



It's more than a car. It's a part of your story.

Wherever your journey takes you,
Absa Insurance has you covered
every kilometre of the way!

Your story matters



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**Drive with confidence
knowing you're covered
for life's unexpected
twists and turns with
Absa Insurance.**

Whether it's your ride, your pride and joy or your jalopy, your car is a part of your story. At Absa Insurance, we understand that

your assets are more than just possessions. They're a legacy – a part of your story curated with a lifetime of memories – and that's why we offer a comprehensive range of insurance solutions such as vehicle insurance, extended cover, mechanical breakdown and booster warranty, tyre and rim cover, scratch and dent cover, and a credit protection plan. These comprehensive offerings ensure that you have the flexibility to choose cover that is suitable for your unique circumstances, and that no matter your vehicle insurance needs, you will be covered!

For journeys that leave you inspired, read through this brochure to find out more about how we help you make sure that you're prepared for life's curveballs and you drive with peace of mind every kilometre!



Activate by Absa

What Activate by Absa offers you:

An open-driver policy that covers any legally licensed driver of your choice

Up to 44% cash back every month for good driving

24/7 emergency roadside and medical assistance

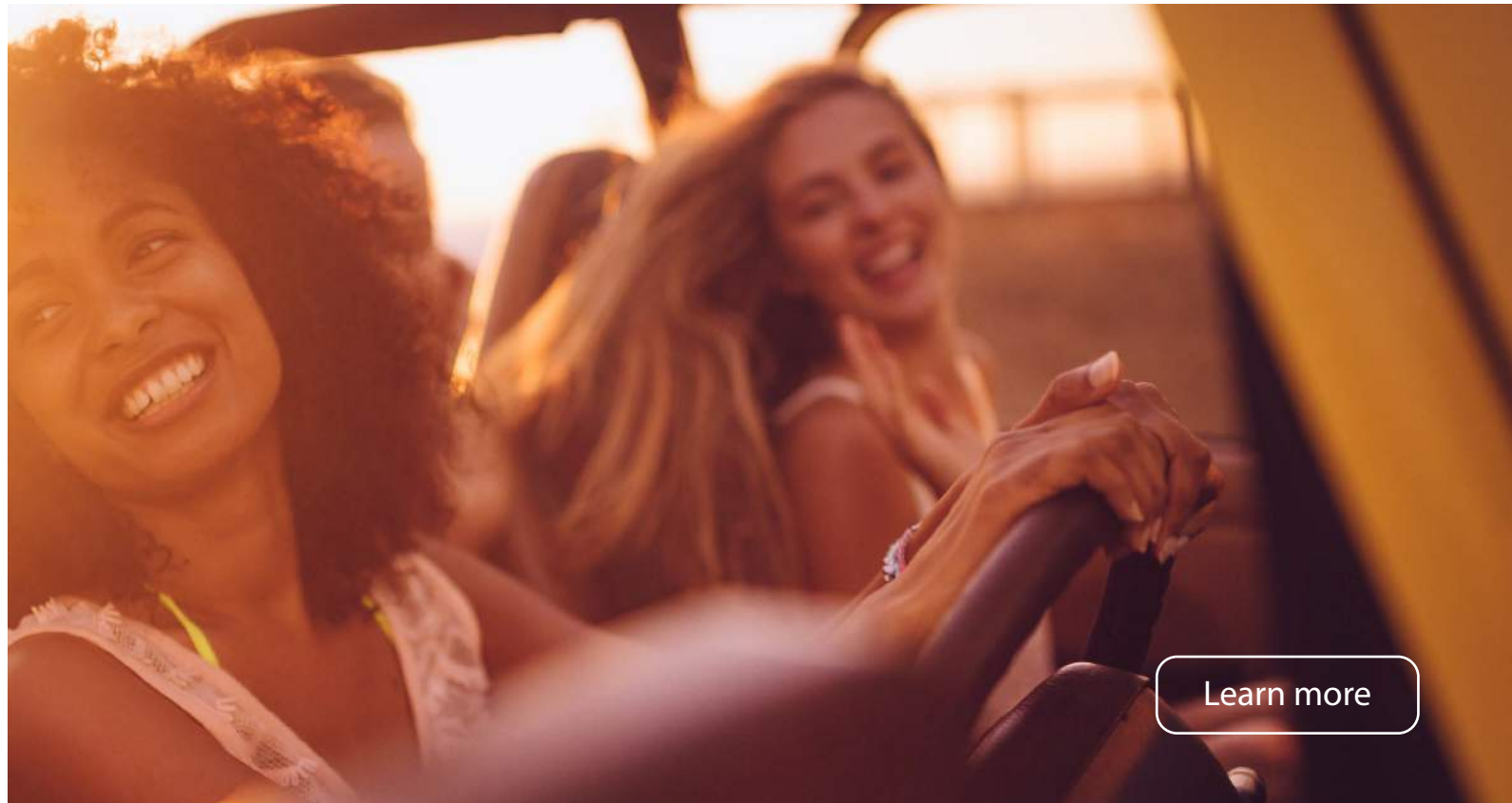
The option of logging and tracking a claim on the Activate App

A free telematics device installed to reward your good driving

Activate by Absa offers comprehensive vehicle insurance with a fully digitalised insurance experience.

