

A black and white photograph of two hands shaking, symbolizing agreement or partnership. The hands are positioned centrally, with the fingers interlocked. The background is a dark, gradient grey.

auto  general

#WHATEXPERIENCELOOKSLIKE

WHY AUTO & GENERAL?

At Auto & General, we focus on offering comprehensive vehicle, home, commercial, specialised liability and life insurance, coupled with reliable service. Our experience over three decades has taught us that you deserve more than just insurance, which is why we also offer a host of benefits.



OUR GROUP OF COMPANIES REPRESENTED IN
EIGHT COUNTRIES GLOBALLY



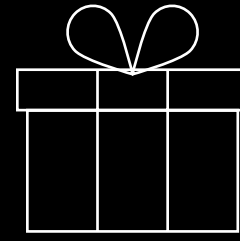
OUR GROUP OF COMPANIES CURRENTLY HAVE
**OVER 11 MILLION POLICY
HOLDERS GLOBALLY**



**2/1000
OMBUDSMAN
COMPLAINTS IN
2018**
– 13% OVERTURNED IN CLIENT
FAVOUR VERSUS 19% MARKET
AVERAGE



OUR CLIENTS RATE OUR SERVICE
4.8 OUT OF 5



PRODUCTS:

PERSONAL VEHICLE INSURANCE

- Car
- Motorcycle
- Caravan
- Trailer
- Watercraft
- Offroad Adventure
- Golf Cart

HOME AND PERSONAL INSURANCE

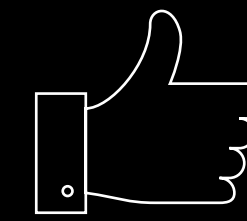
- Home Contents
- Buildings
- Portable Possessions

COMMERCIAL SME INSURANCE

- Business Premises
- Business Contents
- Business Interruption
- Portable possessions of the business
- Motor Insurance cover
- Machinery Breakdown cover
- Goods in Transit cover
- Public Liability cover
- Employers Liability
- Group Personal Accident

SPECIALISED LIABILITY INSURANCE

- Professional Liability Insurance
- Directors & Officers Insurance



BENEFITS:

AUTO & GENERAL APP

- Severe accident detection app

CASHBACK PLUS

- Cashback offers either 25% of all premiums, or your first year's premiums back after 4 years claim free.

BETTERCAR

YOUNG@HEART

ASSIST BENEFITS

- Home Assist
- Road Assist
- Trauma Assist
- Medical Assist
- Legal Assist
- Entertainment Assist
- Business Assist



VALUE ADDED PRODUCTS:

- Scratch & Dent
- Legal Cover
- Personal Accident
- Tyre & Rim Guard
- Mechanical Breakdown
- Funeral Plan
- Auto Top-Up

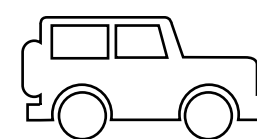
PERSONAL VEHICLE INSURANCE

If you're looking to insure your motor vehicle (new or pre-owned), much-loved motorcycle, off-road vehicle, or your family caravan or trailer, we have the ideal vehicle insurance product for you. We offer insurance options with different levels of cover. The table opposite shows the various levels of cover.

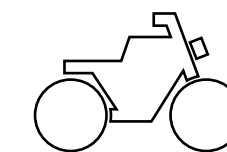


	Comprehensive Insurance	Third Party, Fire & Theft only Insurance	Third Party only
Accidental Damage If your motor vehicle is accidentally damaged our comprehensive cover allows you to claim for the costs of repairing the vehicle or replacement costs if the motor vehicle is written off.	●		
Theft & Hijacking If you lose your motor vehicle due to theft or hijacking.	●	●	
Death or injuries of 3rd parties You are covered against claims you cause which may result in death or injury of third parties.	●		
Damage to 3rd party properties You are covered in case your motor vehicle accidently causes damage to other people or their property.	●	●	●
Increase your 3rd party cover Not satisfied with the amount that you're covered for? You can arrange to have your 3rd party cover increased to offer you even more peace of mind.	●	●	●
Towing & Storage By calling our towline, after an accident, we will arrange to tow your motor vehicle and pay for storage at a safe facility.	●		
Accessories Your motor vehicle's accessories are automatically covered up to the car's sum insured.	●		

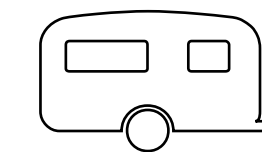
Other vehicle insurance options:



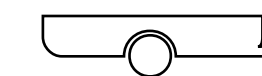
Off-road Advensure
 Cover specifically for your off-road vehicle.



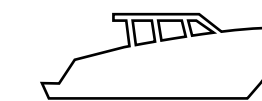
Motorcycle Insurance
 Covers your motorcycle against accidental damage, loss and theft.



Caravan Insurance
 Covers your caravan and caravan content against accidental damage, loss and theft.



Trailer Insurance
 Covers your trailer against accidental damage, loss and theft.



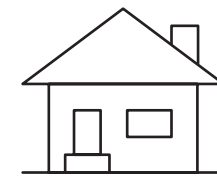
Watercraft Insurance
 Cover against theft, loss or damages to your watercraft.



Golf cart Insurance
 Covers your golf cart against theft or damage. You may also claim for the damage you caused to other parties' property.

HOME OWNERS INSURANCE

This insurance covers the actual structure of your home against loss or damage. It covers your home against the following:



- Fire, lightning, explosions, and earthquakes
- Burst water pipes
- Storms and floods
- Damage caused to your home and outbuildings by animals, vehicles and falling trees (but not while they are being felled)
- Malicious or intentional damage
- Break-in or theft damage
- Subsidence of land and landslides
- Damage to your garages, outbuildings, swimming pool, walls and gates
- Liability cover for the owner of the building and domestic employees
- Loss of rent
- Rent to live elsewhere
- Increased options with regards to geyser damage

HOME CONTENTS INSURANCE

Our commitment to you extends beyond your vehicle insurance needs. That's why we have designed our Home Contents Insurance to offer cover for all the items that you have filled your house with, against theft, loss and accidental damage. Under home contents insurance we offer cover for the following:



- Food that spoils in your fridge during a power outage
- Washing stolen from the line
- Garden furniture stolen from your garden
- Your guests, as well as, your domestic employee's belongings that were stolen from your home
- Money stolen from your home
- Personal documents, coins and stamps
- Credit or bank cards
- Rent to live elsewhere
- Veterinary expenses
- Locks and keys damaged during a break-in
- Medical expenses for an injury caused by your pet or a defect in your building



Recommendation: Compile a list of all your home contents so that you can make sure you are covered for the correct replacement value.

PORTABLE POSSESSIONS INSURANCE

This covers you specifically for items that you carry around with you on a daily basis. Some of these items are already covered under our home contents insurance, but you also have the option to specify your more expensive items and insure them for their correct replacement value. We call these Specified and Unspecified items. The less expensive items are considered Unspecified and your more expensive items are the Specified items.



These could include:

Unspecified items

Like your jewellery, clothes and personal items worn or carried with you, will be covered against loss, damage, and theft up to a certain amount on your schedule.

Specified Items

Like your prescription glasses, contact lenses, cell phones, valuable jewellery and clothing, cameras, laptops, handbags (and their contents) - in fact anything that's over the standard amount must be specified and covered for their replacement value, so that you are covered against loss, damage, and theft.

