

making a success of life
momentum

For the 4X4 enthusiasts, Momentum Short-term Insurance offers **Momentum Explorer** - an optional extension of cover for those who intend travelling to neighbouring countries. It includes wider geographical cover as well as certain additional benefits to ensure that you have peace of mind while living on the wild side.

Short-term Insurance

Where you will be covered:

The vehicle is covered in South Africa, Angola, Botswana, Kenya, Lesotho, Malawi, Moçambique, Namibia, Swaziland, Tanzania, Uganda, Zambia and Zimbabwe. The watercraft is also covered while afloat within a 20km distance off the coast, where applicable, of these countries. Third party cover does not include any country-specific third party insurance, since this cover must be taken out at each border post should this be required for the country you are travelling to.

When you will be covered:

This cover is applicable when going on a private or social trip (holiday) to any of the above mentioned countries. Momentum Explorer is available as an optional on comprehensive and / or limited vehicle cover with us.

What you need to know:

Momentum Explorer is conditional upon a minimum subscription period of 12 months. Any one trip may not exceed 3 consecutive months.

What you will be covered for:

- **Breakdown:** Mechanical and electrical breakdown cover for the vehicle and watercraft, including the anti-theft device(s), while outside South Africa. Cover is limited to the costs of airborne technical assistance and additional labour costs incurred because the vehicle is outside South Africa. Cover is limited to R7 500 for any one incident.
- **Emergency:** Emergency accommodation while outside South Africa is limited to R1 000 per person per day, to a maximum of R16 000 for any one insured incident. If the vehicle is involved in an accident while outside South Africa, emergency repairs may be effected in order to get the vehicle functional and mobile. The cost of repairs is limited to R7 500.
- **Repatriation:** Repatriation of the vehicle and its occupants to South Africa is limited to R65 000 for any one incident caused by any of the noted perils, as well as mechanical or electrical failure of the vehicle, while outside South Africa.



- **Loss or damage:** to the vehicle caused by any of the perils noted under the respective sections in your policy wording.
- **Medical costs:** Full costs of medical repatriation, transportation and inter-hospital transfers are covered. (See Medical benefit table for details.)

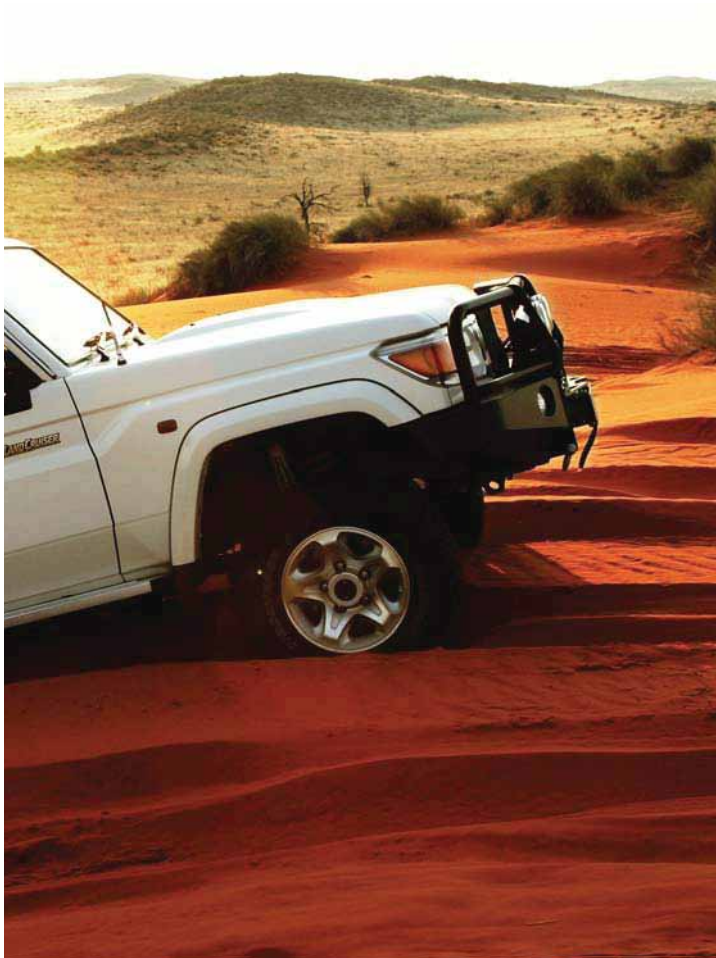
Medical benefit table

Benefit/limit

• Medical advice and information hotline	No limit
• Emergency medical advice and assistance line	No limit
• Referrals to medical practitioners and facilities	Full cost
• Medical transportation	Full cost
• Inter-hospital transfer	Full cost
• Refundable hospital admission deposit	R2 000
• Medical repatriation	Full cost
• Despatch of doctor and/or essential medicine	Full cost
• Escorted return of minors	Full cost
• In-hospital medical monitoring	Full cost
• Compassionate visits	Full cost

For more information contact your Financial Adviser, or our Call Centre on 0861 300 789.