With Activate by Absa, you get a free telematics device which rewards you based on your driving behaviour.

When you download the Activate App, you can actively track your claim in the palm of your hand, thus keeping you informed on the claim process throughout.



[Learn more](#)



idirect by Absa



[Learn more](#)

idirect by Absa is a comprehensive vehicle insurance with access to a personalised call centre experience. You have the flexibility to choose your own excess to meet your specific needs.

What idirect by Absa offers you:

A personalised call centre experience

Competitive premiums

Fixed excesses

An open-driver policy that covers any legally licensed driver of your choice

24-hour emergency roadside and medical assistance





Why Credit Protection Plan?

Our Credit Protection Plan provides you with peace of mind in the event of an unexpected tragedy or illness. The policy will settle your outstanding vehicle loan in the event of death, critical illness, permanent disability or pay your monthly repayments for up to 12 months should you become temporarily disabled or suffer loss of income.



Credit Protection Plan

What does it cover?

Our Credit Protection Plan options cover your debt if you ever have to face:

Loss of income

Critical illness

Terminal illness

Temporary disability

Permanent disability

Death

Stay covered

Credit Protection Plan only covers your vehicle finance debt, and you need to apply for a new Credit Protection Plan with every new vehicle loan.

[Learn more](#)

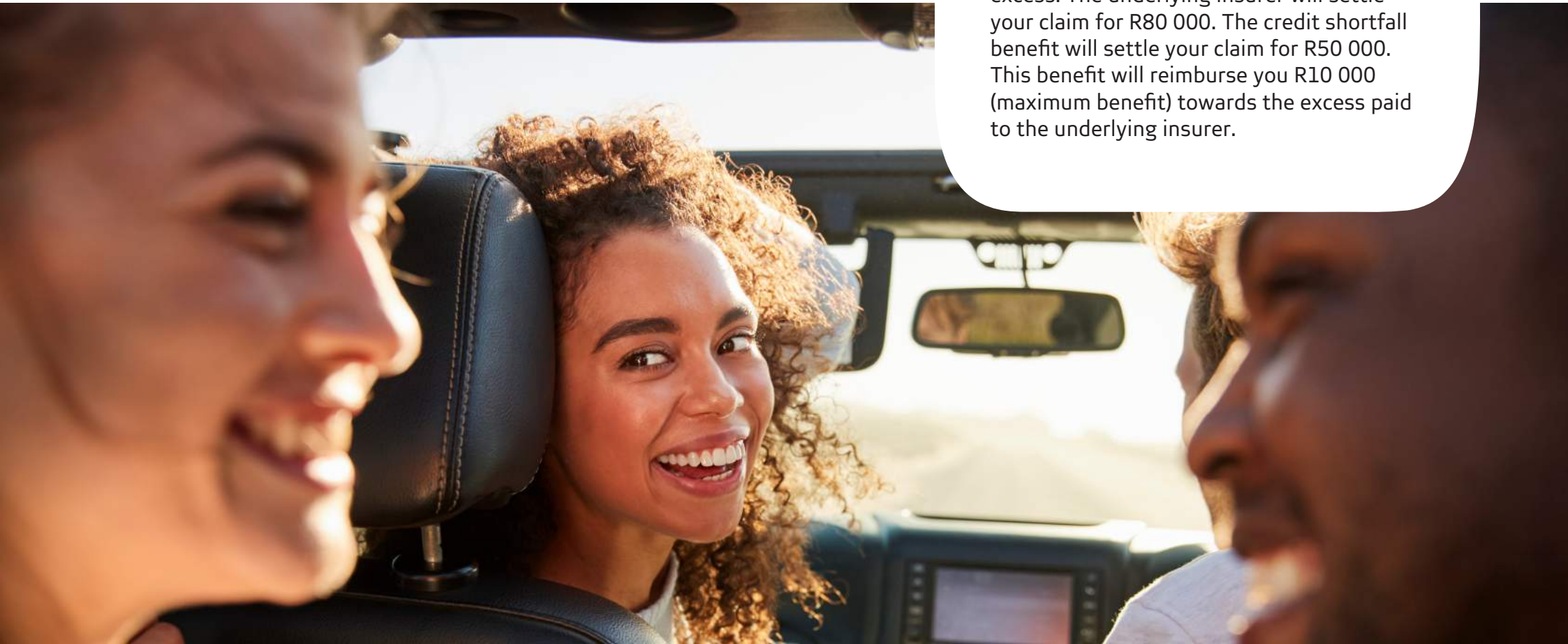


Extended Cover

If your Absa-financed car is stolen or written off, your insurance pay-out may not be enough to cover what is owed on your Absa finance. Our Extended Cover ensures that you are not left with down payments on a car that you no longer own. Extended Cover is a standalone policy for a car financed by Absa Bank and has an existing comprehensive insurance in place.