LIFE INSURANCE

With life cover you can ensure that your loved ones receive the financial support they deserve when you are no longer with them. Life policies are provided, administered and underwritten by 1Life Insurance Limited, an authorised insurer and financial services provider. Our options are as follows:



Elevated life insurance

- Elevated covers differ by LSM/SE class – they start at R100k for SE4/5 and extend to R350k for SE1
- Pays out from R200 000 to R10 million life cover in the event of your death
- R50 000 funeral benefit
- Includes a terminal illness benefit
- You can increase your cover amount if your lifestyle changes
- Suicide is covered after the first two years
- Provides access to our Expo-Sure product

Disablement Cover

Pays out a lump sum should you be unable to continue within your occupational scope or should you become disabled due to an illness or physical injury. There are two options:

Occupation-based disablement

- Pays out from R200 000 to R10 million
- Your cover level will not decrease until five years before you turn 65 or retire
- You can increase your cover amount if your lifestyle changes
- You can opt for us to pay the premiums of your life and dread disease policy on your behalf for a period of up to five years if you become disabled

Event based disablement

- Pays out a percentage of your cover amount (from R50 000 to R10 million)
- You can opt for us to pay the premiums of your life and dread disease policy on your behalf for a period of up to five years if you become disabled
- You can increase your cover amount if your lifestyle changes

Dread-Disease Insurance

Covers you, if you are diagnosed with an illness, which leaves you unable to continue to provide financially for your loved ones.

- Pays a percentage of your cover amount (from R50 000 to R4 million)
- You can increase your cover amount if your lifestyle changes

Expo-sure

In the event of accidental exposure to the HI-Virus, Expo-Sure is our HIV/Aids support product which has been created to provide you and your live-in family members, with support. It covers you for:

- Blood tests
- Medical consultations
- Appropriate treatment depending on HIV status
- Assistance within the critical 72 hour window period after accidental exposure to a potential infection
- Additional benefits for counselling and security improvements

PERSONAL ASSIST SERVICES

These are services that are included in our various personal insurance policies.



1. Auto & General App

Auto & General App will monitor your trips and detect severe accidents, allowing us to deploy emergency services to your location. The benefit is only applicable to the regular driver of the vehicle.



2. Entertainment Assist

Access to information regarding all major entertainment events, the booking of hotel accommodation, restaurants and general travel arrangements.



3. Medical Assist

Emergency access to:

- emergency telephonic assistance
- emergency response by road or air ambulance to the scene of the incident
- transfers by road or air to the most appropriate medical facility
- transfers of lifesaving medication/blood
- companionship and/or care for stranded minors
- repatriation of terminally-ill patients if hospitalised far from home
- repatriation of mortal remains
- access to specialised sexual assault crisis centres



4. Road Assist

Rapid access to roadside emergency solutions.

Breakdown Assistance

- Towing to the nearest dealer after a mechanical/electrical breakdown.
- Cover for the call-out fee plus one hour's labour for a vehicle locksmith if your keys are locked in your car.
- Cover for the call-out fee and one hour's labour when assistance with a flat tyre/battery is required.
- Emergency delivery of 10 litres of fuel (charged at cost).
- Roadside referral.
- Mechanic referral.
- Directions service.
- 72 hours' storage after tows.
- Notification and message service for family or business.
- If you are stranded more than 100 km away from home after a breakdown and your vehicle needs to be towed to a repairer, that will be arranged and up to R500 will be paid towards:
 - courtesy transport for yourself and a maximum of six persons to one nominated destination
 - hotel accommodation for yourself and a maximum of six persons if there is an overnight delay
 - car hire for a 24-hour period, subject to your provision of a credit card guarantee and limited to rental charges, delivery and collection of the hire vehicle, the first tank of fuel and surrender of the vehicle on arrival at your destination.

Auto & General also pays up to R500 toward the cost of collecting the vehicle and returning it to your normal place of residence after the repair has been effected.

The Breakdown Assistance service has a maximum annual limit of three call-outs per insured vehicle.

Accident Assistance:

- This is done through our towline and includes towing to the nearest approved panel beater/yard after an accident and collision procedure advice. There is no limit to the number of call-outs per insured vehicle.

PERSONAL ASSIST SERVICES

These are services that are included in our various personal insurance policies.



5. Trauma Assist

This is operated through a nationwide network of over 110 recognised trauma centres, which offers you:

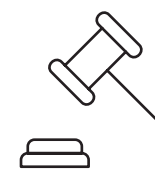
- three face-to-face trauma counselling sessions
- assistance with courtroom preparation for witnesses/survivors
- referral to group therapy and support groups
- accompaniment to ID parades and court hearings and
- referral to a place of safety or shelter



6. Home Assist

- We cover the call-out fee plus one hour's labour for emergency services of plumbers, electricians, glaziers and locksmiths
- You have full access to a comprehensive database, where referrals are given for builders, carpet specialists, painters and fire damage repairers

The Home Assist service has a maximum annual limit of five call-outs per household.



7. Legal Assist

Qualified attorneys guide you through the legal process and provide telephonic legal and tax advice services for the following:

- legal documentation, e.g. sale, lease, power of attorney agreements, wills and contracts
- courtroom preparation
- contractual law and
- legal representation referral

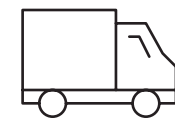


Towline and Assist contact number: **0860 10 42 10**

COMMERCIAL INSURANCE

We offer Commercial Insurance to South African small and medium business owners tailored to cover you against the insurable risks you face. Our easy to read commercial policy wording has been tailored to suit over 700 different business types, from start-up to mature businesses.

- Our Auto & General **Business Assist** product is automatically included in your policy and exclusively available to our commercial insurance policy holders. Not only does it offer emergency assistance like, road side, towing or medical, but services specifically designed to assist businesses with their growth and sustainability.
- **Tailored offerings:** Motor Only policies, Tradesman cover, Shuttle Services, Metered Taxis, Courier Services and Bed & Breakfast.
- A range of **cover options** to suit your needs.



THE FOLLOWING COULD BE CONSIDERED TO BE A COMMERCIAL INSURANCE POLICY:

1.

If a vehicle is purchased in the name of a registered company or

2.

If a company registration or VAT number appears on the Offer to Purchase or

3.

Should the policy-holder be self-employed (sole proprietor) and the vehicle be utilised for full business use

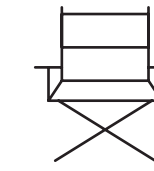
COMMERCIAL INSURANCE

Certain items listed below are standard inclusions in your policy, while others are optional, depending on the exact nature of your business.



Fire

Your buildings including machinery, tools, equipment and all other contents, fixtures and fittings, stock and materials and any other miscellaneous items you wish to specify are covered against loss and damage as a result of fire, lightning, thunderbolt, power surge, subterranean fire, earthquake, explosion, storm, wind, water, hail and snow; as well as for the cost of fire extinguishing at your premises.



Office Contents

Specific cover for all office contents kept inside your premises.



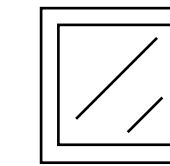
Fidelity Guarantee

You may claim for losses suffered due to fraud committed by employees.



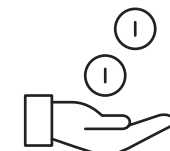
Accounts Receivable

You will be compensated if you cannot trace amounts owed to you due to accidental physical loss of or damage to your business books of account and records.



Glass

This is specific cover for the fixed glass at your business premises.



Business Interruption

You may claim if you lose turnover/ sales/ revenue/income as a result of loss or damage to your business premises caused by a peril insured under the Fire, Office Contents or buildings combined sections of your policy.



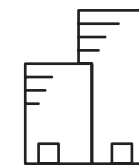
Theft

Your business goods are covered against property that is stolen from inside your insured premises using visible, forcible and violent entry into or exit from such premises and removing or attempting to remove your property without the intention of returning it.



