



Rating Guide: 1 Apr 2010 to 31 March 2011

- Broker commission payable: Motor - 12.5% / Non-Motor - 20%
- 10% policy fee is applicable on all policies.
- Vehicles must be comprehensively insured.
- A valid Underlying Policy in place at all times.
- Taxis, tyres and accessories are excluded.
- Territorial limits can be extended to fall in line with underlying policy.
- All products can be taken stand alone.
- This rating guide is a basic guideline and is subject to the terms and conditions of the policy wording.

1. **TOTAL LOSS (Theft/Hijack included)** - HCV'S, Trailers, Busses, Special Types & LDV's

| | |
|--------------------------|-----------------|
| Maximum Indemnity: | R325 000 |
| Monthly Rate: | 0.24% |
| Minimum Monthly Premium: | R30.00 |
| Inner Excess: | None |

NB:

- If the vehicle has been stolen and recovered with damage the same inner excess as Own Damage Plus will apply.

2. **PENALTY EXCESS - Theft/Hijack** - HCV'S, Trailers, Busses, Special Types & LDV'S

| | |
|--------------------------|----------------|
| Maximum Indemnity: | R30 000 |
| Monthly Rate: | 0.24% |
| Minimum Monthly Premium: | R10.00 |
| Inner Excess: | None |

Penalty excess cover must be specified and is limited to:

- Penalty for theft/hijack reported late to underlying insurance company

NB:

- Must be a valid claim with Underlying Insurance Policy.
- Based per unit/registration number i.e. horse OR trailer unless underlying policy classes it as one unit.

3. **OWN DAMAGE EXCESS REDUCER (Flat inner X's)** - HCV'S, Trailers, Busses & Special Types

| | | | |
|--------------------------|-----------------|------------|-----------------------|
| Maximum Indemnity: | R200 000 | | |
| Monthly Rate: | 0.95% | | |
| Minimum Monthly Premium: | R200.00 | | |
| Inner Excess: | R0 | > R 20,000 | inner excess R 5,000 |
| | R 20,001 | > R 50,000 | inner excess R 9,000 |
| | R 50,001 | > R100,000 | inner excess R 22,500 |
| | R100,001 | > R150,000 | inner excess R 35,000 |
| | R150 001 | > R175 000 | inner excess R 42,500 |
| | R175 001 | > R200 000 | inner excess R 50,000 |

NB:

- If claim falls within excess client can still submit a claim to Beyonda.
- Total Loss Excess Reducer (theft/hijack incl.) is excluded unless the policy has been extended to include Total Loss.
- Towing & Recovery Costs are excluded unless the policy has been extended to include Tow Fee Reducer.

4. **OWN DAMAGE EXCESS REDUCER - LDV'S only**

Maximum Indemnity: **R50 000**
Monthly Rate: **2%**
Minimum Monthly Premium: **R50.00**
Inner Excess: **1st claim - Flat R2 000**
All other claims - Flat R3 500 within a 12 month period on the same vehicle.

NB:

- *If claim falls within excess client can still submit a claim to Beyonda.*
 - *Total Loss Excess Reducer (theft/hijack incl.) is excluded unless the policy has been extended to include Total Loss.*
 - *Towing & Recovery Costs are excluded unless the policy has been extended to include Tow Fee Reducer.*
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5. **OWN DAMAGE PLUS EXCESS REDUCER (Low inner X's)- HCV'S, Trailers, Busses & Special Types**

Maximum Indemnity: **R200 000**
Monthly Rate: **1%**
Minimum Monthly Premium: **R200.00**
Inner Excess: **25% of excess claim min R5,000**

NB:

- *If claim falls within excess client can still submit a claim to Beyonda.*
 - *Total Loss Excess Reducer (theft/hijack incl.) is excluded unless the policy has been extended to include Total Loss.*
 - *Towing & Recovery Costs are excluded unless the policy has been extended to include Tow Fee Reducer.*
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6. **COMBINED TOTAL LOSS & OWN DAMAGE PLUS - HCV'S, Trailers, Busses & Special Types**

