



# GENLIB

SPECIALISED INSURANCE & INNOVATIVE SOLUTIONS  
FOR BROKERS  
FSP 35482

## TOURISM MOTOR INSURANCE

Insurer: Western National Insurance Company Ltd. FSP No. 9465

This brochure is an informative document and is always superseded by the specific Policy Wording

## PREMIUM & UNDERWRITING

This product has been designed with the Tour Operators' insurance requirements in mind and offers numerous benefits.

The premium for this product is determined by a number of factors:

- 1) Sum insured
- 2) Type of vehicle: Sedan/SUV, Minibus, Bus
- 3) Claims history
- 4) Additional optional extensions will carry an additional premium
- 5) Type of use

## COVER OPTIONS

### Comprehensive

This is the whole package. With comprehensive car insurance you can claim for the theft of your car, for any accidental damages, and damage inflicted to another's property by or through or in connection with the insured vehicle.

### Third Party, Fire & Theft

Third Party, Fire and Theft cover allows you to claim for the theft of your car, as well as for certain specified damage to your car. Damage inflicted to another's property by or through or in connection with the insured vehicle is covered, however it doesn't cover any accidental damage to your car.

### Third Party Only

Third Party Only is best suited for cars that are paid in full and have a low value. Damage inflicted to another's property by or through or in connection with the insured vehicle is covered. While it is the most cost-effective cover, it is important to remember that you won't be covered for the theft of your car and for any damages to your car.

Type of Cover	What it covers ...
Comprehensive	The broadest type of cover, covering most risks: from theft & hijacking to loss or damage caused by accidents, fire, hail, floods etc. Will also cover costs to repair another driver's car (third party) after an accident caused by you.
Third Party, Fire & Theft	Covers you if your car is stolen or catches fire (includes self-ignition, lightning or explosion). Damage inflicted to another's property by or through or in connection with the insured vehicle is covered.
Third Party	Only covers the cost of repairs to the other person's car following an accident caused by you.

# VEHICLE CATEGORY DESCRIPTIONS

Below are the general vehicle categories and descriptions.

Category	Examples	Seats
Private Motor Vehicle + Station Wagons	Toyota Fortuna	Up to 5
LDV (Light Delivery Vehicle)	Ford F150, Nissan NV200	Up to 9
Minibus	Volkswagen Microbus, Toyota Quantum, Hyundai H11, Mercedes-Benz Vito	10 - 16
Midibus	Mercedes-Benz Sprinter, Volkswagen Crafter	17 - 34
Bus		35 and up

## FEATURES OF COVER PROVIDED

### SECTION A – LOSS OR DAMAGE

#### AUTOMATIC EXTENSIONS - INCLUDED IN COMPREHENSIVE COVER

- 1) **Loss of or damage to any vehicle** described in the Schedule, including its accessories and spare parts whilst therein or thereon. Subject to conditions in the policy, the Company will pay in addition for:
  - the cost of protection and removal to the nearest repairers if such vehicle is disabled by reasons of any loss or damage Insured hereby subject to a maximum of R25 000 per event;
  - the cost of delivery to the Insured, after repair of such loss or damage to the permanent address of the Insured in the Republic of South Africa, Namibia, Botswana, Lesotho, Swaziland, Zambia, Zimbabwe, Malawi or Mozambique subject to a maximum of R25 000 per event;
  - the Insured may give instructions for emergency repairs to be executed without the previous consent of the Company and a detailed estimate is first obtained and forwarded to the Company subject to a maximum of R10 000;
- 2) **Vehicle Replacement** - in the case of private type motor cars and light delivery vehicles (LDV's) the company shall instead of a monetary payment and subject to the consent of the Insured and/or of any other interested party known to the Company replace the said motor vehicle with a new motor vehicle of the same type and model (subject to the availability thereof) if within 12 months after the first registration of the vehicle and subject to it not having been driven for more than 30 000 kilometres, subject to the provisions of the policy;
- 3) **Theft of audio-visual equipment** - in respect of each and every occurrence giving rise to a claim following upon theft or attempted theft of audio-visual equipment that are installed in a vehicle:
  - if supplied by the manufacturer of the vehicle when new the insurance hereby shall be subject to the replacement value of the item subject to a maximum of R25 000 provided that the Insured shall be responsible for the First Amount Payable stated in the Schedule in respect of each and every claim;

