

# **SA4x4 Insurance Options Explained**

SA4X4 Rentals offers 2 insurance cover options, namely, **STANDARD & CDW2**. Both cover damages in the following countries: South Africa, Namibia, Botswana, Zambia, Zimbabwe, Malawi, Tanzania, Mozambique, Lesotho and Swaziland. This cover is NOT a personal liability cover or mechanical warranty, but cover for damage to our vehicles and/or 3rd party property. Both insurance options carry an admin fee of R4000, should a claim arise, or minor damages be repaired. Details below:

## **STD - STANDARD INSURANCE:**

### **1. Standard cover do not cover the following:**

- **Tyre and windscreen damages**
- **Towing cost outside the South African borders**
- **Mechanical damages after the first 200km.**
- **Water submerging damages.**
- **Fire and theft to vehicle and equipment.**
- **Vehicle Rollovers, Single vehicle accidents, and accidents with animals at night, with a minimum of R60 000 excess.**

This cover carries an excess of R30 000.00, which is applicable in the event of any accident or damage to either our vehicle or third party property, irrespective of the cause of damage. An admin fee of R4000.00 will be deducted, SA4x4 do not block this amount on the renters card, but a bank imprint will be done on the card to authorize the company to transact the amount. Funds will only be deducted from this amount, should the renter return the vehicle in a damaged condition or for any 3rd party damage. Standard liability cover does not include repair to or replacement of tyres and windscreens. When replacing a tyre, please ensure that it is a new tyre of the same brand, size and that it has a ply rating of 4mm or more. Reconditioned, second hand or re-treaded tyres are NOT acceptable. SA4x4 will charge the amount of R3000 per tyre, on the renters card, if the vehicle is returned with different brand/size tyres on the vehicle.

## **CDW2 – COLLISION DAMAGE WAIVER**

### **1. CDW2 cover the following:**

- **Collision damage to the vehicle or 3<sup>rd</sup> party vehicle.**
- **Tyre and windscreen damages.**
- **Towing cost in South Africa, Namibia, Botswana and Southern Mozambique.**
- **Damages to the undercarriage.**
- **Fire and theft to vehicle and equipment**

### **2. CDW2 DO NOT cover the following:**

- **Towing cost in Countries not mentioned above.**
- **Mechanical damages after the first 200km.**
- **Water submerging damages.**
- **Vehicle Rollovers, Single vehicle accidents, and accidents with animals at night, with a minimum of R30 000 excess.**

A daily rate is charged per day as per your quotation/rental agreement detailed as CDW2. This cover is a NO EXCESS cover and is applicable to the vehicle and third party property damage and includes the cost of

replacing or repairing of windscreens and tyres. An admin fee of R4000.00 will be deducted on the renter's Visa or MasterCard credit card should the renter return the vehicle in a damaged condition or for any 3rd party damage. CDW2 also cover for 2x new tyres during your rental, and 1 x Windscreen. Any damages after this is for the renters account. When replacing a tyre, please ensure that it is a new tyre of the same brand, size and that it has a ply rating of 4mm or more. Reconditioned, second hand or re-treaded tyres are NOT acceptable. SA4x4 will charge the amount of R3000 on the renters card, if the vehicle is returned with different brand/size tyres on the vehicle.

**3. Exceptions on cover (regardless of your option) will not cover you should you drive your 4x4 rental under the following circumstances, and repair costs will be deducted as per quotation to repair the vehicle as per below.**

- Driving under the influence of liquor, drugs or any item that disables you from driving properly.
- Driving in breach of any traffic laws e.g. : excessive speed.
- Driving at night. ( excludes when you are driving in a town and doing your activities / going to dinner for the evening ).
- Damaged caused by careless, willful or reckless driving.
- Water submersion ( river crossing ) or salt water damage ( launching of boats ). We keep clients responsible for water related repairs up to 6 months after your rental has ended.
- Incorrect use of high / low range and diff locks.
- Incorrect use of clutch.
- Any person driving the 4x4 who was not recorded under the rental agreement.
- Pick up of hitch hikers or passengers, or persons who are not recorded on the client information.
- Use of the vehicle for any illegal activity.
- Full off road use / restricted roads without consent by South Africa 4x4.