Mechanical and electrical breakdown of winching equipment (additional cover)

4.9.3.3 Head-, tail- or spotlights (additional cover)

9.9.3.4 Documents (additional cover)

4.9.3.5 Car hire (additional cover)

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This cover is subject to the following conditions:

4.9.2.1 We must arrange the **vehicle** hire for you **and pay the vehicle hire charges** from an approved **vehicle** hire company of our **choice**.

4.9.2.2 You must accept the terms, conditions and exclusions of the **vehicle** hire company.

4.9.2.3 We will not extend the period of **vehicle** hire by the number of days that spare parts for the repair of your vehicle are not available.

4.9.2.4 The type of **vehicle** we will arrange, as well as the period of **vehicle** hire **you will be compensated for**, are shown in the schedule.

The period of vehicle hire you will be compensated for will start from any of the following dates:

4.9.2.5 The date your vehicle cannot be driven.

4.9.2.6 The date your vehicle is handed to the motor body repairer for repairs; or

4.9.2.7 The date the theft of your vehicle was reported to us.

The period of vehicle hire you will be compensated for ends at the earliest of the following dates:

4.9.2.8 The day your vehicle has been completely repaired.

4.9.2.9 The day we pay you for the total loss of your vehicle; or

4.9.2.10 The last day of the number of days shown in the schedule.

This cover does not include running costs (fuel, oil, tollgate fees or any other optional service supplier fees) of the hired vehicle.

4.9.3 4x4 or 4x2 cover (if the type of insurance is Comprehensive)

4.9.3.1 Costs for emergency repairs - **Wording not amended only subject heading changed**

4.9.3.2 Mechanical and electrical breakdown of winching equipment - **Wording not amended only subject heading changed**

4.9.3.3 Head-, tail- or spotlights - **Wording not amended only subject heading changed**

4.9.3.4 Documents - **Wording not amended only subject heading changed**

4.9.3.5 **Vehicle** hire **costs**



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If you have a valid claim under this section of your policy, we will pay the actual charges for the hire of a vehicle if your vehicle:

- cannot be driven;
- is being repaired; or
- is stolen and not recovered.

This cover is limited to the amount per day shown in the schedule and includes the cost of delivery of a vehicle from a car rental company.

This cover is subject to the condition that you must accept the terms, conditions and exclusions of the car hire company.

The period of car hire will start from any of the following dates:

- The date the vehicle cannot be driven;
- The date the vehicle is handed to the motor trade for repair; or
- The date the theft of the vehicle was reported to us.

The period of car hire ends at the earliest of the following dates:

- The day your vehicle has been completely repaired;
- The day we pay you for the total loss of your vehicle; or
- After a maximum of 30 days

4.9.3.6 The countries where you are insured (additional countries)

In addition to the countries where you are insured under this section of the policy, we will also cover your vehicle in Tanzania, Kenya and Angola (excluding the Cabinda enclave).

If your vehicle is damaged in any of these countries, you are responsible to bring the vehicle back to the Republic of South Africa and we will only consider your claim once the vehicle has been returned to South Africa.

If your vehicle is uneconomical to repair and you did not bring the vehicle back to the Republic of South Africa, you must prove to us that it is uneconomical to repair the vehicle before we will accept your claim.

We will determine the value of the wreckage at 20% of the retail value or agreed value as shown in the schedule and deduct the value of the wreck from the claim settlement.

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If you have a valid claim under this section of your policy, we will pay the actual charges for the hire of a vehicle if your vehicle:

- cannot be driven;
- is being repaired; or
- is stolen and not recovered.

This cover is limited to the amount per day shown in the schedule and includes the cost of delivery of a vehicle from a **vehicle** rental company.

This cover is subject to the condition that you must accept the terms, conditions and exclusions of the **vehicle** hire company.

The period of **vehicle** hire will start from any of the following dates:

- the date **your** vehicle cannot be driven;
- the date **your** vehicle is handed to the motor trade for repair; or
- the date the theft of **your** vehicle was reported to us.