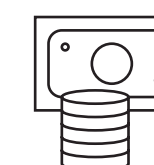
Electronic Equipment

You are covered for loss of or damage to the electronic equipment at your business premises.



Buildings Combined

Cover for loss of or damage to the physical structure of your business premises and outbuildings, including the landlords' fixtures and fittings as well as boundary walls, gates, tarred and paved roads, driveways, paths or parking areas for which you are legally responsible. Also included is loss of rent cover and landlords liability.



Money

You are covered for physical loss of or damage to cash, cheques and safes you keep at your business premises.

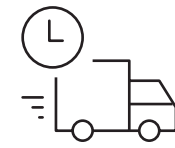


Business All Risk

You are covered for business items that are regularly taken off your premises.

COMMERCIAL INSURANCE

Certain items listed below are standard inclusions in your policy, while others are optional, depending on the exact nature of your business.



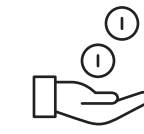
Goods in Transit

Your business goods, including ropes, canvas and tarpaulins used, are covered while they are being transported.



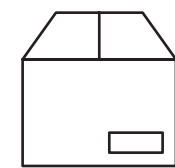
Employers' Liability

Covers you if you are held legally responsible for injuries, death or illness suffered by an employee, and are not covered by statutory insurance facilities.



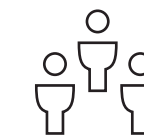
Machinery Breakdown Business Interruption

Cover for loss of income (after expenses) following sudden and unforeseen physical damage to any machinery described in the machinery breakdown section of the policy.



Accidental Damage

An extension to cover your business goods against accidental physical loss of or damage to your insured goods, or goods in your custody at your business premises, caused by any incident not listed as an exclusion in the terms and conditions. Malicious damage and leakage are optional extensions that may be purchased. These incidents are not insurable under any other policy section.



Group Personal Accident

Cover for bodily injury to a principal, business partner, director or employee of the insured business should they become permanently disabled, incur non-medical expenses or die as a result on an accident.



Deterioration of stock due to machinery breakdown

Cover against the deterioration of stock normally kept refrigerated or frozen following a breakdown of machinery insured under your policy



Vehicle

Cover your car, motorcycle, off-road vehicle, caravan or trailer.



Motor Traders

Cover for vehicles not owned by you, vehicle stock, courtesy cars and demonstration models in your possession for business purposes.



Public Liability

You are covered if you are held legally responsible for injuries to or death of a third party, or damage to their property in the course of your business.



Machinery Breakdown

Offers cover against sudden and unforeseen physical loss or damage to insured machinery.

SPECIALISED LIABILITY

We offer Specialised Liability Insurance to South African small and medium business owners tailored to cover you against the insurable risks you face.

Some of the professions and industries who should purchase E&O Cover:

- Accountants
- Attorneys
- Actuaries
- Built environment professionals e.g. Engineers, Project Managers, Architects etc.
- Consultants
- Estate Agents
- IT and Technology Specialists
- Property Developers

What can go wrong (how can claims occur)?

- Negligence arising from a Breach of Professional Duty due to an act, error or omission
- Liability arising from Fraud and Dishonesty of your staff
- Libel, Slander or Defamation against a third party
- Loss of client documentation
- Legal liability for damages and claimants' costs/ expenses arising from the act, error or omission/ civil liability of the "Company's" employees
- Wrongful or inadequate advice to client(s)
- Failure to act in accordance with client's instructions or at all
- Incorrect advice given



Errors & Omissions Insurance

Covers you and your business against legal liability in the event of a claim made by you for an alleged or actual error or omission committed by you, or anyone on your behalf that caused your client a financial loss. This is not just indemnity insurance. It's a tailor-made policy that targets key risks for small- to medium-sized businesses that offer advice, design or professional services.

Cover up to and in excess of R100 million on selected risks

Dispute Resolution

The policy includes cover for arbitration services incurred by you when attempting to resolve a dispute

Defence costs and expenses

Legal and investigation costs in defending a claim

Legal costs, awards or settlements

Legal costs for defending an action and any subsequent damages, if awarded are covered

Intellectual property

Cover for intellectual property rights, including copyright, patents and trademarks

Monthly premium payments via interest-free direct debits

Misrepresentation

Negligent misstatement or misrepresentation

Breach of duty of care

Legal liability for an alleged negligent act, error or omission

Breach of trust

Breach of confidence or misuse of any information which is either confidential or subject to restricted use

Defamation

The unintentional use of inappropriate statement or words

Subcontracted duties

Activities and duties subcontracted by you to carry out your business

Loss Mitigation

Reimbursement of the costs while mitigating financial loss from a claim or potential claim covered by the policy

Claims preparation costs

Costs incurred by you in preparing the details of a claim, up to the insured limit

Joint venture agreements

We will pay you for liability arising out of joint venture agreements, provided no cover has been arranged for the joint venture

Automatic extended reporting period

Following the non-renewal of the policy, you have an automatic extension of 60 days in which to report a claim, as described in the policy

Fee recovery

Costs and expenses that you incurred when recovering fees due to you are reimbursed once you have successfully recovered the fees owing

Loss of documents

Replacement and reconstitution costs of important documents that have been unintentionally destroyed, damaged or lost

Dishonesty and fraud

Dishonesty or fraudulent acts by your employees that causes your client a loss

Clear and easy to understand policy wording

SPECIALISED LIABILITY

We offer Specialised Liability Insurance to South African small and medium business owners tailored to cover you against the insurable risks you face.



Director's & Officers Insurance

Covers Directors & Officers against claims for which they may be legally liable, as a result of perceived failures in their performance and duties as managers.

Alternative Dispute Resolution

The policy includes cover for arbitration services incurred by you in attempting to resolve a dispute that could potentially give rise to a claim

Indemnification

Cover against claims for alleged failures in the performance and duties as managers. The policy is designed to protect the company's decision makers

Convenient and affordable monthly premium payments

Past, present and future directors and officers can claim for civil or criminal defence costs, expert witness expenses, damages, judgements, or settlements

Cover up to and in excess of R100 million on selected risks

Legal Costs, Awards or Settlements

Cover will usually indemnify you for both the legal costs of defending an action and any subsequent damages if awarded, or settlements agreed to

Civil Liability

Cover for legal liability provided that you serve as a director or officer of the insured company

Responds to many types of claims

Including a written demand or an arbitration proceeding

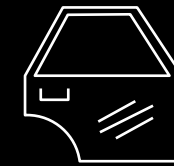
BUSINESS ASSIST

All Commercial insurance policies come with our value-added Business Assist services.

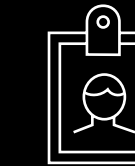


MOTOR VALUE ADDED PRODUCTS AND SERVICES

**SCRATCH
& DENT
COVER**

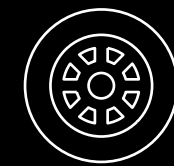


Repair of scratches, chips and dents with a 3 year guarantee on workmanship



Licence support
(See document for more detail)

**TYRE & RIM
GUARD**

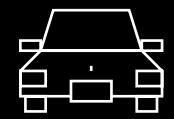


Cover for accidental damage to your vehicle's tyres and rims



Fine support
(See document for more detail)

**PRE-OWNED
VEHICLE
WARRANTY**

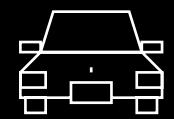


Limited covers on major mechanical breakdowns



Electrical failures

**EXTENDED
VEHICLE
WARRANTY**

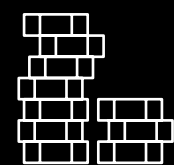


Unlimited extended cover for mechanical breakdowns

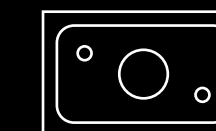


Electrical failures

**AUTO TOP UP
& DEPOSIT
PROTECTOR**



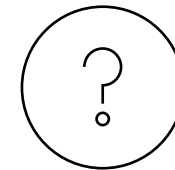
Cover the gap between the insurance claim payment and the outstanding finance amount owed to the bank



Deposit paid at time of purchase of the vehicle.

