



GENLIB

SPECIALISED INSURANCE & INNOVATIVE SOLUTIONS
FOR BROKERS
FSP 35482

TOURISM MOTOR INSURANCE

Insurer: Santam Limited FSP No. 3416

This brochure is an informative document and is always superseded by the specific Policy Wording

TOURISM MOTOR INSURANCE

This product has been designed with the Tour Operators' insurance requirements in mind and offers numerous benefits.

PREMIUM & UNDERWRITING

Premium is determined by a range of underwriting factors, including the type of vehicle, use of the vehicle, claims history and related risk factors.

All cover remains subject to Santam's underwriting criteria, policy terms and Schedule confirmation.

COVER OPTIONS

Comprehensive

The broadest type of cover, covering most risks: from theft & hijacking to loss or damage caused by accidents, fire, hail, floods etc. Will also cover legal liability for third party property damage following an insured accident.

- Accidental damage
- Theft and hijack
- Fire and natural perils
- Third party liability
- Automatic extensions

Third Party, Fire & Theft

Covers you if your car is stolen or catches fire (includes self-ignition, lightning or explosion). Damage inflicted to another's property by or through or in connection with the insured vehicle is covered.

- Theft
- Fire
- Third party property damage

Third Party Only

- Legal liability for third party property damage.

Below are the general vehicle categories and descriptions.

Category	Examples	Seats
Private Motor Vehicle + Station Wagons	Toyota Fortuner	Up to 5
LDV (Light Delivery Vehicle)	Ford F150, Nissan NV200	Up to 9
Minibus	Volkswagen Microbus, Toyota Quantum, Hyundai H11, Mercedes-Benz Vito	10 - 16
Midibus	Mercedes-Benz Sprinter, Volkswagen Crafter	17 - 34
Bus		35 and up

AUTOMATIC EXTENSIONS

Applicable to Comprehensive cover and subject to the Schedule, policy wording and stated limits, cover includes:

- Credit Shortfall
- Emergency Expenses
- Fire Extinguishing Charges
- Repatriation and Cross Border Towing back to South Africa
- Search and Recovery Charges
- Wreckage Removal
- Car Hire Costs
- Window Glass
- Clothing and Personal Effects
- Loss of Fuel (accident only)
- Signwriting
- Radio / Sound Equipment
- Temporary Removal
- Riot and Strike outside South Africa and Namibia
- Keys and Alarm Systems

OPTIONAL EXTENSIONS

Available subject to underwriting and Schedule confirmation:

- Loss of Use
- Waiver of Basic Excess
- Passenger Liability enhancements , where specifically endorsed

LIABILITY PROTECTION

Third Party Liability

Indemnity against legal liability arising from the driving, handling or use of an insured vehicle.

Limit per occurrence:

As stated in the Schedule (standard R5 000 000 unless otherwise specified)

Passenger Liability

Unauthorised Passenger Liability is included at R5 million, subject to the Santam wording and Schedule.

Any broader passenger-related liability cover, including passenger liability enhancements, must be specifically stated in the Schedule or added by endorsement.

Emergency Medical Expenses

Emergency medical costs for occupants following accidental bodily injury in direct connection with the insured vehicle:

- Per passenger limit applies
- Per accident aggregate applies

Subject to the limits shown in the Schedule.

SANTAM COMMERCIAL MOTOR ASSIST

24 Hour Call Centre

0861 434 445

Assistance must be arranged through the dedicated 24 hour call centre in the first instance. Costs incurred without prior authorisation may remain for the insured's own account.

Vehicles up to 3.5 Tons GVM

Includes roadside assistance for:

- Flat tyre assistance
- Battery jump start
- Locksmith call-out
- Fuel call-out (fuel for the insured's account)

If the vehicle breaks down, tow-in to the nearest approved dealer or competent repairer is available, subject to the applicable benefit limits. Where the breakdown occurs more than 100 km from the normal place of work or residence, the programme may also provide:

- Courtesy transport, hotel accommodation or car rental
- Overnight vehicle storage
- Vehicle repatriation

Assistance may also be arranged following accident, fire, water damage, or stolen and recovered incidents, and urgent messages can be relayed on request.

Vehicles over 3.5 Tons GVM

Access to towing and recovery assistance is available through the 24 hour call centre, subject to the applicable Santam assist structure, limits and conditions for the specific vehicle. Important limitations apply, including off-loading of goods, second tows, and certain recovery situations.

Emergency Medical Assist Services

Emergency medical response and transportation services may be available for the driver and authorised passengers following a qualifying medical emergency, including road or air response where medically appropriate. This benefit can also respond to an acute illness suffered by the driver whilst driving the insured vehicle, subject to programme terms.

Hospital Admission Guarantee

Following an eligible emergency medical transportation arranged through the call centre, a hospital admission guarantee of up to R5 000 may be issued directly to the hospital, subject to programme terms. This is not a cash benefit and does not cover other in-hospital expenses.

Important Note

Santam Commercial Motor Assist is a value added service and does not form part of the regulated insurance policy benefits. Selected benefits, limits and conditions apply. Full details are available on request.

Claims Notification

Claims must be reported as soon as possible in accordance with the applicable Santam claims procedure.

Documentation typically required may include:

- Completed claim form
- Third party details, where applicable
- Driver's licence and PrDP, where required
- Police case number, where applicable
- Two quotations
- Any other supporting documents relevant to the claim

Important Condition

Vehicles must comply with Santam's tracking and security requirements as stated in the Schedule and policy wording. Theft or hijack claims may be affected where required tracking is not fitted, maintained or activated.