



**From daily commutes to
spontaneous adventures,
we've got you covered.**

idirect Product Motor Training

Summary of idirect
Vehicle / Motor policy

Your story matters



Across the continent,

there is a need to enhance access to financial products and services.

Who are we?

Absa idirect is the direct insurance division of Absa Insurance Company. **Absa Insurance Company** is a wholly owned and licensed subsidiary of **Absa Group Limited**.

What do we do?

Absa idirect offers a range of *personal comprehensive insurance policy solution*. Our policy holder's benefit from **flexible, comprehensive cover** at an affordable monthly premium. Our solutions are not only designed to be friendly on your pocket, but are tailored to be as *flexible as possible* to provide cover that best suits our clients and their varying needs.

These solutions are **available nationally** through our call centre, with qualified service specialists that pay *individual attention* to our client's insurance requirements. We also have a dedicated claims team.

Product Features

Competitive premiums

Fixed excess

Discounts on motor vehicle premium if supported by contents and buildings cover

A personalised call centre experience

Open driver policy

Pothole cover

Assistance with Road Accident Fund claims

Shortfall cover

Product Features

(continued)

Remote jamming

Remote **vehicle inspections**

New for old vehicle replacement

Subsidence and/or **Landslip cover for loss or damage** to the insured property or building

Personal Legal Liability up to **R5 000 000**

Injury to you

Optional **business contents** cover

Accidental damage cover

Domestic Helpers and **Guest property**

Loss of water

Veterinary fees

Emergency Assist

- Accident Assist and Roadside Assist
- Home Assist
- **Mechanical** and **Electrical Breakdown**
- **Jump-Start** Service
- **Tyre Change Service**
- Running out of fuel
- **Keys locked** in the vehicle
- **Take Me Home Service**
- Safeguard services post a roadside breakdown in an unsafe area or post a break-in that leaves the property compromised.

Contact Us

idirect by Absa

Telephone: 0860 20 21 22

Option 1 - Roadside Assistance

Option 2 – Existing Clients/Claims/Customer

Service Department

Option 3 – New Business

Email: idirectdigital@absa.africa

Servicing Queries

Email: directamendments@absa.co.za

Motor Vehicle Section

SUV



Sedan



Hatchback



Station wagons



Coupé



Cabriolet



Types of Vehicles and Caravan Contents

People Carrier



LDVs (Double Cab)



Extended Cab



Single Cab



Types of Vehicles and Caravan Contents

Caravans



Motorcycles (including sidecars)



Caravan Contents



Trailers



Vehicle Types Excluded and Caravan Contents Limits

Vehicle



Vehicle value **exceeding**
R2.250 million

Motorcycles



Motorcycles **exceeding**
R350 000

Caravans and Trailers



Caravans and Trailers **exceeding**
R300 000

Caravan Contents



Contents of a Caravan up to a maximum of **R20 000** for any one claim

Vehicle Types Excluded

Motorhomes



**Vehicles not found
at South African
dealerships**



(Code 3)

Vehicle Usage Options

Housewife / Pensioner:

Social and domestic purposes only
– no work / travel is included.



Private:

Social and domestic use, *including* travelling to and from your permanent place of employment / education, but excluding business use as described in category 4 below.



Use Options

Professional Purposes

Social, domestic and business travel such as doctor call-outs, clients consulting (*auditing to an external company*) or other minimal external consulting by a professionally qualified individual or similar.

Business Travel

Social, domestic and unlimited business travel as for a sales person, or a similar job where the visitation of one or more different clients and / or companies is required within a 12-hour workday period.



Excesses

Vehicle and motorcycle: R4 000 - R50 000

(flat excess options available)

- **Additional excess for incident driver:**
- Younger than 25 years old: R4 500
- Driving licence less than two years old: R4 500
- If a vehicle claim incident occurs within six months from the vehicle cover start date: R4 000