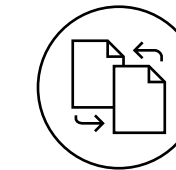
SCRATCH & DENT

This policy covers dents, scratches, and chips with a three year guarantee on all these repairs. It also includes our Licence Support product, which covers the payment and delivery of your renewed vehicle licence.



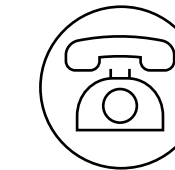
WHAT IS COVERED?

With Scratch and Dent you can have chips, minor dents and light scratches fixed without claiming from your short-term insurance policy!



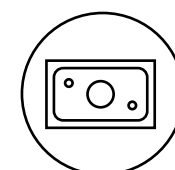
HOW DO I MAKE CHANGES?

- Call the Client Care number on 0860 104 789.
- Any change or cancellation that you make will be effective from the time and date agree to.
- We may change or cancel your policy by giving you 31 days written notice.



HOW DO I CLAIM?

- Contact 0860 104 789 from Monday to Friday, between 08:00 and 17:00.



PRICING

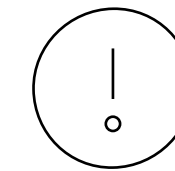
CUSTOMERS					
Plan	Product Description	Sum Insured	Excess	Old Single Premium	New Single Premium
A	Scratch & Dent	R3 000	R0	R95	R99
B	Scratch & Dent Plus	R5 000	R0	R115	R129

LICENCE SUPPORT



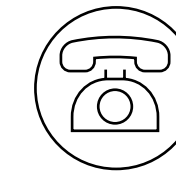
WHAT IS COVERED?

Quick and efficient licence monitoring and notification service.



WHAT ARE THE LIMITATIONS?

- You may only claim for the vehicle registered under the Scratch and Dent product with the Licence Support benefit.
- Your membership must be paid in full at the time of the vehicle licence renewal.
- You will be invoiced and liable for the payment of the actual licence renewal fee.
- You must comply with all the legal and regulatory requirements of the National Road Traffic Act, 1996 (Act No. 93 of 1996) and other relevant legislation.

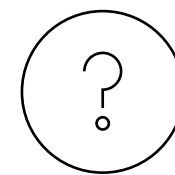


HOW DO I CLAIM?

- Contact 0860 104 789 from Monday to Friday, between 08:00 and 17:00.

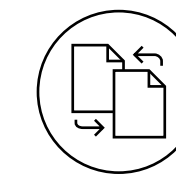
TYRE & RIM GUARD

This policy offers cover for accidental damage to your vehicle's tyres and rims, and includes our Fine Support product.



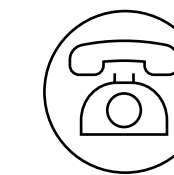
WHAT CAN I CLAIM FOR?

- You may claim for the cost of repairing or replacing damaged tyres and/or rims fitted to the insured vehicle on the policy.
- All repairs have a three-year guarantee.



HOW DO I MAKE CHANGES?

- Call the Client Care number on 0860 104 789.
- Any change or cancellation that you make will be effective from the time and date agreed to.
- We may change or cancel your policy by giving you 31 days' written notice.



HOW DO I CLAIM?

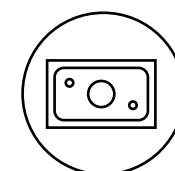
- Contact 0860 104 789 from Monday to Friday, between 08:00 and 17:00.



HOW DO MY PAYMENTS WORK?

Your Tyre & Rim Guard policy gives you monthly cover and your premium is deducted in advance on the date stated on your schedule.

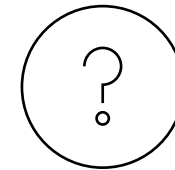
If in the month following the activation of your policy (and onwards) we do not receive your premium on the due deduction date, you will be allowed a 15-day period of grace in which to pay your premium. If we still do not receive your premium after these 15 days, you will not have cover for that month.



PRICING

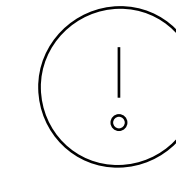
Plan	Product Description	Sum Insured	Excess	Old Single Premium	New Single Premium
A	Tyre & Rim	R1 000	R0	R75	R75
B		R2 000	R0	R95	R95
C		R3 000	R0	R115	R115
D		R5 000	R0	R155	R155
E		R10 000	R0	R185	R185

FINE SUPPORT



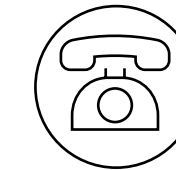
WHAT IS COVERED?

Quick and efficient traffic fine monitoring, notification service and guaranteed discounts.



WHAT ARE THE LIMITATIONS?

- You may only claim for vehicles registered under the Tyre & Rim Guard product with the Fine Support benefit.
- Your membership must be paid in full at the time the fine is issued.
- You will be liable for the payment of the actual fine/s.
- At the time the fine is issued, you must comply with all the legal and regulatory requirements of the National Road Traffic Act, 1996 (Act No. 93 of 1996) and other relevant legislation.

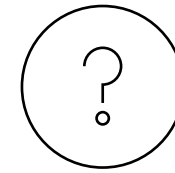


HOW DO I CLAIM?

- Contact 0860 104 789 from Monday to Friday, between 08:00 and 17:00.

PRE-OWNED VEHICLE WARRANTY

This policy covers major mechanical breakdowns or electrical failures on a pre-owned vehicle.



WHAT IS COVERED?

- Four categories of cover.
- Helps pay for major mechanical breakdowns and electrical failures.
- Wide range of cover.
- Affordable premiums.

WHICH VEHICLE CATEGORIES ARE COVERED?

1.

BETTER DRIVE 1:

Vehicles less than 7 years old from date of original registration, or that have less than 120 000 km recorded on odometer.

2.

BETTER DRIVE 2:

Vehicles less than 9 years old from date of original registration, or that have less than 160 000 km recorded on odometer.

3.

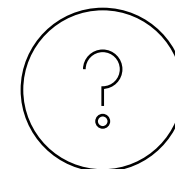
BETTER DRIVE 3:

Vehicles less than 10 years old from date of original registration, or that have less than 220 000 km recorded on odometer.

4.

BETTER DRIVE 4:

Vehicles less than 15 years old from date of original registration, or that have less than 300 000 km recorded on odometer.



HOW DO I QUALIFY?

Your vehicle must:

- have a full service history or must be serviced within 31 days of taking up the policy
- be a passenger, 4X4 or light commercial vehicle with a gross vehicle mass of less than 3 500 kg.

Normal wear and tear is not covered by this policy.



HOW DO I CLAIM?

Please note the following claims nr for Pre-Owned warranties: 0861 999 784.

Information necessary when reporting a claim:

- Owner's name
- Policy number
- Current odometer reading on your vehicle
- Nature of mechanical failure / breakdown (failure, cause, remedy)
- Address where vehicle can be inspected
- Service records and/or invoices

Important to note:

All repair work must be authorised in advance and must be carried out by an Authorised Dealer.