The period of **vehicle** hire ends at the earliest of the following dates:

- the day your vehicle has been completely repaired;
- the day we pay you for the total loss of your vehicle; or
- after a maximum of 30 days.

4.9.3.6 The countries where you are insured (**label change**)

In addition to the countries where you are insured under this section of the policy, we will also cover your vehicle in **the United Republic of Tanzania, the Republics of Kenya, Zambia and Angola (excluding the Cabinda enclave)**.

If your vehicle is damaged in any of these countries, you are responsible to bring the vehicle back to the Republic of South Africa and we will only consider your claim once the vehicle has been returned to South Africa.

If your vehicle is uneconomical to repair and you did not bring the vehicle back to the Republic of South Africa, you must prove to us that it is uneconomical to repair the vehicle before we will accept your claim.

We will determine the value of the wreckage at 20% of the retail value or agreed value as shown in the schedule and deduct the value of the wreck from the claim settlement.



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<p>4.9.4 Cover for vehicles used in a neighbouring country for more than three days a week (if the type of insurance is Comprehensive or Third party, fire and theft)</p> <p>If you use your vehicle in a neighbouring country for more than three days a week, we will only cover the vehicle if you have this optional cover. We will cover your vehicle if it is lost or damaged in Botswana, Lesotho, Mozambique, Malawi, Namibia, Swaziland or Zimbabwe.</p> <p>If your vehicle is damaged in any of these countries, you are responsible to bring the vehicle back to the Republic of South Africa and we will only consider your claim once the vehicle has been returned to the Republic of South Africa.</p> <p>If your vehicle is uneconomical to repair and you did not bring the vehicle back to the Republic of South Africa, you must prove to us that it is uneconomical to repair the vehicle before we will accept your claim.</p> <p>We will determine the value of the wreckage at 20% of the retail value or agreed value as shown in the schedule and deduct the value of the wreck from the claim settlement.</p>	<p>4.9.4 Cover for vehicles used in a neighbouring country for more than three days a week (if the type of insurance is Comprehensive or Third party, fire and theft)</p> <p>If you use your vehicle in a neighbouring country for more than three days a week, we will only cover the vehicle if you have this optional cover. We will cover your vehicle if it is lost or damaged in the Republics of South Africa, Botswana, Mozambique, Malawi, Namibia, Zimbabwe and the Kingdoms of Eswatini and Lesotho.</p> <p>If your vehicle is damaged in any of these countries, you are responsible to bring the vehicle back to the Republic of South Africa and we will only consider your claim once the vehicle has been returned to the Republic of South Africa.</p> <p>If your vehicle is uneconomical to repair and you did not bring the vehicle back to the Republic of South Africa, you must prove to us that it is uneconomical to repair the vehicle before we will accept your claim.</p> <p>We will determine the value of the wreckage at 20% of the retail value or agreed value as shown in the schedule and deduct the value of the wreck from the claim settlement.</p>
<p>4.9.5 Additional cover for locks, keys and remote control units (if the type of insurance is Comprehensive)</p> <p>We cover loss of or damage to your vehicle's locks, keys (including smart keys) and remote control units.</p> <p>This cover is limited to the amount shown in the schedule and is in addition to the limit shown in the schedule for the cover under 4.7.9 above.</p>	<p>4.9.5 Additional cover for locks, keys and remote control units (if the type of insurance is Comprehensive)</p> <p>We cover loss of or damage to your vehicle's locks, keys (including smart keys) and remote-control units.</p> <p>This cover is limited to the amount shown in the schedule and replaces the limit shown in the schedule for the cover under 4.7.9 above.</p>
<p>4.10 Special terms and conditions under this section</p> <p>4.10.1 How we will compensate you</p> <p>OMITTED FROM THE WORDING</p>	<p>4.10 Special terms and conditions under this section</p> <p>4.10.1 How we will compensate you</p> <p>We will compensate you for loss of or damage to your vehicle by any one or combination of the following:</p> <ul style="list-style-type: none">4.10.1.1 Paying for the vehicle's repair at our approved repairer.4.10.1.2 Replacing the vehicle.4.10.1.3 Paying the amount of the loss, damage or liability. <p>We will decide how to compensate you. If we decide to repair your vehicle that is no longer under warranty, we can choose to replace non-</p>



