

# The king's product pocket guide

[kingprice.co.za](http://kingprice.co.za)

Licensed insurer | FSP no. 43862

*KingPrice*<sup>™</sup>

**INSURANCE**

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# Multiple car discount



## In a nutshell...

Our multiple car discount is available to clients who comprehensively insure 2 or more cars with the king. And it's exactly what it sounds like... The more cars you insure, the more you save on your premium.

## Example

Our multiple car discount works like this:

- 1 car = super cheap insurance.
- 2 cars = up to 10% discount on both cars.
- 3 cars = up to 15% discount on all 3 cars.
- 4+ cars = up to 20% discount on all your cars.

# Multiple car discount

## What's covered

In order to qualify for this discount, you need the king's comprehensive car insurance. Which means you'll enjoy the same cover we offer to all our comprehensively-insured clients:

- Accidental damage.
- Theft.
- Fire.
- Hi-jacking.
- Third party liability.
- Hail damage.
- The cost of replacing lost/damaged keys and remotes.
- The cost of replacing locks and reprogramming your car's alarm system.



# R1 insurance



## In a nutshell...

If you have comprehensive car or motorbike insurance with us, you can also cover some of your high-value items for just R1 monthly!

## Example

You've insured 2 cars with the king. Because you only chose to cover 1 car comprehensively (and the other 1 under theft and write-off) you may only link 1 R1 item to your policy. You then decide to cover your golf clubs for R1 extra a month.

|                             |           |
|-----------------------------|-----------|
| Car 1 (theft and write-off) | R300      |
| Car 2 (comprehensive cover) | R750      |
| Golf clubs                  | <u>R1</u> |
| Total premium               | R1,051    |

# R1 insurance

## What's covered

With comprehensive car cover you can choose to cover 1 of these items:

- Golf clubs.
- Bicycle.
- Hearing aids.

With comprehensive motorbike cover you can cover:

- Motorbike gear.

### **Please note:**

**If you end your royal cover for the car or motorbike that's linked to a R1 insurance item then we'll continue to insure the R1 item, but at our normal rate. And, after a claim for a R1 item, we may review the monthly premium for it.**

# Car hire



## In a nutshell...

With the king's car hire, you never have to be without wheels! We'll provide you with a rental car if your car or motorbike's stolen, hi-jacked or damaged and in for repairs. However, you can only claim for car hire if we've approved your claim.

## Example

You're involved in an accident that leaves your car damaged, but driveable. After assessing the damage, our trusted repairer then says that it'll take 2 weeks to fix the damage. Once we've approved your car insurance claim, we'll then provide you with a rental car for those 2 weeks, until your claim's finalised.

# Car hire

## What's covered

We'll help you out with a rental car (max 30 days) if your car or motorbike's:

- Damaged and being repaired.
- Damaged and not driveable.
- Stolen or hi-jacked.

## What's NOT covered

Car hire while repairs are being done under scratch and dent, car warranty cover, roadside assist or any other VAP or car service.

### **Please note:**

**If clients make use of the hired car that we offer, then they'll need to pay:**

- **The fuel, security deposit and running costs, as well as the collection and delivery fees.**
- **The excess that's payable in the event of a claim for the loss of (or damage to) the hired car.**



# Shortfall cover



## In a nutshell...

If the car or motorbike that we insure comprehensively for you is financed by a financial institution, and it's written-off, stolen or hi-jacked, then shortfall cover pays the amount that you still owe the financier after we've settled the claim.

## Example

|   |          |
|---|----------|
| What you owe the financial institution:               | R120,000 |
| Your car's value at the time of it being written-off: | R90,000  |
| Balloon payment:                                      | R0       |
| Your shortfall:                                       | R30,000  |

We'll then pay out the value of the claim (R90,000 + R30,000) directly to the financier.

# Shortfall cover

## What's covered

- The difference between what your car/motorbike's worth and what you still owe the financial institution for it.
- Balloon payments and residual values.

## What's NOT covered

- 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 that exceeds the financed amount/original purchase price of the car.
- Any amounts that are refundable to you.
- The excess that applies to your comprehensive car cover, and any other amount/s that may rightfully be deducted from your claim.

# Shortfall cover

- Non-standard sound equipment, extra trimmings and accessories that aren't stated on your policy schedule and that don't form part of the original finance agreement.
- Any claim under this section if your car claim is unsuccessful, or if your policy's cancelled.



# King's cab



## In a nutshell...

If you're going out on the town and know you'll be 'over the limit' when you're ready to go home, we'll drive you (and your car) home safely.

## Example

You and your friends decide to head out for a few drinks... And, because you suspect you might not be able to drive yourself home later in the evening, you dial 0860 00 55 00, follow the prompts and book a king's cab to pick you up at 23:00.

## What's covered

6 trips in any 12-month period.

## What's NOT covered

Your handbag, cellphone, laptop and other valuables, during the trip.