PRE-OWNED WARRANTY TABLE OF LIABILITY:



Components	Better Drive 1	Better Drive 2	Better Drive 3	Better Drive 4
Engine	R20 000	R12 500	R8 500	R6 000
Transmission	R12 500	R8 000	R6 000	R4 500
Differential	R12 500	R8 000	R6 000	R4 500
Differential Lock	R7 500	R5 000	R5 000	R3 500
Transaxle	R7 500	R5 000	R5 000	R3 500
Management System	R7 500	R5 000	R5 000	R3 500
Turbo Assembly	R7 500	R5 000	R5 000	R3 500
Front Wheel Drive Unit	R4 500	R3 500	R3 000	R2 000
Electronic Ignition	R4 500	R3 500	R3 000	R2 000
Air Conditioner	R4 500	R3 500	R3 000	R2 000
Cooling System	R4 500	R3 500	R3 000	R2 000
Free Wheel Hubs	R4 000	R3 000	R3 000	R2 000
CV Joints	R4 000	R3 000	R3 000	R2 000
Propshaft & Couplings	R4 000	R3 000	R3 000	R2 000
Steering Mechanism	R4 000	R3 000	R3 000	R2 000
Braking System	R4 000	R3 000	R3 000	R2 000
Fuel System	R4 000	R3 000	R3 000	R2 000
Electronic Components	R4 000	R3 000	R3 000	R2 000
Electrical Winch	R4 000	R3 000	R3 000	R2 000
Clutch	R4 000	R3 000	R3 000	R2 000
Suspension	R4 000	R3 000	R3 000	R2 000
Radiator	R4 000	R3 000	R3 000	R2 000
Overheating	R5 000	R3 000	R3 000	R2 000
Drive Pulleys	R5 000	R3 000	R3 000	R2 000
Cambelt Failure	R5 000	R3 000	R3 000	R2 000
Viscous & Electrical Fans	R2 500	R2 000	R2 000	R1 500
Central Locking	R2 500	R2 000	R2 000	R1 500
Electrical Sunroof Motor	R2 500	R2 000	R2 000	R1 500
Electric Mirrors	R2 000	R2 000	R1 000	R1 000
Towing Charges	R1 000	R1 000	R1 000	R1 000
Entertainment System	R2 000	R1 500	R1 000	R1 000
Transponder Key	R1 500	R1 500	R1 000	R1 000
Alarms & Immobiliser	R1 500	R1 500	R1 000	R1 000
Vehicle Rental	R1 000	R1 000	R1 000	R1 000
Hotel Accommodation	R1 000	R1 000	R1 000	R1 000

Pre-Owned Warranty Pricing	
Better Drive 1	Price is Risk profile dependent
Better Drive 2	Price is Risk profile dependent
Better Drive 3	Price is Risk profile dependent
Better Drive 4	Price is Risk profile dependent

EXTENDED VEHICLE WARRANTY

This policy covers your vehicle for an extra 24 months, or until it reaches 250 000 km, whichever occurs first.

Cover starts from the date that your manufacturer's warranty or maintenance plan expires.

WHICH VEHICLE CATEGORIES ARE COVERED?

1.

BETTER EXTEND 1:
Engine Capacity
< 1599cc

2.

BETTER EXTEND 2:
Engine Capacity
1600cc – 1999cc

3.

BETTER EXTEND 3:
Engine Capacity
2000cc – 2499cc

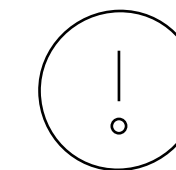
4.

BETTER EXTEND 4:
Engine Capacity
> 2500cc



WHAT IS INCLUDED?

- Enjoy up to 24 extra months of cover when your manufacturer's warranty expires.
- Helps pay for major mechanical breakdowns and electrical failures.
- Continues on from existing warranty.
- Affordable premiums.

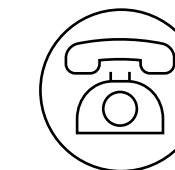


HOW DO I QUALIFY?

Your vehicle must:

- have a valid manufacturer's warranty or service plan in place.
- have a full service history.
- have less than 120 000 km recorded on the odometer.
- be a passenger, 4X4 or light commercial vehicle with a gross vehicle mass of fewer than 3 500kg.

Normal wear and tear is not covered by this policy.



HOW DO I CLAIM?

Please note the following claims nr for Pre-Owned warranties: 0861 999 784.

Information necessary when reporting a claim:

- Owner's name
- Policy number
- Current odometer reading on your vehicle
- Nature of mechanical failure / breakdown (failure, cause, remedy)
- Address where vehicle can be inspected
- Service records and/or invoices

Important to note:

All repair work must be authorised in advance and must be carried out by an Authorised Dealer.

EXTENDED WARRANTY TABLE OF LIABILITY AND PRICING



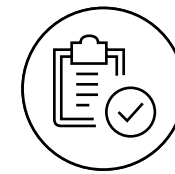
Components	Rand Value Cover
4x4 front differential unit	Unlimited
Air-conditioner	Unlimited
Braking system	Unlimited
Cambelt failure	Unlimited
Clutch	Unlimited
Cooling system	Unlimited
CV joints	Unlimited
Differential	Unlimited
Electrical components	Unlimited
Electronic ignition	Unlimited
Engine	Limited as per plan
Front wheel drive unit	Unlimited
Fuel system	Unlimited
Gearbox (manual/automatic)	Unlimited
Management system	Unlimited
Overheating	Unlimited
Propshaft and Couplings	Unlimited
Steering mechanism	Unlimited
Turbo assembly	Unlimited
Hotel Accommodation	Max R1000 per insured event/claim
Car Hire	Max R1000 per insured event/claim

Extended Warranty Pricing	
Better Extend 1	Price is Risk profile dependent
Better Extend 2	Price is Risk profile dependent
Better Extend 3	Price is Risk profile dependent
Better Extend 4	Price is Risk profile dependent

AUTO TOP UP & DEPOSIT PROTECTOR

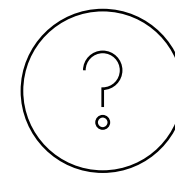
This policy covers the amount that is still outstanding on your vehicle, and includes Deposit Protector to insure the deposit that you paid.

HOW DO I QUALIFY FOR AUTO TOP UP?



THE FOLLOWING QUALIFYING CRITERIA APPLY:

- the vehicle must be comprehensively insured.
- the vehicle must be financed.
- a deposit has been paid on the vehicle (applicable for Deposit Protector).



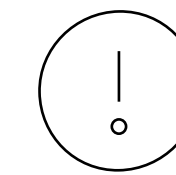
WHAT IS COVER FOR?

- the difference between your vehicle's insured amount and its outstanding finance amount.
- your paid deposit if you choose to add Deposit Protector.
- the deposit claim that will be paid out is either the deposit paid or 10% of the insured value of the vehicle at the time of claim, whichever is the smaller amount. Only applicable if Deposit Protector is added.
- Value of the vehicle at the time of claim.



BENEFITS:

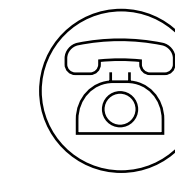
- Auto Top Up is a shortfall product that protects the customer in the event of the insured vehicle being written off or stolen.
- We cover the gap between the claim payment amount from the vehicle insurer and the outstanding finance amount owing to the bank.
- We will also insure the deposit paid at the time of purchase of your vehicle. We will indemnify you for either the actual deposit paid or 10% of the insured amount, if you choose to add Deposit Protector.



WHAT ARE THE LIMITATIONS?