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	<p>safety or non-critical parts with parts that are not from the same source as those supplied by the original manufacturer or your vehicle, or with used parts that have been reconditioned.</p>
<p>4.10.2 Limits of compensation 4.10.2.3 Sum insured value If the type of vehicle value of your vehicle is shown in the schedule as Sum insured value and the vehicle is stolen or written off, we will compensate you for the limit of compensation shown in the schedule, less any excess</p>	<p>4.10.2 Limits of compensation 4.10.2.3 Sum insured value OPTION NO LONGER AVAILABLE</p>
<p>4.10.3 Countries where you are insured under this section Unless shown otherwise in the schedule, the Motor section of this policy applies to the Republic of South Africa, Botswana, Lesotho, Mozambique, Malawi, Namibia, Swaziland, Zimbabwe and Zambia.</p>	<p>4.10.4 Countries where you are insured under this section Unless shown otherwise in the schedule, this policy applies to the Republics of South Africa, Botswana, Mozambique, Malawi, Namibia, Zimbabwe and the Kingdoms of Eswatini and Lesotho.</p>
<p>NEW</p>	<p>4.10.13 Let us know if there is a change to the regular driver The regular driver is the person who drives your Vehicle most frequently in any monthly period. This person will be noted in your Policy Schedule. Should this regular driver change, you must notify us immediately. The terms, conditions and premiums are calculated on the profile of the regular driver. If the terms, conditions and premiums are based on incorrect information supplied by you, we will be receiving an incorrect premium and your cover will be affected. This means that you must pay: 4.10.13.1 the difference in premium; and 4.10.13.2 the additional excess shown in the schedule.</p>
<p>4.11.2 Certain damages to tyres We do not cover the following damage to tyres: 4.11.2.1 Malicious damage; 4.11.2.2 Damage caused by the application of brakes; 4.11.2.3 Damage caused by distortion of the tyre; 4.11.2.4 Punctures, cuts or bursts caused by road hazards.</p>	<p>4.11.2 Certain damages to tyres We do not cover the following damage to tyres: 4.11.2.1 Malicious damage. 4.11.2.2 Damage caused by the application of brakes. 4.11.2.3 Damage caused by distortion of the tyre. 4.11.2.4 Punctures, cuts or bursts caused by road hazards including potholes.</p>
<p>4.11 What we do not insure under this section 4.11.8 Compliance with road traffic ordinances We do not cover any loss, damage or liability incurred while your vehicle is in a condition that does not comply with the Road Traffic ordinances</p>	<p>4.11 What we do not insure under this section 4.11.5 Compliance with road traffic ordinances We do not cover any loss, damage or liability incurred while you or any person drives or uses your vehicle have violated any of the provisions or</p>



