

VAPS HCV INSURANCE PRODUCT GUIDE

2018



VAPSHCV
INSURANCE UNDERWRITERS



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IMPORTANT NOTES

- All Vehicles with a Value of more than R 200 000 – Tracking device with Recovery option required
- All Vehicles with a Value below R 200 000 – VESA level 3 or 4 or factory fitted alarm/immobilizer and/or Tracking device
- Truck Tractors & Rigs – Maximum indemnity limit of R 2 500 000
- Trailers – Maximum indemnity limit of R 1 200 000 per link
- SASRIA automatically included
- Broker Commission: 12.5% on Motor & 20% on GIT

Underwritten by Renasa Insurance Company Limited





VAPS HCV
PRODUCT
GUIDE 2018

1 VAPS Heavy Commercial Vehicle Insurance

(HCV's, Trailers, Buses, Commercial Vehicles, PMV's & LDV's)

Products:

- Comprehensive Cover on HCV's, Trailers, Buses, Commercial Vehicles, PMV's, LDV's & Special Types
- Third Party Fire & Theft Cover Only
- Third Party Only Cover Only
- Goods in Transit Insurance

Benefits Included in the Policy:

- VAPS HCV Assist – Roadside Assistance for HCV's (In Association with CLC)
 - Mechanical Breakdown Towing (Up to 250 km per incident – Covered up to R15 000 per incident)
 - Tyre Replacement Assistance (Up to R 1000 per incident)
 - Mobile Mechanic Breakdown service (Up to R 5000 per incident)
 - Oil, Fluid & Water Delivery Service (Up to R 1000 per incident)
 - Fuel Delivery Service (Up to R 1000 per incident)
 - Lockout/Replacement Key Assistance (Up to R 1000 per incident)
 - Battery Assistance (Up to R 1000 per incident)
 - Winching/Extraction Service
 - Vehicle Protection Service
- Territorial Limits – Africa, South of the Equator.
- Personal Accident Cover for Driver of R 10 000 for Death and Permanent Total Disability
- Third Party Liability up to R 10 000 000
- Windscreen Cover up to R 15 000
- Wreckage Removal for R 25 000
- Towing & Recovery Costs up to R 30 000
- Replacing Locks, Keys and Remotes up to R 25 000
- Fire Extinguishing charges for R 5 000
- Temporary Repairs for R 15 000

Optional Extensions:

- Basic Excess Reducer
- Theft/Hijack Excess Reducer
- Third Party Excess Reducer
- Windscreen Excess Reducer
- Cross Border Towing & Recovery
- Loss of Use Cover
- Penalty Excess Reducers
 - Driving during hours of 23:00 and 05:00
 - Foreign Driver's License
- Credit Shortfall Cover
- Pollution Liability Cover (Underwritten by EnviroSure)

VAPS HCV ASSIST



2 VAPS HCV Assist

(HCV's, Trailers, Commercial Vehicles, Pmv's, LDV's & Special Types)

1. ROADSIDE ASSISTANCE AND ACCIDENT MANAGEMENT FOR VEHICLES **OVER 3500KG**

 **24/7 Contact number: 066 251 3044**

Mechanical & Electrical Breakdown

(Covered to the nearest repairer up to a maximum of 250 km per incident – Maximum cover of R 15 000 per incident)

Should the insured vehicle become disabled as a result of mechanical or electrical breakdown and the technician that was dispatched cannot repair same, the vehicle will be towed to the nearest service/repair facility not exceeding a radius of 250 kilometers (covered up to R15 000 per incident) from the scene of the incident within the Republic of South Africa.

Note: Only Mechanical and Electrical Components on the Rolling Chassis and/or Drive Line are covered.

Flat Tyre Assistance

(Callout fee up to R 1000 per incident)

Assistance will be provided in the event of a flat tyre with a spare tyre to replace it with. The callout fee will be covered up to R1000 per incident and does not include the following:

- The cost or delivery of a replacement tyre
- Cost of the towing if the tyre change was unsuccessful (towing can be arranged to the nearest repairer, however the client will be liable for any costs)

**Should the spare tyre not be serviceable or no lock nut key is provided, the vehicle will be towed to the nearest repairer up to R1000 per incident. Any costs exceeding this amount will be for your own account.*

Flat Battery Assistance

(Callout Fee covered up to R 1000 per incident)

If a battery failure occurs, a jump start will be provided to start your vehicle

- Any additional costs for travel, parts and labour will be for your own account.
- Battery not included.

Fuel Delivery Service

(Callout Fee covered up to R 1000 per incident)

Should the insureds vehicle become disabled as a result of running out of fuel, a supply will be dispatched to the vehicle in need in order for the vehicle to be able to reach the nearest available fuel station.