Example:

You bought a vehicle through a financial institution for R200 000 on 1 March 2010. The vehicle is written off on 1 March 2011, with the total outstanding balance on the finance agreement being R150 000. The retail value of the vehicle, on which the underlying insurer will settle the claim, is R100 000 and you will be liable for R20 000 excess. The underlying insurer will settle your claim for R80 000. The credit shortfall benefit will settle your claim for R50 000. This benefit will reimburse you R10 000 (maximum benefit) towards the excess paid to the underlying insurer.



Extended Cover

Take a look at what it includes:



Absa PhotoFinish

To assist you in looking after your car, PhotoFinish covers you for minor dents and chips on your car and alloy wheels, limited to R4 000 per claim. At an additional premium, you can buy R6 000 Top-Up cover with your total benefit for minor dents and scratches increasing to R10 000.



Violation cover

This benefit covers you if your comprehensive insurance claim is rejected because you unintentionally violated the terms and conditions of that policy.



Car hire total loss

If your vehicle is written off, this benefit offers you additional car hire up to a limit of R2 000 after your underlying insurance settles your claim, to assist you while looking for or purchasing another vehicle.



Absa RoadCover

In the event of an accident, RoadCover will assist you or a family member through the claim process.



Finance, Deposit and Registration/Licensing and Dealership Administrative Fees Shortfall Protector

In the event of theft or write-off and the claim has been settled by the underlying insurer, this benefit will cover the original deposit, registration/licensing and administration fees limited to an accumulated payment of 10% of the sum insured of the retail value as stated in the underlying comprehensive vehicle insurance policy.





Tyre and Rim Cover

Driving on our roads is unpredictable, and it's possible that your vehicle's tyres or rims could get damaged by something out of your control – such as debris on the road, potholes or uneven kerbs. The policy covers accidental damage to tyres and rims that may require repair or replacement.

What does it cover?

The cover includes the wheel balancing and alignment benefit. This means that you may have your wheels balanced, aligned and filled with nitrogen once a year.

Tyres and rims are covered for unlimited kilometres (provided that such tyres remain in a roadworthy condition).

Road hazard damage, e.g. pothole damage repair, is covered.

No excess paid on claims.

Flexible policy options to suit your needs.



Scratch and Dent Cover

Keeping your car in top-notch showroom condition has never been easier. This policy covers the exterior and interior repair of your vehicle such as minor dents, scratches and chips.



What does it cover?

Minor dents:

Cover is provided for the repair of minor dents. This is subject to the vehicle being made of conventional metal that has not been stretched, or the paintwork has not been damaged in any way.

Scratches or chips:

Cover is provided for minor chips or scratches. This is subject to the damages only being in the clear or top coat of the vehicle, and cover is excluded where the undercoat or metal is visible or the paint is flaking due to rust.



Scratch and Dent Cover

Tar removal repairs:

Cover is provided for the removal of tar from your vehicle. This is subject to the repair not resulting in the replacement of any vehicle part or body panel.



What does it cover?

Interior repairs include:

Repairing torn fabric or leather on seats and headrests, including loose stitching. If the exact fabric/leather is not available, a suitable replacement will be used.

Repairing centre console scratches, scuffs or rubber peeling.

Repairing or re-spraying scratches and scuffs on the plastic door kick panel and plastic door panel (including door grab handles). Metal finishes are excluded.

Repairing or replacing a damaged hand/foot brake.

Re-spraying the steering wheel.

Re-covering the carpets on the base of the boot.

Re-spraying a faded gear lever and repairing sun visor damage by repairing clips.

Mechanical Breakdown Warranty



What does it cover?

- New and used vehicles
- Passenger vehicles, 4x4 or light commercial vehicles that weigh less than 3 500kg
- The repair or replacement of components due to unforeseen mechanical or electrical failure.

Additional benefits:

It provides cover for either one or two years.

There is no excess at claims stage.

Payment can be included in your vehicle finance agreement and paid over your finance term, or you can pay it monthly, adding it to your vehicle instalment. In both instances, you only pay one vehicle finance debit order.



Booster Warranty

It's a top-up cover that protects your vehicle against unexpected mechanical malfunctions and electrical failures that aren't covered by your Mechanical Breakdown Warranty.

There are two plans available:

Standard

Executive

Additional benefits

Five days' car hire per year, in the event of mechanical or electrical breakdown.

Additional Component Cover covers components not covered in the underlying warranty, up to a certain limit.





Booster Warranty

**As an additional benefit,
you also get Roadside
Assistance,
which includes:**

Battery jump-start

Towing services

Car lockout services

Emergency fuel delivery

Message relay service

Direction service

My Taxi Service Trip: Provides you with a pick-up and drop-off service when your vehicle is taken in for repairs (limited to two trips per year).



Contact Us

For more information:

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Scratch and Dent Cover: customercare@innovation.group



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