- not supplied by the manufacturer of the vehicle when new and not specified as a separate item in the Schedule will be limited to the R15,000 provided that the Insured shall be responsible for First Amount Payable stated in Schedule in respect of each and every claim;
  - not supplied by the manufacturer of the vehicle when new and specified as a separate item in the Schedule the Company will indemnify the Insured up to the amount stated in the Schedule and reduced by the amount stated in the Schedule.
- 4) **Repatriation of vehicles within the territorial limits of the policy but outside the territorial limits or RSA**
    - in repatriating up to four occupants back to the place of residence within South Africa subject to a maximum of R20 000 per event;
    - for the costs and expenses of transporting the vehicle to the nearest border post in South Africa or as agreed with the Company subject to a maximum of R25 000 per event;
    - or the costs of any temporary repairs undertaken by a repairer situated outside of South Africa subject to a maximum of R25 000 per event;
  - 5) **Wreckage removal** is extended to include costs and expenses incurred by the Insured in respect of the clearing up and removal of debris and wreckage of any Insured vehicle following damage to such vehicle by a defined event in the amount of R10 000;
  - 6) **Removal and protection costs following mechanical breakdown** in the event of mechanical, electronic or electrical breakdown of the vehicle up to an amount R10 000, limited to one occurrence in any 12 consecutive months of insurance.
  - 7) **Tracking device** - If tracking device fitted to vehicle is unrecoverable or damaged beyond repair, the Company will pay reasonable replacement value of such device up to an amount of R5 000.
  - 8) **Fire extinguishing charges** - any costs up to R10 000 relating to the extinguishing or fighting of fire, shall be deemed to be damage to the insured vehicle and shall be payable in addition to any other payment for which the Company may be liable in terms of the Section provided that the Insured is legally liable for such costs and the insured vehicle was in danger from the fire.
  - 9) **Loss of keys** - the Company will indemnify the Insured up to R15,000 in respect of the cost of replacing locks and keys, including the remote alarm controller and, if necessary, the reprogramming of any coded alarm system of any Insured vehicle, following upon the disappearance of any key or alarm controller of such vehicle or following upon the Insured having reason to believe that any unauthorized person may be in possession of a duplicate of such key or alarm controller;

#### **OPTIONAL EXTENSIONS (Comprehensive / Third Party, Fire & Theft / Third Party only)**

- 1) **Loss of use – 30 day vehicle hire (if stated in the Schedule to apply and subject to the provisions in the policy)** - if a vehicle is a private car, commercial vehicle of less than 3,500kg or a vehicle with a passenger carrying capacity of not more than 23 passengers and it is stolen or damaged and the Company accepted liability to compensate the Insured, the Company will indemnify the Insured the equivalent rental cost of a replacement vehicle or by hiring a vehicle for the Insured (at the sole discretion of the Company);
- 2) **Credit Shortfall (if stated in the Schedule to apply)** - if any total loss settlement is less than amount owing to financier under a current instalment sale or lease agreement, the Company will pay to the Insured an additional amount equal to the shortfall, subject to policy conditions;
- 3) **Emergency Accommodation (if stated in the Schedule to apply, and subject to the amount stated in the Schedule)** - accommodation for the driver as well as any fare paying passengers who are transported in the vehicle in respect of an emergency as a result of loss or damage to the vehicle or mechanical, electronic or electrical breakdown of the vehicle;
- 4) **Riot and Strike (if stated in the Schedule to apply, and subject to the conditions contained in the Policy Wording)** - applicable for countries other than South Africa and Namibia;
- 5) **Waiver of Basic Excess** – subject to further underwriting.

## SECTION B – LIABILITY TO THIRD PARTIES

### INCLUDED IN COVER

- **Fare-Paying Passenger Liability** - limits of indemnity of up to R5 000 000 are included in the cover; however, higher limits are available on request for an additional premium.

### OPTIONAL EXTENSIONS

- **Contingent Liability** (if stated in the Schedule to apply)
- **Passenger Liability (Top-Up)**
- **Unauthorised Passenger Liability** (if stated in the Schedule to apply)

## SECTION C – EMERGENCY MEDICAL EXPENSES

Accidental bodily injury sustained by an occupant in the specified part of a vehicle described below, in direct connection with such vehicle, the Company will pay to the Insured reasonable costs incurred for emergency evacuation or emergency transportation of such person to a medical treatment facility up to R5,000 per injured occupant but not exceeding R20,000 in total for all occupants injured as a result of an occurrence or series of occurrences arising out of one event.

The term emergency evacuation includes any costs incurred to free such injured occupant from such vehicle or to bring such injured occupant to a place where medical treatment can be given.

The amount payable under this Sub-Section shall be reduced by any amount recoverable under any workmen's compensation enactment or similar legislation, subject to conditions contained in policy.

## ASSISTANCE SERVICES (GLOBAL CHOICES)

### ROADSIDE ASSIST

Roadside Assist Services are only available if the benefits are selected. If the benefit is not selected on the Proposal Form and noted on the Schedule, and indicated for a specific vehicle, you will not qualify for the benefits.

- For vehicles under 3 500 kg
- For vehicles over 3 500 kg (Up to 8 tons)

### AUTO GLASS ASSIST

This benefit is automatically included with all Roadside Assist Services.