Maximum Indemnity: **R200 000**
Monthly Rate: **1.20%**
Minimum Monthly Premium: **R225.00**

NB:

- *Same inner excesses will apply as per individual total loss & own damage plus reducer.*
 - *Total Loss Reducer automatically covered for the same amount - 10% own damage & 10% total loss only.*
 - *If claim falls within own damage excess client can still submit a claim to Beyonda.*
 - *Towing & Recovery Costs are excluded unless the policy has been extended to include Tow Fee Reducer.*
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7. **COMBINED TOTAL LOSS, OWN DAMAGE PLUS & THIRD PARTY - HCV'S, Trailers, Busses & Special Types**

Maximum Indemnity: **R200 000**
Monthly Rate: **1.22%**
Minimum Monthly Premium: **R300.00**

NB:

- *Same inner excesses will apply as per individual total loss & own damage plus reducer.*
 - *Total Loss Reducer automatically covered for the same amount - 10% own damage & 10% total loss only.*
 - *R5,000 or R7,500 section II excess cover included.*
 - *If claim falls within excess client can still submit a claim to Beyonda except for third party.*
 - *Towing & Recovery Costs are excluded unless the policy has been extended to include Tow Fee Reducer.*
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8. **PENALTY OWN DAMAGE EXCESS REDUCER** - HCV'S & Trailers

Maximum Indemnity: **R30 000 per penalty excess**
Monthly Rate: **1.25%**
Minimum Monthly Premium: **R150.00**
Inner Excess: **25% of excess claim**

Penalty excess cover must be specified and is limited to:

- Single vehicle accident
- Driving during hours of 23h00 and 05h00
- Professional Driving Permit (PDP) less than 2 years
- Driver under 25 or older than 65 years of age
- Capsizing & Overturning whilst tipping
- Driving license issued by an authority outside the Republic of South Africa
- Speed Limit – 90km/h speed limit exceeded

NB:

- *Must be a valid claim with Underlying Insurance Policy.*
 - *Based per unit/registration number i.e. horse OR trailer.*
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9. **HAZARDOUS CHEMICAL POLLUTION LIABILITY EXCESS REDUCER** - HCV'S

Maximum Indemnity: **R120 000**
Monthly Rate: **1.00%**
Minimum Monthly Premium: **R240.00**
Inner Excess: **25% of excess claim min R5 000**

NB:

- *Must be a valid claim with Underlying Insurance Policy.*
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10. **UNEARNED PREMIUM PROTECTOR** - HCV'S

Maximum Indemnity: **R120 000**
Monthly Rate: **0.05% applied to vehicle value**
Minimum Monthly Premium: **R50.00**
Inner Excess: **None**

NB:

- *Must be a valid claim with Underlying Insurance Policy.*
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11. **PRIVATE MOTOR VEHICLE EXCESS BUSTER**

Maximum Indemnity: **R60,000 – Total Loss Excess**
R30,000 – Own Damage Excess

Inner Excess: **1st claim – None**
All other claims Flat R2 500 within 12 month period on same vehicle

| Vehicle Value | Premium |
|---------------------|---------|
| R0 – R50 000 | R 95 pm |
| R50 001 – R150 000 | R165 pm |
| R150 001 – R250 000 | R285 pm |
| R250 001 + | R385 pm |

NB:

- No Additional Penalty Excesses Accepted.
 - This product covers Total Loss up to a max of 10% of value of the vehicle and Own Damage Excess up to a max of 5% of the value of the vehicle.
 - Motorcycles can be rated accordingly.
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12. **THIRD PARTY EXCESS REDUCER** - HCV'S, Trailers, Busses, Special Types & LDV'S

| Sum Insured | Premium |
|-------------|---------|
| R 5 000 | R 40 pm |
| R 7 500 | R 50 pm |
| R10 000 | R 60 pm |
| R15 000 | R 70 pm |
| R20 000 | R 90 pm |
| R30 000 | R120 pm |