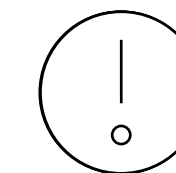
Perils Covered under the Auto Top Up:

- Vehicle stolen and not recovered.
- Or vehicle stolen and recovered but damaged and not economical to repair.
- Or vehicle accidentally damaged but not economical to repair and written off.



HOW DO I CLAIM?

Contact 0860 104 789 from Monday to Friday, between 08:00 and 17:00. Saturday 8am to 1pm



WE WILL ONLY INDEMNIFY YOU FOR A CLAIM IF YOU:

- inform us and give us full details of your claim within 60 days from the date on which your supporting motor policy claim was settled.
- give us any documents that you receive in connection with any claim, within 31 days; and
- give us all the information and documentation that we may ask for, within 31 days.

AUTO TOP UP & DEPOSIT PROTECTOR

This policy covers the amount that is still outstanding on your vehicle, and includes Deposit Protector to insure the deposit that you paid.



WHAT AM I INDEMNIFIED FOR?

If the full sum insured, as stated on your supporting, fully comprehensive policy schedule, has been paid out for the same financed vehicle stated on this schedule because it was:

- stolen and not recovered.
- stolen and recovered but damaged and not economical to repair, and written off.

OR

- accidentally damaged but not economical to repair, and written off, and there is a shortfall between the claim payment amount and the settlement balance of the credit agreement with your finance institution.

THE MOST WE WILL PAY IS EITHER:

- the settlement balance of the credit agreement, minus:
 - the excess you paid on your supporting insurance claim.
 - the amount paid out for your supporting insurance claim.
 - the value of any sound equipment or accessories not paid out with your supporting insurance claim and that did not form part of your principal debt when the credit agreement commenced.
 - any amounts refundable to you at the time of loss, such as, but not limited to, motor warranty, short-term policy or credit life assurance fees or premiums.
 - any further or additional amounts that were added to the principal debt of your credit agreement after it commenced.
 - any finance charges and interest on these.

OR

- the amount stated on your schedule – whichever is the lesser.

For Deposit Protector claims, the amount covered is either the deposit paid (at the time of purchasing the vehicle) or 10% of the insured value of the vehicle at the time of the claim, whichever is less.

LIFESTYLE VALUE ADDED PRODUCTS AND SERVICES

LEGAL
COVER



3 Legal cover bands to choose from



embedded tax benefit

FUNERAL
COVER

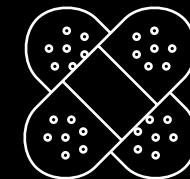


Natural and/or accidental death benefit



Repatriation services

PERSONAL
ACCIDENT



Cover for injury or hospital admittance,
disability or death as the result of an accident

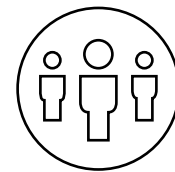


Expo-Sure, which provides cover and
access to HIV testing and treatment
after accidental exposure

LEGAL COVER

This policy offers legal assistance cover, as well as allowing you to get a better understanding and appreciation of your legal rights.

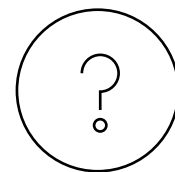
LIPCO Group (Pty) Ltd is the service provider that renders the legal service, mediation and assistance service in terms of this policy.



WHO IS COVERED?

This policy provides cover for you and your legal (traditional) spouse plus four dependent children (who are unmarried and unemployed) Under the age of 21 (or 25 if full time student).

If you get married after the commencement of your policy, the date of marriage will be noted as your spouse's commencement date. From this date, he/she and his/her dependent children will be subject to the applicable waiting periods.



WHAT IS COVERED?

Basic benefit

This benefit entitles you to telephonic advice on any private, legal or labour matters, irrespective of whether the cause of action arose before or after the commencement of your policy. Assistance under this benefit is limited to advice only, and cover exists from the commencement date of your policy. Cover is unlimited.

Mediation benefit

This benefit entitles you to informal mediation and assistance in matters that arose after the commencement date of your policy. Letters will be written, telephone calls made, faxes and e-mails sent and consultations held on your behalf. You will be assisted up to the point where litigation is inevitable. Cover exists from the commencement date of your policy. Cover is unlimited.

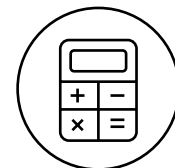
Matters under the Mediation benefit include the following:

- Assistance with written representations and settlement negotiations in criminal and labour matters.
- Mediation in civil matters where you want to institute a claim or defend an action against you.
- Mediation in family matters, such as maintenance and divorce settlements.
- Matters related to identity theft.
- Drafting of the following agreements:
 - Contracts of sale for movable and immovable property.
 - Employment contracts for domestic workers.
 - Settlement agreements.
 - Acknowledgement of debt.
 - Rental agreements.
 - Standard wills.

Litigation benefit

The details of this benefit differ according to which plan you have chosen. See the table on page 31 for more information.

LEGAL COVER CONTINUED



TAX BENEFIT

You will have the services of registered Tax Practitioners in terms of the Tax Administration Act that specialises in providing tax advice and/or tax return submission services.



WHAT IF I'M NOT HAPPY?

If you are dissatisfied with any service provided in terms of this policy, contact the Internal Dispute Resolution Department within 90 days on 0860 10 90 59 or via e-mail as per the e-mail address on your schedule. If you do not comply with this time limit, you will be prevented from proceeding with legal process.

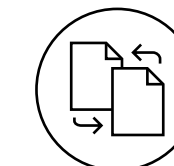
If the dispute is not resolved to your satisfaction you will have an additional 180 days to either institute legal proceedings or to contact the Ombudsman for Short-Term Insurance at PO Box 32334, Braamfontein, 2017.

Note that the Ombudsman only considers a complaint made to him if he is satisfied that the Complainant has tried unsuccessfully to resolve the dispute through approaches to the Insurer's management or its internal complaints handling department.



WHAT DOES THE TAX BENEFIT COVER?

- Completion and submission of tax returns.
- Completion and submission of provisional tax returns.
- Advice on salary structuring.
- Tax planning.
- Dispute resolution with SARS.
- Objection on assessment(s) from SARS.
- Calculation of capital Gains Tax.
- Calculation of Donations Tax.
- Assistance with assessment audits.
- Advice on all of the above.



HOW DO I MAKE CHANGES?

To amend or cancel your policy, call the Sales, Client Service and Claims number (At the end of this brochure). Any amendment or cancellation you make will be effective from the date we agree on. Note that if we wish to amend or cancel your policy, we will give you 31 days' written notice.

LEGAL COVER CONTINUED

PLAN A

Cover: **R55 000.00**
 Excess: **R0**
 Old Premium: **R69.00**
 New Premium: **R72.00**

The Litigation benefit provides cover when you are involved in any court proceedings of a criminal, civil or labour nature where physical representation is required. Cover is limited to the maximum amount stated on your schedule and commences three months after the inception or reinstatement date of your policy.

The Litigation benefit includes representation in the following matters:

- Civil matters based on any written and signed agreement.
- Bail applications and criminal matters.
- Disciplinary hearings where you face dismissal and legal representation is allowed.
- Any identity theft-related matter.

PLAN B

Cover: **R75 000.00**
 Excess: **R0**
 Old Premium: **R89.00**
 New Premium: **R93.00**

The Litigation benefit provides cover when you are involved in any court proceedings of a criminal, civil or labour nature where physical representation is required. Cover is limited to the maximum amount stated on your schedule and commences three months after the inception or reinstatement date of your policy.