Momentum is an authorised financial services provider.



maak 'n sukses van die lewe

momentum

Momentum Explorer is 'n unieke produk van Momentum Korttermynversekering, ontwerp vir die 4X4 entoesias. As 'n opsionele verlenging van jou bestaande dekking, kan jy nou met gemoedsrus Suid-Afrika se buurlande besoek. Geniet dekking in 'n groter geografiese area, asook addisionele voordele terwyl jy jou vakansie ten volle geniet.

Korttermynversekering

Waar is jy verseker:

Jou voertuig word gedek in Suid-Afrika, Angola, Botswana, Kenia, Lesotho, Malawi, Mosambiek, Namibië, Swaziland, Tanzanië, Uganda, Zambië en Zimbabwe. Vaartuie is gedek terwyl dit drywend binne 20km van die kus van hierdie lande is. Land-spesifieke derdepartyversekering moet by elke grenspos uitgeneem word ingeval dit 'n vereiste is vir die land waarheen u reis, aangesien dit nie ingesluit is in die Momentum Explorer pakket nie.

Wanneer is jy verseker:

Momentum Explorer dekking is geldig vir privaat, sosiale of ontspanningsdoeleindes na enige van die bogenoemde lande en is beskikbaar onder ons Omvattende sowel as ons Beperkte dekking.

Wat jy moet weet:

Momentum Explorer is onderworpe aan 'n minimum subskripsie van 12 maande. Een toer mag nie langer as 3 maande aaneen duur nie.

Jy ontvang dekking vir:

- **Onklaarraking:** Dekking vir die meganiese en elektriese onklaarraking van beide die voertuig en vaartuig, insluitend diefstal, diefstal, onderwyl dit buite die grense van Suid-Afrika is. Dekking is beperk tot die koste van die lugvervoer van tegniese bystand en addisionele arbeids-koste wat aangegaan word terwyl die voertuig buite die grense van Suid-Afrika is. Dekking is beperk tot R7 500 vir enige enkele insident.
- **Noodgevalle:** Noodverblyf onderwyl die voertuig en insittendes buite die grense van Suid-Afrika is, is beperk tot R1 000 per persoon per dag en 'n maksimum van R16 000 vir enige enkele versekerde insident. Indien die voertuig buite Suid-Afrika in 'n ongeluk betrokke is, mag noodherstelwerk uitgevoer word om die voertuig funksioneel en mobiel te kry. Die koste van herstelwerk is beperk tot R7 500.
- **Repatriasie:** Repatriasie van die voertuig en insittendes na Suid-Afrika is beperk tot R65 000 vir enige enkele geval as gevolg van 'n versekerde insident, onderwyl dit buite die grense van Suid-Afrika is.



- **Verlies of skade:** Die voertuig is gedek vir verlies of skade veroorsaak deur enige van die risiko's soos gelys onder die relevante seksies van u polisbewoording.
- **Mediese kostes:** Volledige koste van repatriasie, vervoer en tussen-hospitaal vervoer word gedek (sien Mediese tabel vir verdere besonderhede).

Mediese voordele tabel:

Voordeel / Limiet

• Mediese advies en inligtingshulplyn	Geen limiet
• Nood mediese advies en bystandlyn	Geen limiet
• Verwysings na mediese praktisyns en geriewe	Volle koste
• Mediese vervoer	Volle koste
• Vervoer tussen hospitale	Volle koste
• Terugbetaalbare deposito vir hospitaal-toelating	R2 000
• Mediese repatriasie	Volle koste
• Uitstuur van dokter en/of noodsaaklike medisyne	Volle koste
• Vergeselde terugstuur van minderjariges	Volle koste
• Mediese monitoring tydens verblyf in hospitaal	Volle koste
• Barmhartighedsbesoeke	Volle koste

Vir meer inligting skakel jou Finansiële Adviseur of ons inbelsentrum by 0861 300 789.

Momentum is 'n gemagtigde finansiële dienste verskaffer.
MSTI 02/10 B.F & W