Car sound: R500

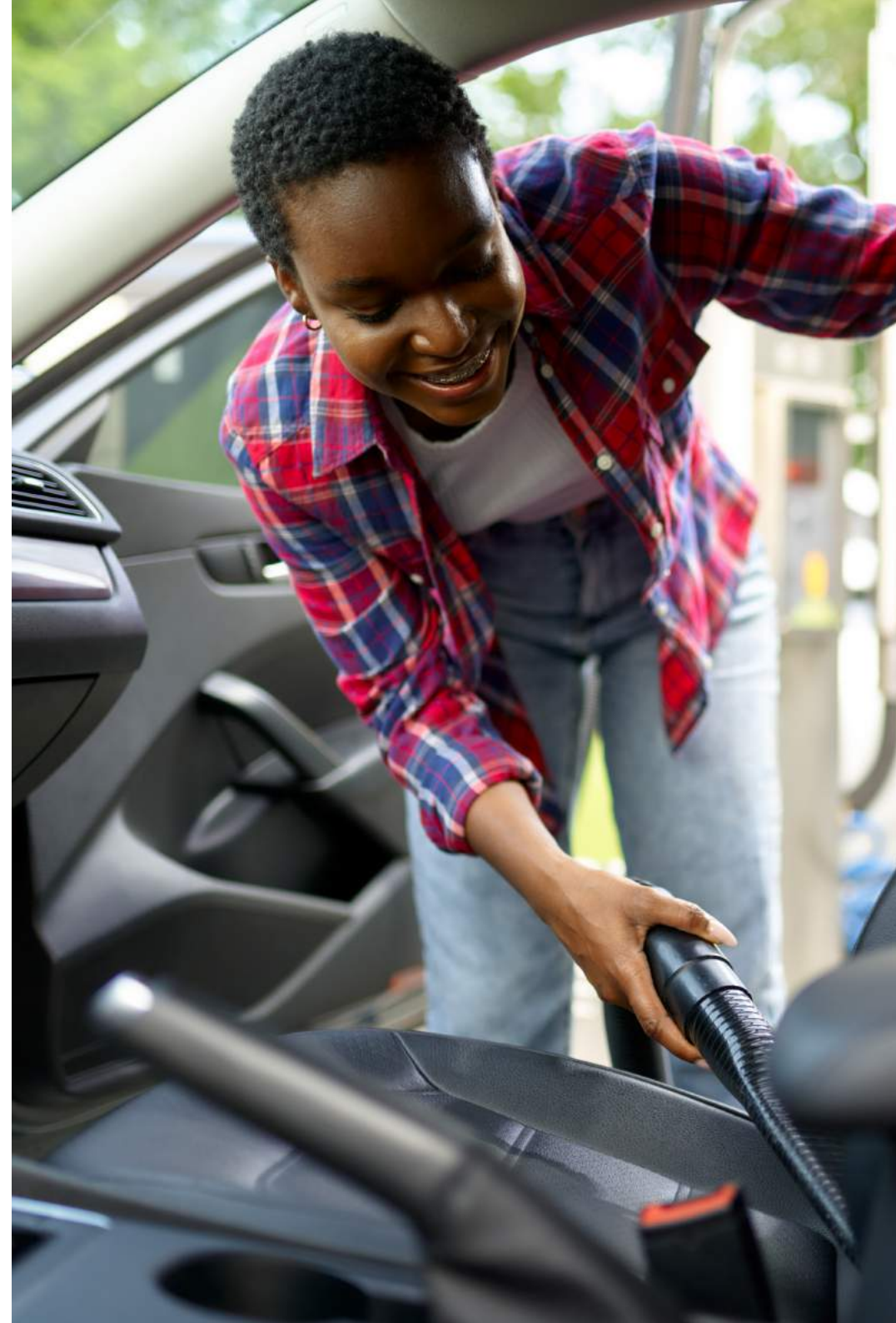
Window glass: R1 000

Caravan and trailer: R800 to R15 000

(flat excess options available)

Cover options

- Comprehensive Cover
- Third-party, Fire and Theft Cover
- Third-party Only



Comprehensive Cover

What does it cover?

Third-party Liability

Accidental

Theft and hijacking

Incidental

Fire and explosion

Acts of nature

Glass

Third-party Fire and Theft

- Damaged as a direct result of fire, explosion, lightning or attempted theft or theft
-
- Reasonable cost to storage and towing
-
- Third-party Legal Liability

Third-party Liability Only

Compensation for damage caused to other parties or their property

No compensation if the vehicle is damaged or stolen

Legal Liability only



Legal Liability to Third Parties

We will cover the insured up to a maximum of R5 000 000 (five million rand) for any one occurrence if the insured becomes legally liable for:

Claims that you will become legally liable to pay to a third party as a result of an accident for which your insured vehicle or trailer, caravan or other vehicle with a mass of less than 3 500 kg, which is towed by your vehicle, is directly responsible.

The maximum amount payable is R5 000 000 less any excess that might apply.

Legal Liability to Third Parties

(Not compensated for)

If the vehicle claim is rejected, the liability claim will also be rejected.

Legal responsibility covered by other insurance or legislation is excluded.

Cover is excluded for death or bodily injury to any member of the insured's immediate family, their domestic helper, any person who resides with the insured, any person conveyed in a caravan, trailer or open vehicle, any person getting into or out of a vehicle, any employee of the insured while in the course of their employment and loss of or damage to property belonging to the insured.