In the event of that you need the windscreen of a vehicle repaired or replaced, you can phone Global Choices to arrange this at your convenience. They will confirm insurance cover under your policy with us and arrange for an auto glass provider to render the required service.

**In the event that you need Roadside Assist or Auto Glass assist, please call  
Global Choices: 0860 449 000**

### ASSISTANCE SERVICES DO NOT FORM PART OF YOUR INSURANCE COVER

This product is a value-added service administered by Global Choices - a service provider.

### For Claims for Own Damage, Theft, Hi-Jack, Third Party

Global Choices cannot give authorisation for a claim under your insurance policy with Western National Insurance Company Limited. You will have to contact Genlib to lodge your claim.





## ASSISTANCE SERVICES (Vehicles Less Than 3,500kg)

These benefits are only available to vehicles weighing less than 3 500 kg.

### Requirement for benefits

You will not be entitled to the benefits described below for vehicles that are not roadworthy. Any costs incurred for arrangements that you make without the prior authorization by Global Choices will not be reimbursed. Assistance is only available in South Africa, Lesotho and Swaziland.

### Roadside assistance

You have access to the following services in the event of a roadside emergency (limited up to R 1 000 per incident):

- flat battery - jump start only (replacement of battery for the member's account);
- flat tyre (help with change of tyre);
- keys locked in vehicle (unlocking only);
- fuel assistance (limited to 5 litres per incident);
- transmission of urgent messages.

### Tow-in

Tow-in service to the nearest approved dealership (if under warranty), repair centre or panel beater in the event of:

- mechanical breakdown;
- electrical breakdown;
- accident damage.

### Security

Global Choices will endeavour to arrange that either a security service or the SAPS go out to the scene where you require roadside assistance should you feel unsafe due to security services being more readily available in larger cities than in rural areas.

### Courtesy transport

Where the vehicle needs to be towed to a repairer, Global Choices will arrange for the occupants of the vehicle (up to a maximum of two persons) to be transported to a nominated destination where the breakdown has occurred within a 40km radius of your normal place of residence.

### Hotel accommodation

Where the breakdown has occurred outside a radius of 100 km from your normal place of residence and necessitating an overnight delay, Global Choices will arrange hotel accommodation for the occupants of the vehicle (up to a maximum of four people and a maximum of R 500).

### Car rental

If the circumstances of the problem entitle you to the hotel accommodation benefit, but you would prefer to continue with your journey immediately, Global Choices will arrange for a rental car to enable you to reach your destination, subject to your qualifying for a rental vehicle in terms of the car rental companies' general terms and conditions. The costs incurred will be confined to rental charges; delivery and collection of the hire vehicle and the car must be surrendered on arrival at your destination. Cover is provided up to R 500 and subject to availability of rental vehicles.

### Vehicle repatriation

In the event of a member's vehicle being left for repairs, Global Choices will pay up to R 500 for 24-hour, Group-B car rental or a flight ticket to collect the vehicle after repairs. Alternatively, should the vehicle have been towed to a dealership closer to the member's place of residence, Global Choices will supplement the additional tow costs with the costs of car rental.

### Overall annual limit

The overall annual value for Roadside assistance services is limited to R 5 000.



## ASSISTANCE SERVICES (Vehicles More Than 3,500kg)

These benefits are only available to vehicles weighing more than 3 500 kg, but less than 8 000 kg.

### Requirement for benefits

You will not be entitled to the benefits described below if your vehicles are not in a roadworthy condition. Any costs incurred for arrangements that you make without the prior authorization by Global Choices will not be reimbursed. Assistance is only available in South Africa.

### Roadside assistance

In the event of a roadside emergency, you have access to the following services (limited to R 1 000 per incident):

- flat battery - jump start only (replacement of battery for the member's account);
- flat tyre (help with change of tyre);
- keys locked in vehicle (unlocking only);
- fuel assistance (limited to 5 l per incident);
- oil, water & other fluids assistance for the vehicle.

### Mechanical and electrical breakdown

You have the following benefits in the event of mechanical and electrical breakdown you qualify for the following benefits:

- if the roadside mechanic is of opinion that the vehicle needs to be towed in, Global choices arrange for the vehicle to be towed to the nearest repairer and pay for the costs up to R 7 500 per incident. If the cost of towing exceeds this amount, you will be responsible for the exceeding amount.

### Accidents

If required, Global Choices will arrange for the vehicle to be towed following an accident. You are responsible for the costs of the towing and will have to consult with your intermediary to determine to what extent such costs will be covered under your policy.

### Recovery assistance

Global Choices will arrange for a specialist to assist at the scene of an accident where the vehicle landed in a ditch and needs to be recovered. Global Choices will also pay for the first hour of such a service. You are responsible for the costs of the recovery and will have to consult with your intermediary to determine to what extent such costs will be covered under your policy.