- The costs for travel and labour in excess of R1000 will be for your own account

Locksmith Assistance

(Callout Fee covered up to R 1000 per incident)

If your keys are locked inside the vehicle, assistance will be provided to gain entry into the vehicle.

- The costs for travel and labour in excess of R1000 will be for your own account

Recovery/Winching Assistance

(Callout Fee covered up to R 1000 per incident)

Provides assistance in extracting the vehicle when stuck in a ditch and such locations is within 50 meters of a paved road or highway.

- Covered up to a maximum of 1 hour per vehicle per incident.
- This benefit does not cover extraction when driving a vehicle off-road or unpaved highways.

Vehicle Protection Service

In the event of an incident and where necessary, the call centre will dispatch the police/runner vehicle to the scene in order to guard the vehicle and load until such time as the roadside assistance vehicle or tow truck arrives.

- Subject to availability in the specific area

Accident Management

In the event of an accident, CLC will assist to tow the vehicle to the nearest approved repairer. The cost of the accident tow will be invoiced to the insurer as part of the claim. Should the client not register a claim, the client will be liable for the cost of the accident tow.

▼ Annual Limit of R 15 000 per vehicle

2. ROADSIDE ASSISTANCE AND ACCIDENT MANAGEMENT FOR VEHICLES **UNDER 3500KG**



24 Hour roadside assistance that will assist you in the event of a roadside or non-roadside emergency

Roadside Assistance and Accident Management:

- Mechanical breakdown towing to the nearest approved repairer
- If the client is 100km from their permanent residence or destination, CLC will provide either:
- Hotel accommodation up to R500 OR
- Car hire for 24 hours up to R500
- Locksmith (callout & labour)
- Flat battery (jumpstart or towing of the vehicle to nearest approved repairer)
- Flat tyre (replace with clients spare tyre or tow to the nearest approved repairer)
- Fuel assistance (20l of fuel, for the clients own account)
- Accident management the cost of the tow will be invoiced to the insurer as part of the claim.
- Should the client decide not to register a claim, or the claim is repudiated, the client will be liable for the cost of the accident tow
- Towing to the correct place the first time
- Negotiated rates for towing
- No storage or release fees

▼ Annual Limit of R 5000 per vehicle

3. MEDICAL ASSISTANCE



The eligible person will be assisted with 24-hour medical assistance or transportation

Telephonic Support Services

- Emergency medical advice and information
- Medical hotline/confidential non-emergency medical information and advice
- Trauma Counselling

Road Transport

- Emergency medical response and stabilisation
- Medical Transportation
- Transfer of life saving medication
- Companionship and/care of stranded minors
- Inter-hospital transfer or Inter-facility transfer of a patient by road or air transport, whichever is the most medically appropriate
- Repatriation of mortal remains. Should a patient die outside their residential town more than 180km from their usual residence, arrangements will be made to repatriate the mortal remains to the residential town
- This benefit is capped at R20 000 and the members next of kin will be responsible for any surplus costs
- Admission deposit of R5 000 (Refundable to ER24 by member or his/her medical aid)
- Applies only in the Republic of South Africa

▼ Annual Limit - HCV and Commercial will be R 10 000 per policy

VAPS HCV EXCESSES



VAPS HCV EXCESS STRUCTURE

(HCV's, Trailers, Buses, Commercial Vehicles, PMV's, LDV's & Special Types)

Excess Structure: (HCV's, Rigids, Buses, Trailers & Special Types)

- Basic Own Damage Excess:
 - Vehicles with a Value less than R 99 999 – 10% of Claim minimum R 10 000
 - Vehicles with a Value of between R 100 000 and R 199 999 – 10% of Claim minimum R 15 000
 - Vehicles with a Value of more than R 200 000 – 10% of Claim minimum R 30 000
- Theft/Hijack Excess – 15% of claim minimum R 5000
- Third Party Damage – R 7500
- Windscreen – 20% of claim min R 500
- Additional First Amount Payable
 - Driving between 23h00 and 04h00 – Additional 5% of claim
 - Capsizing whilst tipping - Additional 5% of the value of the vehicle
 - Driver's License issued outside RSA – Additional 5% of claim, maximum R 15 000
 - License less than two years – Additional R 5000
 - Driver under 25 years old – Additional R 5000
- Loss of Keys – 10% of claim minimum R 350
- Theft of Tyres, Wheels and Rims – R 5000

Excess Structure: (Commercial Vehicles, PMV's & LDV's)

- Basic Own Damage Excess – 5% of claim min R 2500
- Theft/Hijack Excess – 10% of the claim min R 2500
- Third Party damage only – R 1500
- Windscreen – 20% of claim min R 350
- Additional First Amount Payable
 - Driver under 25 years old – Additional R 1500
 - License less than two years – Additional R 1500