NB:

- Must be a valid claim with Underlying Insurance Policy.
 - Will not apply to Trailers that are not hitched to the horse at any one time unless individually specified under the policy.
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13. **ALL IN ONE CASHFLOW PROTECTOR** - HCV'S, Trailers, Busses & Special Types

Option 1:

Monthly Premium: **R799.00**

Limited to:

- R50,000 - Total Loss Excess
- R30,000 - Own Damage Plus Excess
- R 5,000 - Third Party Excess
- R20,000 - Loss of use (4 weeks @ R5,000 per week)
- R50,000 - Credit Shortfall

Option 2:

Monthly Premium: **R1,949.00**

Limited to:

- R100,000 - Total Loss Excess
 - R 80,000 - Own Damage Plus Excess
 - R 7,500 - Third Party Excess
 - R 48,000 - Loss of use (4 weeks @ R12,000 per week)
 - R100,000 - Credit Shortfall
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14. **LOSS OF USE** - HCV'S, Trailers, Busses, Special Types & LDV'S

Minimum 4 weeks @ R5,000 per week

Maximum 8 weeks @ R15,000 per week

Client can select any number of weeks from 4 to 8 & select any limit from R5 000 to R15 000 per week.

Monthly Rate: **1.2% applied to total sum insured**

Time Excess Period: **3 Days after authorization of repairs** (R0 – R60,000 total sum insured)
5 Days after authorization of repairs (R60,001 – R120,000 total sum insured)

NB:

- Must be a valid claim under the main policy.
- If claim occurs within the first 60 days from inception the time excess period will be 21 days.

- Mechanical and electrical breakdown excluded.
- After the deduction of the time excess as defined in the policy schedule, this cover will commence from the date of the authorization of repairs by the Underlying Policy Insurer.
- The indemnity period will expire on date of completion of authorized repairs or on the day the Agreement of Loss/Agreed Total Loss Release/Tender of Settlement is forwarded from Insurer onto Insured.
- If being repaired cover will only be applicable whilst the Insured Vehicle is in the custody of a registered member of the motor trade, who is an Underlying Policy approved collision damage repairer.
- If a 2nd claim occurs on the same vehicle(s) within a 12month cycle, the time excess period will be 15 days and on a 3rd claim 20 days.
- Tracking reports will be requested in the event of a claim.

15. **CREDIT SHORTFALL** - HCV'S, Trailers, Busses, Special Types , LDV'S, PMV'S & Motorcycles

Maximum Indemnity: **R60 000** - PMV's, LDV's & Motorcycles
 R250 000 - All other vehicle types
 Monthly Rate: **0.05%** - Applied to vehicle value as per Underlying Policy
 Minimum Monthly Premium: **R50.00**
 Inner Excess: **None**

NB:

- Inner Excess of 10% of vehicle value will apply for all claims where a 0% deposit was paid when the finance agreement incepted and / or the finance term exceeded 60 months.
- Excluding Insurance Premiums, Maintenance Agreements, Warranty Agreements and the like.
- Excluding any arrear amounts, interest on arrears or any other fees, residual payments due under the final installment and any re-financed payments.

16. **DEPOSIT PROTECTOR (Total Loss)** - HCV'S, Trailers, Busses, Special Types , LDV'S, PMV'S & Motorcycles

Maximum Indemnity: **R60 000** - PMV's, LDV's & Motorcycles
 R150 000 - All other vehicle types
 Monthly Rate: **0.04%** - Applied to vehicle value as per Underlying Policy
 Minimum Monthly Premium: **R50.00**
 Inner Excess: **10% of claim**

NB:

- Cover is limited to 10% of retail value and may not exceed the actual deposit paid.
- Benefit will only become payable when the underlying claim has been settled.
- Subject to an outstanding finance agreement.