The Litigation benefit includes representation in the following matters:

- Civil matters based on any written and signed agreement.
- Bail applications and criminal matters.
- Disciplinary hearings where you face dismissal and legal representation is allowed.
- Any identity theft-related matter.
- Unopposed divorce matters (i.e. where the action is not defended and a settlement is reached between the parties).
- Maintenance hearings where the other party to the dispute is represented by a legal practitioner.

PLAN C

Cover: **R120 000.00**
 Excess: **R0**
 Old Premium: **R125.00**
 New Premium: **R130.00**

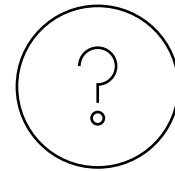
The Litigation benefit provides cover when you are involved in any court proceedings of a criminal, civil or labour nature where physical representation is required. Cover is limited to the maximum amount stated on your schedule and commences three months after the inception or reinstatement date of your policy.

The Litigation benefit includes representation in the following matters:

- Civil matters based on any written and signed agreement.
- Bail applications and criminal matters.
- Disciplinary hearings as well as Labour Court proceedings where you face dismissal.
- Any identity theft-related matter.
- Unopposed divorce matters as well as opposed divorce matters. Cover is limited to R10 000 per annum.
- Maintenance hearings where the other party to the dispute is represented by a legal practitioner.
- A Magistrate's Court application for rescission of judgment where you have a valid legal defence, the judgment was taken against you without your knowledge and you informed LIPCO thereof within seven days of becoming aware of the judgment.

FUNERAL COVER

The Funeral Plan gives the life assured monthly cover for death as a result of accidental and natural causes. Repatriation services are also included in this cover. Life policies are provided, administered and underwritten by 1Life Insurance Limited, an authorised insurer and financial services provider.



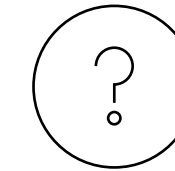
WHAT IS COVERED?

Natural and Accidental Death benefit

- Individual Cover – this covers the main member only.
- Family Cover – this covers the main member and spouse plus one to five dependants up to the age of 21 (or up to 25 if they are registered full-time students).
- Extension of cover for individual family members is also available at an additional premium payable.
- Death as a result of HIV/Aids-related illness is covered.
- Claims will be settled in less than two working days if all documentation is received.

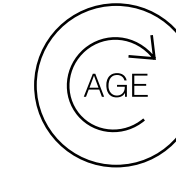
Repatriation Services benefit

- In the event of the insured's death, the next of kin may decide on the place of burial and the funeral home.
- The mortal remains will then be sent to a branch of the chosen funeral home, closest to the cemetery.
- This service is only offered if both the death and burial occur within the borders of South Africa.



HOW DO I QUALIFY FOR COVER?

This cover will only be available where the assured member's entry age is between the ages of 18 and 65.

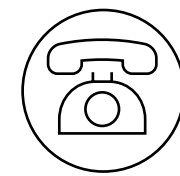


WHAT ABOUT DISCLOSING MY AGE?

The age of the assured life is considered to be material to the acceptance of this policy. Please note that any incorrect or incomplete information relating to the above may result in the non-payment of a claim.

FUNERAL COVER

CONTINUED



HOW DO I CLAIM?

Contact 0860 104 789 from Monday to Friday, between 08:00 and 17:00.

Note that for Repatriation, a 24-hour service is offered.

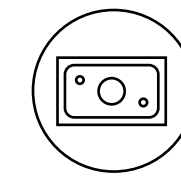
An after operating hour service is offered when the claim contact number is used.

The following documents must be submitted to the Claims department:

- The official claim form as required by the Claims Administrator.
- A certified copy of the abridged death certificate of the assured life.
- Proof of identity of the assured life and the nominated beneficiary.
- The policy schedule.
- A fully completed BI1663 form (notification of death form).
- An official police report if the death of the assured life was due to unnatural causes.
- Proof of banking details of beneficiary and one month's bank statement.
- If no beneficiaries exist, then a letter of executorship from the high court is required.
- Any other documentary proof that may be required by the insurer.

More information will be provided when you contact us.

All claims must be submitted in writing within six months of the death of the assured life. Please note – in order to make use of the offering, information will need to be transferred between ourselves and the service provider.

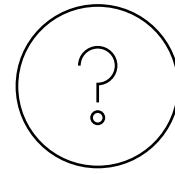


PRICING

Individual Cover						
Policyholder	R 5 000	R 10 000	R 15 000	R 20 000	R 25 000	R 30 000
Premium	R 26	R 36	R 45	R 54	R 64	R 73
(If additional member e.g. Domestic worker, parents etc. is added, the Individual cover band must be selected)						
Family Cover						
Policyholder (Incl. Spouse)	R 5 000	R 10 000	R 15 000	R 20 000	R 25 000	R 30 000
Child 14-21	R 3 000	R 6 000	R 10 000	R 15 000	R 20 000	R 25 000
Child 6-13	R 1 000	R 2 000	R 5 000	R 8 000	R 10 000	R 10 000
Child 0-5	R 750	R 1 250	R 2000	R 3 000	R 3 000	R 4 000
Stillborn	R 750	R 1 250	R 1 500	R 1 500	R 1 500	R 1 500
Premium	R 62	R 73	R 86	R 108	R 125	R 136

PERSONAL ACCIDENT

The Personal Accident policy provides you with invaluable cover if you are injured and admitted to hospital or you are disabled or die as the result of an accident.



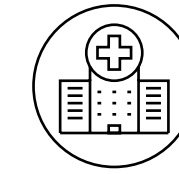
WHAT IS COVERED?

- A discount on the additional premium if you add your partner/spouse.
- No medical examinations required.
- Tax-free payout in the event of disablement or death.
- Expo-Sure cover, which gives you access to HIV testing and treatment after accidental exposure.

CHILDREN'S BENEFIT

Children are also covered for the maximum amounts below:

- R10 000 for children unborn to 6 years old.
- R30 000 for children 7 to 14 years old.
- 25% of the main member's cover for children between 15 and 21, and up to 25 if they are registered full-time students.



HOSPITALISATION

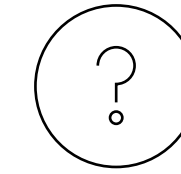
If the insured is hospitalised as a result of an accident, cover will be provided from the first day of hospital admission, up to a maximum of 104 weeks.

The claim will only be paid once the hospital records have been provided and authorised for payment. Payment will be made directly to you to cover any expenses you may have incurred.

If compensation for disablement or death becomes payable, there will be no compensation under this benefit.

DEATH COVER

Should the insured die as a result of an accident, we will compensate his/her nominated beneficiary/ies or estate to the level of cover chosen. Compensation for total permanent disablement or death will be paid in one lump sum. Payment will be tax-free.



TOTAL PERMANENT DISABLEMENT COVER

Should the insured suffer disablement as a result of an accident, we will compensate him/her according to the scale of benefits and level of cover chosen – see the scale of benefits table on the next page.

HOW DO I QUALIFY FOR COVER?

This cover will only be sold to clients between the ages of 21 and 65.

This is not a medical scheme and the cover is not the same as that of a medical scheme. This policy is not a substitute for medical scheme membership.

