

VAPS Insurance Underwriters – Car Hire Product Guide 2023

Important Notes

- There must be a valid Comprehensive Underlying policy in place.
- These products are available for Domestic/Personal Lines & Commercial Lines Policies.

VAPS Car Hire Product Guide

VAPS will pay the actual Car Hire charges including the cost of delivery if the Insured Vehicle is unusable or is being repaired following loss or damage covered under the Underlying Motor section or while the vehicle remains uncovered following theft, subject to availability, in terms of the selection of the Group car as shown in the schedule. If selected, VAPS will also pay for a period of 5 days after a Mechanical Breakdown of the vehicle and for two days' rental for routine servicing of the Insured vehicle.

When will we arrange Car Hire?

- Insured Vehicle Stolen or Hijacked - We will arrange car hire upon receipt of instructions accompanied by copies of the claim forms from the Insurer.
- Insured Vehicle damaged but drivable - Provided we have received instructions and copies of claim forms from the Insurer, we will arrange car hire as soon as the insured vehicle has been delivered to an approved panel beater
- Insured Vehicle damaged and not drivable - Provided we have received instructions and copies of claim forms from the Insurer, we will arrange car hire as soon as the insured vehicle has been towed.
- Mechanical Breakdown - Upon receipt of instructions accompanied by the Mechanical breakdown claim form from the Insurer, we will provide the Insured with a hired vehicle for a period of up to 5 days whilst the insured vehicle is not in the Insured's possession.
- Routine Services (Two claims per annum) - Upon receipt of instructions accompanied by written confirmation from an approved motor dealer confirming the service date, we will provide the Insured with a hired vehicle for a period of 2 days, twice per annum, whilst the insured vehicle is not in the Insured's possession

Inclusions & Exclusions

VAT	Included in Daily Rate
Unlimited Daily Kms	Included in Daily Rate
Airport Surcharge	Included in Daily Rate
Super Collision Damage & Theft Waivers	Included in Daily Rate
Delivery & Collection within 25km radius between 0900 & 1600	Included in Daily Rate
Towing	Included in Daily Rate
Tourism Levy	Included in Daily Rate
Additional Drivers	One additional driver Included
Delivery & Collection before 0900 or after 1600	For Policyholder's Account
Fuel	For Policyholder's Account
Contract Fee	For Policyholder's Account
Valet Fee	For Policyholder's Account
Windscreen & Tyre Waivers	For Policyholder's Account
Traffic Fine Fee & Accident Handling Fee	For Policyholder's Account
Cross Border Fee	For Policyholder's Account
Excess in the event of a claim – R 2500	For Policyholder's Account
Refundable Fuel and E-Toll deposit (R1500)	For Policyholder's Account

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Vehicle Groups, Descriptions & Premiums – Personal & Commercial Lines

Group	Manual / Auto	Description	Option 1		Option 2		Option 3		Option 4		Option 5		Option 6	
			30 Days		30 + 5 + 2		45 Days		45 + 5 + 2		60 Days		60 + 5 + 2	
			Sum Insured	Premium Per vehicle	Sum Insured	Premium Per vehicle	Sum Insured	Premium Per vehicle	Sum Insured	Premium Per vehicle	Sum Insured	Premium Per vehicle	Sum Insured	Premium Per vehicle
T	M	Toyota Agya or similar	R10 000	R 82.00	R10 000	R 94.00	R11 500	R 111.00	R11 500	R 126.00	R15 000	R 143.00	R15 000	R 159.00
B	M	Toyota Etios or similar	R10 000	R 92.00	R10 000	R 103.00	R13 000	R 123.00	R13 000	R 140.00	R17 000	R 161.00	R17 000	R 178.00
C	M	Ford Figo or similar	R11 000	R 105.00	R11 000	R 120.00	R15 000	R 143.00	R15 000	R 165.00	R20 000	R 188.00	R20 000	R 209.00
D	A	Toyota Starlet or similar	R11 000	R 105.00	R11 000	R 120.00	R15 500	R 148.00	R15 500	R 170.00	R20 500	R 193.00	R20 500	R 215.00
U1	A	VW Polo TSI or similar	R11 500	R 110.00	R11 500	R 126.00	R17 000	R 163.00	R17 000	R 187.00	R23 000	R 217.00	R23 000	R 241.00
F	A	Toyota Quest or similar	R21 000	R 108.00	R21 000	R 125.00	R32 000	R 140.00	R32 000	R 172.00	R42 000	R 195.00	R20 000	R 217.00
O	A	BMW 3 Series or similar	R23 000	R 192.00	R23 000	R 224.00	R23 000	R 271.00	R23 000	R 309.00	R23 000	R 355.00	R25 000	R 396.00
M	M	Ford Eco Sport or similar	R29 000	R 165.00	R29 000	R 192.00	R42 500	R 231.00	R42 500	R 266.00	R57 000	R 305.00	R20 000	R 340.00
R	A	Toyota Rav or similar	R33 000	R 188.00	R33 000	R 219.00	Not available				Not available			
Y	M	Nissan 1 Ton LDV or similar	R20 000	R 140.00	R20 000	R 165.00	R26 500	R196.00	R26 500	R225.00	R35 000	R259.00	R35 000	R287.00
E	M	H100 or similar (discontinued)	R53 000	R 174.00	R53 000	R 203.00	Not available				Not available			