Optional Excess Reducer Extensions:

- Basic Own Damage Excess Reducer
- Theft/Hijack Excess Reducer
- Third Party Excess Reducer (HCV's, Rigids, Trailers & Special Types)
- Windscreen Excess Reducer (HCV's, Rigids, Trailers & Special Types)
- Additional/Penalty Excess Reducers (HCV's, Rigids, Trailers & Special Types)
 - Capsizing whilst tipping
 - Time penalty Excess
 - Driver's License issued outside RSA
- GIT Excess Reducers
- Pollution Liability Excess Reducers

VAPS HCV TRACKING



4 VAPS HCV TRACKING REQUIREMENTS

(HCV's, Trailers, Commercial Vehicles, PMV's, LDV's & Special Types)

Tracking Requirements - (HCV's, Trailers, Commercial Vehicles, PMV's, LDV's & Special Types)

- All Vehicles with a Value of more than R 200 000 – Tracking device with Recovery option required
- All Vehicles with a Value below R 200 000 – VESA level 3 or 4 or factory fitted alarm/immobilizer and/or Tracking device

The company shall not be liable to pay for loss or damage to any insured vehicle (excluding trailers) or any part thereof as a result of theft or hijacking irrespective of the manner in which the theft/hijacking took place unless:

1. The insured can prove that prior to the happening of such theft or hijacking (or attempt thereof) the vehicle was fitted with an approved tracking system.
2. The insured can prove that the system was operational at the time of any theft or hijacking or any attempt thereof:
3. The insured can prove that a legal contract existed between the insured and the supplier of the vehicle tracking system and any monthly subscription fees have been paid in full at the time of any theft or hijacking or any attempt thereof:
4. The vehicle tracking system is monitored, on a 24-hour basis, by a manned control room operated by employees of the supplier of the vehicle tracking system;
5. The contract which exists between the insured and the supplier of the vehicle tracking system requires the suppliers, in the event of the tracking system being activated, to immediately notify the insured of the activation and proceed forthwith with steps to recover the vehicle.
6. This requirement is compulsory on all vehicles with a sum insured of R200 000 or more

5 VAPS TRANSPORT RISK MANAGEMENT GUIDELINES

Effective risk management strategies can be applied to risks with both potentially positive and negative impacts on your Transport business. By understanding the opportunities and challenges presented by Transport related risks, you can improve your bottom line and avoid the negative financial and legal impact on your business. Please take note of the following which may help improve your risk:

1. Roadworthiness – Please refer to the Road Traffic Act of 1999

The following are very important:

- a) Truck and trailer brakes must comply with SANS 10047.
- b) Maintain vehicles and service vehicle at approved Manufacturer intervals.
- c) Keep a serviced fire extinguisher fitted to all trucks.

2. Foreign Driver's Licenses – Please ensure all Foreign Drivers have a valid license and PDP.

Contact Leigh at Check-your-driver at leigh@check-your-driver.co.za or 084 597 6542 to verify any Driver's license

3. Tracking Devices/Theft/Hijack

- a) All Vehicles with a Value of more than R 200 000 – Tracking device with Recovery option required
- b) All Vehicles with a Value below R 200 000 – VESA level 3 or 4 or factory fitted alarm/immobilizer and/or Tracking device

4. Claims Procedures to be followed in the event of Loss or Damage which may give rise to a claim:

Accident Towing & Mechanical Breakdown Towing VAPS 24/7 Number – 066 251 3044

Theft/Hijack & Serious Accidents - In the case of a theft or hijack and in case of a serious accident where the damage to the insured vehicle is likely to exceed R500,000 (five hundred thousand Rand) And /or more than one third party is involved in the event and as soon as the occurrence is known, IMMEDIATE NOTIFICATION must be given to:

- **KVTR 24 Hour Control Centre:**
Toll-Free Number 066 251 3044
- VAPS HCV must be notified as soon as possible, but no later than TWO WORKING DAYS after the occurrence. VAPS HCV Office Number: 012 942 4537

These Claims Procedure are in addition to and must be read with the Claims Procedure Clause of the VAPS HCV Policy Wording.

- In all cases report the matter to the South African Police Service within 24 hours.
- In all cases advise VAPS HCV of the matter at the office number 012 942 4537, during office hours or 083 412 2451 after hours and as soon as reasonably possible but within 48 hours for thefts / hijacks
- Take all reasonable steps to recover the stolen property and to discover the guilty party.
- Complete a claim form as soon as reasonably possible and provide VAPS with all the materials information as requested. The Insurer will be under no obligation to proceed with a claim if you do not provide in full the required information



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