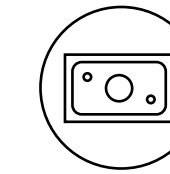


PERSONAL ACCIDENT

CONTINUED



DISABLEMENT	PROPORTION
Total permanent disablement	100%
Permanent and incurable paralysis of all limbs Loss of both hands or both feet Loss of entire sight in both eyes	100% 100% 100%
Permanent loss of hearing in • Both ears • One ear	75% 20%
Permanent and total loss of speech Loss of one limb, one hand, one foot, or entire sight in one eye Loss of four fingers on either hand Loss of thumb • Both joints • One joint	75% 60% 40% 20% 10%
Loss of fingers on either hand • Three joints • Two joints • One joint	10% 8% 5%
Loss of toes on either foot • All, one foot • Big toe, both joints • Big toe, one joint • Other than the big toe (each)	30% 10% 5% 5%



PRICING

CUSTOMERS						
Plan	Product Description	Sum Insured	Excess	Hospital per Day	Old Single Premium	New Single Premium
Policy Holder(Main member)						
A	Personal Accident	R50 000	R0	R250	R65	R68
B		R150 000	R0	R350	R105	R110
C		R250 000	R0	R500	R119	R125
D		R350 000	R0	R750	R139	R146
E		R500 000	R0	R1000	R195	R199
Spouse						
A	Personal Accident	R50 000	R0	R250	R45	R47
B		R150 000	R0	R350	R75	R79
C		R250 000	R0	R500	R85	R89
D		R350 000	R0	R750	R99	R104
E		R500 000	R0	R1000	R135	R138

WHAT ELSE DO I NEED TO KNOW?



DISPUTED CLAIMS

You must send through all disputes, by 90 days after a claim. Outcomes will be communicated to you. If, after review, you are not indemnified for a claim or any part of it and you wish to challenge the decision made, you must serve legal process within six months calculated from the expiry of the 90-day period referred to above. If you do not comply with this time limit, you will be prevented from proceeding with legal process.

PAYMENT STOPPED

When cover is interrupted because you have instructed the bank to stop your debit order payment, the policy will be cancelled.

PAYMENTS

These are monthly policies and payments are made in advance and deducted via debit order. If in the month following the activation of your policy (and onwards) we do not receive your premium on the due deduction date, you will be allowed a 15-day period of grace in which to pay your premium. If we still do not receive your premium after these 15 days, you will not have cover for that month.

POLICY CHANGES AND CANCELLATION

We may change or cancel your policy by giving you 31 days' written notice. Any change or cancellation that you make will be effective from the time and date agreed to. Please note that if you cancel your policy during the course of an insured month, the premium paid for the rest of that month will not be refunded to you.

Please cancel your policy if:

1. you also have a policy for the same item/s with another insurer; or
2. your vehicle was sold, stolen and not recovered, or written off.

REINSTATEMENT OF INTERRUPTED COVER

When cover is interrupted because we did not receive your payment, your account will be debited to reinstate your cover.

CONTRIBUTION

If a claim is also covered by another policy, we will only indemnify you for our portion.

FRAUD

We will not indemnify you if a claim is fraudulent in any way.

UNDERTAKING IN RESPECT OF THE OMBUDSMAN

We have given the Ombudsman for Short-term Insurance a written undertaking that we will always abide by his or her formal rulings in respect of any matter referred to him or her by a client.

The Ombudsman for Short-term Insurance can be contacted on 011 726 8900 or at PO Box 32334, Braamfontein 2017.

YOUR OBLIGATIONS

As part of the contract between you and us, there are certain obligations you, the policyholder, need to fulfil in order to ensure that your cover remains valid:

- To agree to comply with all reasonable requests
- To use all reasonable care and take all reasonable precautions to prevent or minimise loss, damage, death, injury or liability.
- To not admit any fault, nor make any offer of/ or settlement, without written agreement.
- Inform us if any of the policy details or declarations are incorrect or if any of these details or declarations change.
- To inform us should you change the address where you usually keep the items for which you are insured; and
- To tell us about anything you have not yet disclosed, but that may be important for us to know in order to accept the policy, or about anything that changes that may be important for us to continue accepting the policy.
- To give us correct information. Non-disclosure or misrepresentation of information may influence us on any claim/s arising from your contract of insurance and may influence our decision to provide the benefits in terms of your policy, or to accept or terminate your policy.

WHAT ELSE DO I NEED TO KNOW?



ADDITIONAL OBLIGATIONS IF THE POLICY RELATES TO A VEHICLE

- to have a valid, supporting and fully comprehensive motor insurance policy for the vehicle(s) covered by any of this policy.
- to adhere to the terms and conditions of your supporting, fully comprehensive motor insurance policy.
- to use all reasonable care to maintain the vehicle in an efficient, roadworthy condition and take all reasonable precautions to prevent or minimise loss or damage.
- your vehicle must be financed by a recognised finance house for its market or retail value.
- where applicable, to pay over any money due to your finance institution if any payment is made to you directly in connection with the claim against your supporting, fully comprehensive motor insurance policy.
- to inform us if your vehicle is sold, paid off with your financier or written off for any reason.

ADDITIONAL OBLIGATIONS UNDER LEGAL COVER

- Inform us if any of the details or declarations are incorrect or if any of your details or declarations change.
- Report any legal or labour matter to the service provider within 31 days of your becoming aware.
- If you want to submit a claim or report a new case, or require legal assistance, please call the Sales, Client Service and Claims on 0860 104 789 .
- Claim damages from any insurance you may have before claiming in terms of the Litigation benefit.

YOUR OBLIGATIONS TO AUTO & GENERAL ARE TO:

- use all reasonable care to maintain the vehicle in an efficient, roadworthy condition and take all reasonable precautions to prevent or minimise loss or damage;
- provide true and complete information.
- agree to comply with all reasonable requests.
- use all reasonable care and take all reasonable precautions to prevent or minimise loss, damage, death, injury or liability.
- not admit any fault, nor make any offer of/or settlement, without written agreement;
- inform us if any of the policy details or declarations are incorrect or if any of these details or declarations change.
- inform us should you change the address where you usually keep the items for which you are insured; and
- be open about anything you have not yet disclosed, but that may be relevant in order to accept the policy, or about anything that changes that may be important for the continuation of the policy being accepted.

If you do not fulfil all of the following obligations, cover may be cancelled.

YOUR OBLIGATIONS

If you do not fulfil all of the following obligations, cover may be cancelled.

Your obligations are to:

- Give us true and complete information.
- Use all reasonable care to maintain the vehicle in an efficient, roadworthy condition and take all reasonable precautions to prevent or minimise loss or damage.
- Tell us about anything you have not yet disclosed, but that may be important for us to know in order to accept the policy, or about anything that changes that may be important for us to continue accepting the policy.
- Give us correct information. Non-disclosure or misrepresentation of information may influence us on any claim/s arising from your contract of insurance and may influence our decision to provide the benefits in terms of your policy, or to accept or terminate your policy.
- Inform us if any of the policy details or declarations are incorrect or if any of these details or declarations change.

PREMIUM OBLIGATIONS

For your premium obligations, refer to the paragraph headed "payment details" on your schedule. This will give you details regarding the premium payable, the manner of payment of premiums and the due date for payment of your premiums. Your policy will only commence upon receipt of the first premium.

CONTACT US



Broker Priority line:
0800 10 00 11

24 Hour Emergency assistance:
0860 10 42 10

Operating hours: Sales & Support
Monday – Friday: 07:00 – 18:00
Saturday: 07:00 – 14:00
Sunday: Closed
Public Holidays: 08:00 – 17:00

Address:

**Auto & General Park, 1 Telesure Lane,
Riverglen, Dainfern, 2191**

Life policies are provided, administered and underwritten by 1Life Insurance Limited, an authorised insurer and financial services provider. The full terms, condition and exclusions of cover are contained in the policy wording. Auto & General Insurance Company Limited is an authorised insurer and financial services provider(FSP licence number: 16354).