# Scratch and dent



## In a nutshell...

This covers minor repairs to the exterior of your car... Like those little dings that happen in parking lots, and those annoying spots of tar that stick like superglue.

## Example

You backed out of your driveway and accidentally closed the gate too soon. Now, your car door's got a teeny tiny dent. Because the dent's smaller than 15cm in diameter, you can repair it under the king's scratch and dent cover!

## What's covered

Minor:

- Chips.
- Dents.
- Scratches.
- Hail damage.
- Damage to mags and rims.
- Tar removal.

# Scratch and dent

## What's NOT covered

- Repairs not listed under 'What's covered'.
- Pre-existing damage, including rust and any other gradually-developing cause.
- Repairs done without our written permission, or that aren't done by our authorised service providers.
- Claims that exceed R3,000.
- The replacement of body panels or parts thereof, or repairs due to the replacement of body panels or parts thereof.
- Damage to accessories, door mouldings, window mouldings and beading.
- Damage to tyres and stickers.
- Depreciation due to repairs.

# Tyre and rim



## In a nutshell...

Our tyre and rim insurance covers, well, your tyres and rims. We'll repair your tyres if they're repairable, and we'll replace them if they aren't. We'll also fix your rims if we can.

## Example

1 evening, while driving home from work, you spot a log in the road. Unable to swerve out in time, you hit the log and damage your tyre. Because you've got the king's tyre and rim cover (which covers tyre and rim damage due to road hazards) your tyre's then repaired if possible or replaced if necessary.

# Tyre and rim

## What's covered

- Tyre repair/replacement.
- Rims: Road and mag wheels (repair only).

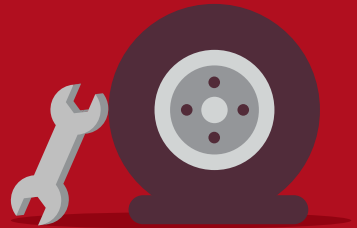
## What's NOT covered

- The replacement of rims.
- Accident, fire and theft.
- Alterations and modifications.
- Consequential loss.
- Claims arising from contractual liability.
- Gradual causes.
- Intentional acts.
- Lack of maintenance.
- Costs that can be recovered from any other insurance or warranty.
- Tyre replacements that exceed the reasonable replacement price.



# Tyre and rim

- Repatriation costs.
- Sets and pairs.
- Tyres with treads below the limit stated in the National Road Traffic Act No. 93 of 1996.
- Unlicensed or drunk driving.
- Cars used for business purposes.



# Little dings and tyre things

## In a nutshell...

You know how some things are better together, like burgers and cheese sauce? Well, we've put 2 of our value-added products together, to bring you extra cover at a better price. It's called 'little dings and tyre things' and it combines our scratch and dent cover with cover for your tyres and rims. Check out pages [12](#) and [14](#) for more info.



# Car warranty



## In a nutshell...

Our royal car warranty cover ensures that car parts that fail are repaired or replaced... And you can get the king's car warranty cover no matter where your car's insured. (And even if it isn't!) Your premium is based on your car's value and mileage, and this also determines how much we'll pay per part.

## Example

While heading to KFC for a snack, you start to hear a faint whistling noise coming from somewhere in your car. Soon enough, you learn that your gearbox is the cause of it all. Because you have car warranty cover, the king pays out R15,000 (according your car's value and mileage) to have your gearbox fixed.

# Car warranty

## What's covered

- Engine.
- Gearbox.
- Diff.
- Turbo.
- Management system.
- Fuel system.
- Electronic ignition.
- Cooling system.
- Overheating.
- Electrical components.
- Cambelt.

## What's NOT covered

Anything not mentioned in 'What's covered'.



# Code red



## In a nutshell...

Code red is an app-based service that'll get the closest armed response car or emergency service to you ASAP when you tap the red button. It aims to provide you with peace of mind in situations whenever you feel threatened or unsafe, or when there's a medical emergency. You're covered in all major metros and submetros and many outlying areas.

## Example

Let's say you're at home and you suddenly hear someone trying to break down the front door... Feeling unsafe, you open your King Price app and tap and hold the code red button. The closest armed response company then sends a vehicle to your GPS location and the code red control centre calls you to see if you need emergency services.

# Code red

## What's covered

You (the policyholder) are covered in all major metros and sub-metros, and many outlying areas.

## What's NOT covered

- Any costs charged by any emergency service that's dispatched as a result of you activating code red.
- Loss or damage that's caused directly or indirectly due to code red.



# RAF assist



## In a nutshell...

Claiming from the Road Accident Fund for injury leading to loss of income, and for compensation in respect of a death, after an accident can be a drawn-out, admin-intensive process. RAF assist will take over and manage your claim from start to finish.

## What's covered

- Legal assistance.
- Other professional services.
- The full pay-out.
- Your family.

# RAF assist

## What's NOT covered

- Non-compliance with laws and regulations.
- Second opinions.
- Third party payments.
- Accidents that happen outside SA.