If the vehicle landed in a ditch from an untarred road, Global Choices will not pay for the first hour of the recovery service. You are responsible for the costs of the recovery and will have to consult with your intermediary to determine to what extent such costs will be covered under your policy.

### Roadside security

Global Choices will send a security guard (armed or unarmed as required) to the scene of an accident or breakdown should the driver feel unsafe or feels that the vehicle or freight might be subject to vandalism or theft.

### Annual limit for cost of assistance

Global Choices will not pay for assistance services as described above in excess of R 15 000 per annum.

**The benefits of the negotiated solution with MiX Telematics [www.mixtelematics.com/za/](http://www.mixtelematics.com/za/)**

Western National negotiated a beneficial solution with a tracking service provider called MiX Telematics. The benefits of making use of the MiX Telematics solution, are the following:

1. They will install 2 Beame tracking units in a vehicle to make it more difficult for thieves to remove the (normally one) tracking device to prevent tracking and recovery of the vehicle.
- 2. The cost of the tracking service is not only very competitively priced at R99.00 per month, but we will also discount the premium for every vehicle fitted with the 2 Beame tracking units by R99.00 per month so that the tracking service will be rendered at no cost to the policyholder. This discount will remain in place for as long as the policyholder maintains the contract with MiX Telematics.**
3. MiX Telematics are so adamant about their ability to recover stolen or hi-jacked vehicles within 14 business days to the effect that they will repay Western National up to an amount of R200,000 if the vehicle is not recovered subject thereto that the policyholder complied with the terms and conditions of the MiX Telematics service contract. This will soften the negative impact of such a loss on claims history and future cost of premiums for policyholders.
4. Policyholders will further benefit from the fact that they will have no excess payable towards the claim for such a stolen or hi-jacked vehicle.

### **Qualifying For The Above Benefits**

To qualify for the above benefits, the following conditions apply:

1. The policyholder must conclude a contract with MiX Telematics for the vehicle and the subscription fees must be fully paid at the time of the vehicle being stolen or hi-jacked.  
Apply here: [www.mixrecoveryprotect.co.za/western/](http://www.mixrecoveryprotect.co.za/western/)
2. The Beame devices must be active and operational at the time of theft or hijacking.
3. The policyholder must provide us with a copy of the contract with MiX Telematics via your office.
4. The policyholder must report the theft or hijacking of the vehicle immediately to MiX Telematics, but not later than 60 minutes from becoming aware of the loss.





## OTHER VEHICLE TRACKING SERVICE PROVIDERS

Policyholders are also free to contract with any other vehicle tracking service provider of their choice who supply accredited vehicle tracking devices. This will, however, not qualify for the benefits of the negotiated solution with MiX Telematics. In the instance of other tracking service providers, the following requirements will apply:

1. The service provider must install 2 accredited tracking devices in your vehicle.
2. The policyholder must conclude a contract with the tracking service provider and the subscription fees must be fully paid at the time of the vehicle being stolen or hi-jacked.
3. Both devices must be active and operational at the time of theft or hijacking.
4. The theft or hijacking should immediately be reported to the tracking service provider, but not later than 60 minutes from becoming aware of the loss.

### Vehicles On Policies For Which Two Tracking Devices Are Required From 1 Feb 2023

**The policy schedules will be endorsed with the following endorsement for each vehicle:**

#### **SPECIFIC CONDITIONS OF COVER FOR THEFT AND HI-JACKING**

- a. The Company requires and the Insured warrants that:
  - i. the above vehicle is fitted with 2 separate vehicle tracking devices;
  - ii. the tracking devices are either self-testing or subjected to testing at least every 6 months;
  - iii. each tracking device remains operational and activated;
  - iv. a valid service contract is in place with a vehicle tracking service provider for each one of the devices;
  - v. all subscription fees for the service contract with the vehicle tracking service provider is paid up to date at the time of theft or hi-jacking of the vehicle;
  - vi. the service contract with the vehicle tracking service provider includes a vehicle recovery service that is initiated by them upon notification of the theft or hi-jack of the vehicle;
  - vii. the vehicle tracking service provider is notified immediately of a theft or hi-jacking, but not later than 60 minutes after the discovery thereof.
- b. The Company will not be liable to indemnify the Insured if the warranties in a.i; a.ii; a.iii; a.iv; a.v; and a.vi are not being complied with at the time of theft or hi-jacking of the vehicle.
- c. The insured will be liable for 30% of the loss if the warranty in a.vii has not been complied with notwithstanding anything to the contrary in this schedule or the policy wording.
- d. The Company will discount the premium of the vehicle with R99.00 per month:
  - i. when the Insured supplies a copy of the valid service contract with MiX Telematics for having installed 2 Beame tracking devices in the vehicle;
  - ii. for the duration of a valid service contract for the tracking and recovery of the vehicle is in force with MiX Telematics.