

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.

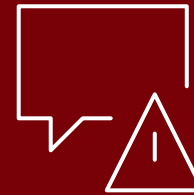
Our group of companies
represented in seven
countries globally



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



Never not there™
Auto&General
Auto&General is a licenced non-life insurer and FSP. Ts&C's online.

Products

Please note that all references to “you” in the policy book indicate the people/person responsible for owning/running the business, whether it is a company, close corporation, partnership or sole proprietorship.

Personal

Vehicle insurance

- Car
- Motorcycle
- Caravan
- Trailer
- Watercraft
- Off-road Adventure

Home and personal insurance

- Home Contents
- Buildings
- Portable Possessions
- Gap Cover
- Life Insurance

Commercial

Commercial insurance

- Business Premises
- Business Contents
- Business Interruption
- Portable Possessions
- Vehicles (Business Use)
- 10-Ton vehicles

Specialised liability insurance

- Professional Liability (Errors & Omissions)
- Directors & Officers
- Broadform

Personal lines benefits	Commercial lines benefits	Value added products
<p>Cashback plus</p> <ul style="list-style-type: none"> • 25% after 4 years claim-free <p>Bettercar YOUNG@HEART work from home offer</p> <p>Auto&General app</p> <ul style="list-style-type: none"> • with crash detect feature <p>Assist benefits</p> <ul style="list-style-type: none"> • Home Assist • Road Assist • Trauma Assist • Medical Assist • Legal Assist • Entertainment Assist 	<p>Cashback plus</p> <ul style="list-style-type: none"> • 25% after 4 years claim-free <p>Assist benefits</p> <ul style="list-style-type: none"> • Tender Assist • Financial Advice • Digital Presence • Business Concierge • Emergency Medical Assist • Collections Assist • Safe Drive & Convenience Drive • Office Assist • IT Helpdesk 	<ul style="list-style-type: none"> • Scratch & Dent • Legal Cover • Service Plan Cover • Personal Accident • Tyre & Rim • Warranties • Funeral Plan • Auto Top-Up <p>*Wealth products coming soon</p>

Personal vehicle insurance

If you're looking to insure your motor vehicle (new or preowned), 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.

Personal

Vehicle insurance

- Car
- Motorcycle
- Caravan
- Trailer
- Watercraft
- Off-road Adventure

	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 accidentally 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 adventure	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 3 parties' property.

Home owner's 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

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.

- 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.

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:

- If a vehicle is purchased in the name of a registered company or
- If a company registration or VAT number appears on the Offer to Purchase or
- Should the policy-holder be self-employed (sole proprietor) and the vehicle be utilised for full business use

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.

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.

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.

Office Contents

Specific cover for all office contents kept inside your premises.

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.

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.

Money

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

Fidelity Guarantee

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

Glass

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

Electronic Equipment

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

Business All Risk

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

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.

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.

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.

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.

Group Personal Accident

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.

Vehicle

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

Machinery Breakdown

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

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.

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.

Motor Traders

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

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 interestfree direct debits**Misrepresentation**

Negligent misstatement or misrepresentation

Breach of duty of care

Negligent misstatement or misrepresentation

Misrepresentation

Legal liability for an alleged negligent act, error or omission

Misrepresentation

Negligent misstatement or misrepresentation

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**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.



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.

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

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).