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<p>of the Republic of South Africa, or similar legislation that applies to the country where the vehicle is being driven.</p> <p>4.11.5 Licences</p> <p>We do not cover loss, damage or liability if the vehicle is driven or used:</p> <p>4.11.5.1 without a vehicle licence that is valid in the country where the vehicle is being driven or used;</p> <p>4.11.5.2 while you, or any other person with your permission, drives the vehicle without a driver's or learner's licence that is valid in the country where the vehicle is being driven or used; or</p> <p>4.11.5.3 if you or any other person with your permission, do not comply with the relevant laws about licences in the country where the vehicle is being driven or used.</p> <p>4.11.6 Driving under the influence</p> <p>We do not cover any loss, damage or liability while you or any person with your permission drives or uses your vehicle:</p> <p>4.11.6.1 under the influence of alcohol or drugs, or</p> <p>4.11.6.2 with a blood-alcohol level over the legal limit.</p>	<p>requirements of the National Road Traffic Act, 93 of 1996 (as amended) or any of its regulations. This includes the Road Traffic Regulations of 1999 (as amended).</p> <p>Examples of these provisions include, but are not limited to:</p> <p>4.11.5.1 Driving under the influence of alcohol or drugs, or with a blood-alcohol level over the legal limit.</p> <p>4.11.5.2 Driving without a vehicle licence that is valid in the country where the vehicle is being driven or used.</p> <p>4.11.5.3 Driving the vehicle without a driver's or learner's licence that is valid in the country where the vehicle is being driven or used.</p> <p>4.11.5.4 Do not comply with the relevant laws about licences in the country where the vehicle is being driven or used.</p> <p>4.11.5.5 Driving your vehicle excessively faster than the prescribed speed limit.</p> <p>4.11.5.6 Overtaking another vehicle on a solid white line, blind rise, corner or bend.</p> <p>4.11.5.7 Ignoring important road traffic signs or traffic lights.</p> <p>4.11.5.8 Driving your vehicle while it is not roadworthy.</p> <p>The non-compliance with condition 4.11.5.5, 4.11.5.6, 4.11.5.7 or 4.11.5.8 must be a material cause of the loss, damage or liability. If we reject your claim due to non-compliance with any of those conditions, you must prove that the non-compliance is not a material cause of the loss, damage or liability</p>
<p>NEW</p>	<p>4.11.6 If you leave the scene of the accident</p> <p>We may not cover loss, damage or liability if you or any person who drives or uses your vehicle leaves the scene of the accident before the relevant authorities arrive on the scene.</p>
<p>NEW</p>	<p>4.11.7 Theft of vehicle accessories and spare parts in the vehicle</p> <p>We will not cover vehicle accessories and spare parts from the inside of the vehicle or its boot unless there are visible signs of forced entry to the vehicle.</p>
<p>NEW</p>	<p>4.11.8 Third Party selling your vehicle</p> <p>We will not cover loss or damage to your vehicle if it is possession of a third party who is selling the vehicle on your behalf.</p>



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NEW	<p>4.11.9 Incorrect fuel or oil in your vehicle</p> <p>We will not cover loss or damage to your vehicle caused by or related to putting the incorrect fuel or oil in your vehicle.</p>
SWIFTCARE – VALUE ADDED PRODUCT	
<p>5.4 Medical assistance</p> <p>5.4.1 Medical emergency ambulance service</p> <p>We offer a 24-hour medical emergency ground- and aerial medical ambulance service that will assist you during a medical emergency. We have a fleet of vehicles e.g. helicopters, fixed-wing aircraft, ambulances or rapid response vehicles, all equipped to advanced life support, which are ready to take you to the nearest, most appropriate medical facility.</p>	<p>5.4 Medical assistance</p> <p>5.4.1 Emergency Medical Response service</p> <p>We offer a 24-hour medical emergency whether Motor Vehicle Accident related or Non Motor Vehicle Accident related.</p> <p>The appropriate response service determined by the EMS Operations Centre will be despatched immediately to the location of the Medical Emergency where the necessary and required life saving care will be administered by the Health Care Professional.</p> <p>The patient will be stabilised at the scene and where necessary, transported to the nearest most appropriate medical care facility.</p> <p>The cost of this transportation will be covered under your Old Mutual Insure Swiftcare benefits, subject to the NHRPL Tariffs, under supervision. The destination will be determined by it being the closest facility that are capable and able to administer the required treatment and care as determined by the Emergency Medical Service Provider in attendance.</p> <p>The mode of transport will also be determined by said Emergency Medical Service Provider be it by road or air. If by Road, the level of ambulance (Basic, Intermediate or Advanced) will be commensurate with the extent of treatment required.</p>
<p>5.4.1 Medical emergency ambulance service continued</p> <p>If you were not able to contact our 24-hour call centre because of the seriousness of your injury or illness and you were transported to a medical facility, you or someone acting on your behalf, must contact our 24-hour call centre within 72 hours after the incident. If you then get an account for the emergency ambulance transport that you are personally responsible to pay, you must send us the original invoice, your full contact details and policy number with a brief description of the incident. We will then pay the ambulance service provider directly up to the benefit limits. If</p>	<p>5.4.1 Emergency Medical Response service continued</p> <p>If you were not able to contact our 24-hour call centre because of the seriousness of your injury or illness and you were transported to a medical facility, you or someone acting on your behalf, must contact our 24-hour call centre within 72 hours after the incident. If you then get an account for the emergency ambulance transport that you are personally responsible to pay, you must send us the original invoice, your full contact details and policy number with a brief description of the incident. We will then pay the ambulance service provider directly up to the benefit limits. If you had already settled the account, we will refund you up to the benefit limits.</p>