17. **TOW FEE REDUCER (Within RSA & Cross Border as per underlying policy wording)** - HCV'S, Trailers & Busses

Maximum Indemnity: **R50 000**
 Monthly Rate: **0.95%**
 Minimum Monthly Premium: **R50.00**
 Inner Excess: **10% of claim**

NB:

- In the event that the underlying policy partially cover the costs of recovery and towing to repatriate the insured vehicle(s) to the Republic of South Africa, the Underwriter will pay the difference between the amount paid by the underlying policy and the actual costs incurred, provided that our liability under this section does not exceed R50 000.
- Cover is limited to R25 000 should the main policy not be extended to include tow fee cover.
- Must be a valid claim under the main policy.

18. **DRIVER DEATH BENEFIT** - HCV'S & Busses

In the event that a driver dies we offer accidental death cover which the client can use to hire a new driver or to contribute towards funeral expenses of the deceased driver.

| Benefit | Premium |
|----------------|----------------|
| R5 000 | R15 pm |
| R10 000 | R29 pm |

NB:

- Available for commercial drivers only.
 - I.D. number and Vehicle registration number must be noted.
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19. **DRIVER IMPAIRMENT BENEFIT** - HCV'S & Busses

In the event that a driver is hospitalized due to an accident related injury, this cover pays a fixed amount per day. The client may use this to hire a new driver or to contribute towards medical expenses of the injured driver.

| Benefit | Premium |
|----------------|----------------|
| R10 000 | R15 pm |

NB:

- The amount payable in the event of hospitalization within 24 hours following accidental injury is R500 per day for up to 20 consecutive days payable from the 4th consecutive day of hospitalization.
 - Available for commercial drivers only.
 - I.D. number and Vehicle registration number must be noted.
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20. **GOODS IN TRANSIT EXCESS REDUCER** - HCV'S & LDV'S

| | |
|--------------------------|--------------------------------------|
| Maximum Indemnity: | R200 000 |
| Monthly Rate: | Applied to Excess Sum Insured |
| Minimum Monthly Premium: | R50.00 |
| Inner Excess: | None |

BASIC/NON HIJACK EXCESS RATE – 0.30%

HIJACK EXCESS RATE – 0.30%

NB:

- Must be a valid claim with Underlying Insurance Policy.
 - No cover will apply in the case of aggregate deductibles.
 - Cover can be extended to include extra's i.e. tarpaulins, ropes, debris removal etc. (to fall in line with underlying policy – additional premium added to basic excess).
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21. **TOPGLASS** - PMV'S, LDV'S & HCV'S

COMPREHENSIVE WINDSCREEN COVER

| <u>TYPE</u> | <u>MONTHLY PREMIUM</u> | <u>EXCESS ON 1ST CLAIM</u> 20% of claim min | <u>EXCESS ON 2ND CLAIM</u> 25% of claim min |
|-----------------------------|-------------------------------|--|--|
| <u>PMV'S (Sedan)</u> | | | |
| <i>Vehicle value up to</i> | | | |
| R250 000 - | R60.00 | R350.00 | R500.00 |
| R250 001 plus - | R80.00 | R500.00 | R650.00 |

LDV'S**Vehicle value up to**

| | | | |
|------------------------|---------------|---------|---------|
| R200 000 - | R75.00 | R400.00 | R700.00 |
| R200 001 plus - | R90.00 | R500.00 | R750.00 |

HCV'S**Vehicle value up to**

| | | | |
|------------------------|----------------|---------|-----------|
| R500 000 - | R120.00 | R500.00 | R1 000.00 |
| R500 001 plus - | R140.00 | R750.00 | R1 500.00 |

NB:

- *Can be extended to include cover for busses, rented vehicles and special type/plant all risks, subject to managements discretion*
- *Maximum limit of Indemnity – R15 000*
- *Excess on 2nd claim is only applicable if the same vehicle has a claim within a 12 month period.*
- *Kindly note that this is comprehensive windscreen cover and NOT the excess reducer.*
- *All windscreen claims which includes all side windows.*
- *Claims must be reported within 7 days of loss.*