

## Short-term Insurance

### Vehicles, Caravans and Trailers



### Details on our vehicle cover

Vehicle refers to any South African registered motorcar, motorcycle, light delivery vehicle (LDV), caravan or trailer.

Vehicles used for emergency services (including traffic control and armed response vehicles), law enforcement, towing and taxi purposes are not covered.

#### Comprehensive cover

- Provides cover for any loss or damage caused intentionally through theft, hijacking, attempted theft or attempted hijacking.
- For any loss or damage caused during a vehicle accident, including fire, an explosion, earthquake, storm, hail, flood or snow damage.
- For towing and storage following an incident for which you can claim.
- You can claim a maximum of R1 500 per person in medical costs for any passenger in the vehicle injured following an incident.
- You, the members of your household and the regular driver are covered for legal liability for a vehicle accident which causes death or bodily injury to other people or damage to their property. This benefit covers you for up to R5 million and may be extended to R10 or R20 million.

#### Limited cover

- Offers a more affordable option to comprehensive cover in the event that your car is not financed. Limited Cover provides all the benefits included in our comprehensive package but excludes any accidental or intentional damage to your own vehicle.

#### Liability to other parties cover

- Provides a basic and more affordable option to comprehensive cover. It protects you, members of your household and the regular driver for legal liability following a vehicle accident which causes death or bodily injury to other people or damage to their property. This benefit covers you for up to R5 million and may be extended to R10 or R20 million.

#### More benefits

- There is no need to nominate drivers as we work on a regular driver basis.
- Fixed excesses mean no nasty surprises at claims stage.
- Premiums guaranteed for 12 months, whether you claim or not.
- We use approved repairers who are selected for their strict service and quality standards.
- Repairs are guaranteed for 12 months - ensuring your peace of mind.
- Vehicles are insured at retail value, with the option of insuring at market value.
- Affordable cover for non-financed vehicles under R50 000 and 5 years or older, is available.
- Free 24 hour Roadside Assistance.

#### Optional Extras

**Sound Equipment & Accessories:** Any loss or damage to non-factory fitted sound equipment and vehicle accessories is covered should you require it. Factory fitted sound equipment and accessories are automatically covered under the value of the vehicle. Basic vehicle excess is payable for any sound equipment claims, you can however specify sound equipment under optional cover which attracts a lower sound equipment excess.

**Car Hire:** Following an incident for which you can claim, we will provide you with a hired vehicle for a maximum period of 30 days.

**Business Use in Countries outside of South Africa:** Following an incident for which you can claim, you are covered when the vehicle is used for business purposes in Botswana, Lesotho, Malawi, Mozambique, Namibia, Swaziland and Zimbabwe.

**Momentum Explorer** provides extended cover options for travellers in neighbouring countries and regions such as Angola, Kenya and Tanzania.

**Vehicle Credit Shortfall:** You have a credit shortfall when the amount you owe on a finance agreement with a finance company exceeds the insured value that we pay to settle a claim. This option covers that shortfall and ensures that you never have to deal with this unexpected expense.