Cover excludes loss or damage caused by vehicles not owned by the insured and / or not purchased by the insured under a credit or similar agreement.





Legal Liability to Third Parties

(Not compensated for)

No compensation for legal responsibility for death or bodily vehicle injury suffered by:

- Any fare-paying passengers
- Any person conveyed in a caravan, trailer or open vehicle
- Any person while getting into or out of a caravan, trailer or open vehicle

Legal Liability

(Not compensated for)

Any passenger in or on a motorcycle, caravan or trailer

Any passenger in or on any vehicle being towed

Vehicle Values

Determined by Mead & Mcgrouter

Trade – Lower value

Retail – higher value

Market – average value

The Absa idirect Vehicle Policy covers vehicles for the retail value – higher value.



General Restrictions

No licence

Under the influence of alcohol or drugs

Endorsed licence

Towing another vehicle for reward

Hiring out the vehicle for reward

Motor trade

Any contest involving driving of any kind, racing or competition

General Condition

Unavailability of parts

If a part for the repair of your vehicle is unavailable in South Africa, we will pay for the import costs of that part, subject to the total cost of repair not exceeding **70%** of the value of the vehicle.



**In the event of a valid claim,
Absa Insurance Company can choose to:**



Premiums

Cooling-off period
of 31 days



Grace period
of 31 days



Monthly premiums
are required

Territorial Limits

South Africa

Namibia

Zimbabwe

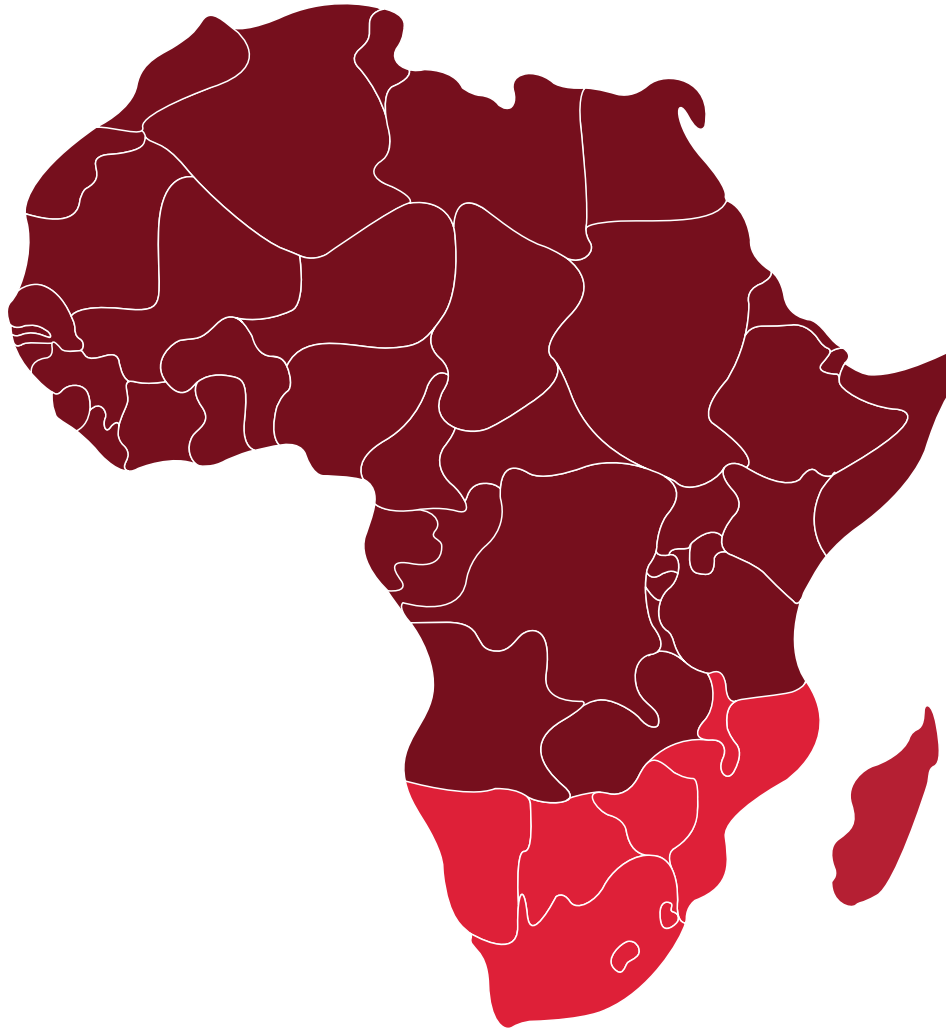
Lesotho

Malawi

Mozambique

Botswana

Swaziland



*Use is limited to
social use only*

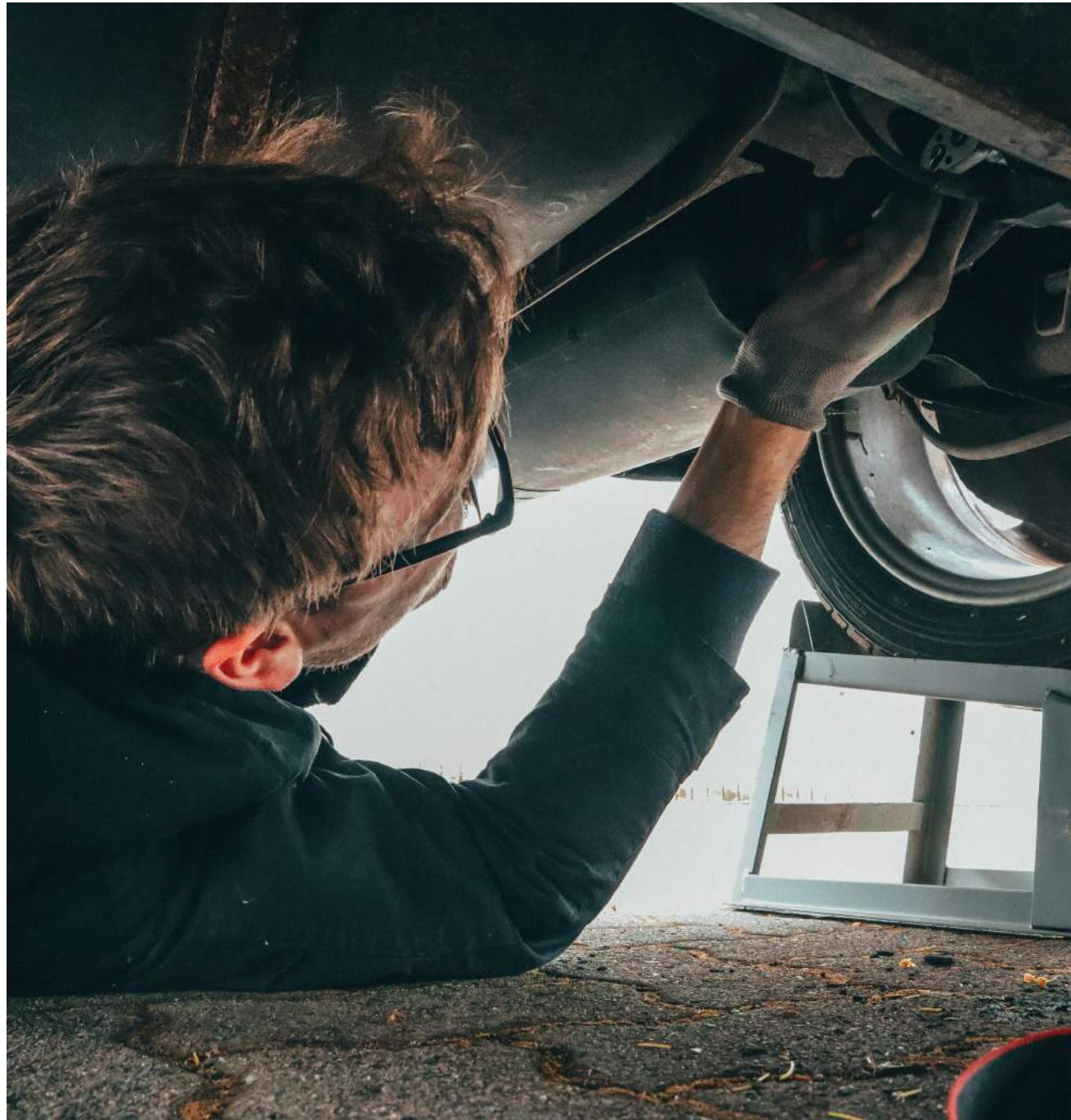
*No liability cover outside
these territories*

Financed vehicles require
a **border letter** when
travelling to these
approved territories

idirect Assist Benefit Highlights

Please refer to your policy wording on all terms and conditions relating to each Absa idirect Assist Benefit.

- Emergency Assist
- Accident and Roadside Assist
- Home Assist
- Mechanical and Electrical Breakdown
- Jump-Start Service
- Tyre Change Service
- Running out of fuel
- Keys locked in the vehicle
- Take Me Home Service
- Safeguard services post a roadside breakdown in an unsafe area or post a break-in that leaves the property compromised.



Absa Insurance Company Limited, an insurer licensed to conduct non-life insurance business and an authorised financial services provider (FSP 8030). Registration number 1992/001737/06.

Terms and Conditions apply.