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<p>you had already settled the account, we will refund you up to the benefit limit.</p>	
<p>5.4.2 Hospital admission</p> <p>If you do not have a medical aid or have a hospital plan (or you do not have proof of medical aid), private hospitals and medical facilities require a cash deposit payment or bank guaranteed cheque before admitting you as an in-patient.</p> <p>If you have a life-threatening medical emergency and we arranged your ambulance transportation, we will assist with admission as an in-patient to a private hospital or medical facility.</p> <p>This benefit is limited to R 5 000.</p> <p>This benefit is subject to the following conditions:</p> <p>5.5.2.1 You must make use of our comprehensive ambulance service;</p> <p>5.5.2.2 You must contact our 24-hour call centre on 0860 247 365 from the hospital to ask for this guarantee;</p> <p>5.5.2.3 You cannot claim for the deposit guarantee from us if these expenses are covered by your medical aid;</p> <p>5.5.2.4 If you are a member of a medical aid and we paid the deposit on your behalf, we will claim our payment amount back from your medical aid.</p> <p>However, this benefit does not cover the following:</p> <p>5.5.2.5 In-hospital expenses;</p> <p>5.5.2.2 Treatment in a trauma-unit.</p>	<p>COVER NO LONGER AVAILABLE</p>
<p>5.4.3 Trauma counselling</p> <p>We give you telephonic trauma counselling for free. We also arrange face-to-face trauma counselling in an area that is convenient to you.</p>	<p>COVER NO LONGER AVAILABLE</p>
<p>5.4.4 Telephonic advice</p> <p>We have a 24-hour call centre which is operated by trained professionals. We can give you the following:</p> <p>5.5.4.1 Free telephonic medical information and advice for minor ailments;</p> <p>5.5.4.2 Free medical referral to a national database of medical doctors, medical facilities and pharmacies which are available to help you.</p>	<p>5.4.2 Telephonic advice</p> <p>We have a 24-hour call centre which is operated by trained professionals. We can give you the following:</p> <p>5.4.2.1 Free telephonic medical information and advice for minor ailments;</p>



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5.4.6 Other services after a medical emergency We also give you the following benefits: 5.4.6.1 Monitoring and messaging on a regular basis; 5.4.6.2 A travel companion with medical supervision for minor children that are stranded (we call this Childsafe); 5.4.6.3 We send you medical staff, equipment and medicine to remote areas if it is needed; 5.4.6.4 Medical assistance to return to your home town after you were hospitalised.	5.4.3 Other services after a medical emergency We also give you the following benefits: 5.4.3.1 A travel companion with medical supervision for minor children that are stranded (we call this Childsafe).
5.4.5 Return of mortal remains	COVER NO LONGER AVAILABLE
5.5 HIV Preventative programme	COVER NO LONGER AVAILABLE