VAPS HCV TRANSPORTER PRODUCT GUIDE

2022

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 & Rigids – Maximum indemnity limit of R 3 500 000**
- **Trailers – Maximum indemnity limit of R 3 000 000 per link**
- **SASRIA** automatically included
- **Broker Commission:** 12.5% on Motor & 20% on GIT

Underwritten by Renasa Insurance Company Limited

RENASA
NSURANCE COMPANY LIMITEE

VAPS HCV

TRANSPORTER PRODUCT GUIDE 2022

1 MOTOR SECTION: HEAVY COMMERCIAL VEHICLE (HCV)

The Motor section insures a client for the loss of, or damage to, their trucks, motor vehicles, trailers and equipment due to accidents, fire, hail, or theft/hijack. At VAPS HCV we provide cover for various types of transport companies including:

- Long & Short haul transporters
- Passenger transporters (Excluding taxis and Uber vehicles)
- Sand & Stone transporters
- Agri transporters (Part-time transport contractors)
- Commercial clients transporting their own goods

Vehicles can generally be classified in the following categories:

- Heavy & Medium Commercial Vehicles (HCV) – Goods carrying vehicles like trucks exceeding 3500 kgs
- Private motor vehicles (PMV) – Including sedans, station wagons, SUV's, LDV's, Motorcycles and double cab bakkies.
- Light delivery vehicles (LDV) – Light delivery vehicles not exceeding 3500 kgs GVM
- Trailers - non-self-propelled goods carrying vehicle designed to be drawn by any vehicle
- Buses and Coaches – Passenger carrying vehicles that has more than 16 seats.
- Special types (Plant) - Self-propelled forklifts, road construction vehicles, cranes, construction vehicles with plant permanently attached and agricultural vehicles licensed for road use.
- Agricultural vehicles – Tractors and other equipment used for agricultural purposes

Cover options:

- 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

Benefits included in the VAPS HCV policy:

- Cross Border Towing & Recovery – R 15 000
- Territorial Limits – Africa, South of the Equator.
- Motor Third Party Liability of R 2 500 000
- 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 up to R 15 000
- Temporary Repairs up to R 15 000

Optional Extensions:

- VAPS HCV Assist – Commercial Roadside Assistance:
  - > 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)
  - > Oil, Fluid & Water 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
- Personal Accident Cover for Driver of R 100 000 for Death and Permanent Total Disability
- Windscreen Cover up to R 15 000
- Extended Motor Third Party Liability of up to R 7 500 000
- Excess Reducers – Own Damage, Theft/Hijack, Third Party, Windscreen and Penalty excesses
- Increased Cross Border Towing & Recovery up to R 50 000 per Insured Item
- Loss of Use Cover
- IVP

VAPS GIT INSURANCE

2 GOODS IN TRANSIT (GIT)

Goods in Transit Insurance, sometimes referred to as GIT, insures goods against loss or damage while being moved from one place to another. At VAPS HCV we provide cover for the following general categories:

1. **Professional transport companies** transporting cargo on behalf of their clients for compensation.	2. **Part-time transport contractors,** like farmers, usually transporting their own goods but occasionally also goods for third parties receiving compensation for their work.	3. **Commercial and Agricultural clients** transporting their own goods in or on their own vehicles with a specified maximum load limit per vehicle or with a limit per consignment.

Cover options (Maximum limit of R 2 000 000 any one load):

- All risks: The client will covered for the loss of, or damage to, goods in transit that belong to them or for which they're responsible. Cover applicable whether the cause is an accident or any other type of incident.
- Fire, explosion, collision, derailment and overturning only.
- Fire, explosion, collision, derailment and theft and hi-jack only.

▼ Limit of R 2 000 000 per load

Benefits included in the VAPS GIT policy:

- First Loss basis – This benefit negates the calculation of average with regards to VAPS HCV policies.
- Driver Fidelity cover included
- Territorial Limits – Africa, South of the Equator
- Salvage & Load Recovery costs – R 25 000 per event
- Debris Removal – R 30 000
- Shipping Container cover – Up to R 60 000
- Cover for Tarpaulins, Nets & Ropes – R 15 000
- Fire Extinguishing charges
- SASRIA

Optional Extensions:

- GIT Basic Excess Reducer
- GIT Theft/Hijack Excess Reducer
- Cross Border Riot & Strike cover

General Exclusions:

Loss or damage of property due to or caused by:

- Wear and tear or gradual deterioration (unless following an incident or accident for which you can claim).
- Mechanical, electronic or electrical breakdown, failure, breakage or derangement (unless following an incident or accident for which you can claim).
- Goods not properly secured or covered with canvas whilst in transit.
- Loss, delay, loss of market, depreciation or changes brought about by natural causes (unless following an incident or accident for which you can claim).
- An accident where the insured motor isn't roadworthy or carrying a load that exceeds its capacity (unless otherwise stated on your policy schedule).
- Incurred whilst the client (or someone with their consent or knowledge) are under the influence of intoxicating liquor or drugs, driving a vehicle without being licensed to do so or don't have a valid professional driving permit, have an endorsed licence, or unlawfully leave the scene of an accident.
- Loss of, or damage to, cash, bank and currency notes, coins, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts or securities of any kind.
- Theft from an unattended motor (with exceptions and conditions as stated on your policy schedule).
- Inherent vice or defect, vermin, insects, damp, mildew or rust.
- Dishonesty by the client, their principal, partner, member, director or employee acting alone or in collusion. This exclusion shall not apply to any driver or driver assistant.
- Detention, confiscation or requisition by customs or other officials or authorities.
- While in transit by sea or inland waterway.
- Breakdown of refrigeration equipment.
- Please see full list of exclusions in our Policy Wording.

3 NON-MOTOR SECTION: COMMERCIAL

At VAPS HCV we insure Non-Motor commercial sections for transporters including Fire, Buildings, Electronic Equipment and Business All Risks.

Cover Options:		
1	**Fire Insurance**	• Fire Insurance, otherwise known as 'property' insurance, indemnifies a client in the event of an insured event happening to their buildings, their machinery, and stock in trade. Insured Events - Under the Fire Section there are three main risks (or perils) covered namely Fire, lightning or thunder.
2	**Buildings Combined cover**	• Buildings Combined cover fixed structures such as offices, outbuildings, and fixtures and fittings that is used for business can be insured to protect these businesses against losses and the financial costs with which they are associated.
3	**Office Contents section**	• Office Contents section is specifically designed and adapted for office content cover including stationery and staff personal effects to furniture and loss of rent. Contents of transporter offices can be insured under this section.
4	**Business Interruption insurance**	• Business Interruption insurance covers consequential losses, like loss of profit, after an insured event has taken place. This is normally used to cover fixed monthly overheads whilst a business recovers.
5	**Accounts Receivable Cover**	• Accounts Receivable covers loss or damage as a result of an accident or misfortune to a client's accounting records or other business books, at the premises or at the residence of any director, partner or employee or the premises of any accountant of the insured, in consequence whereof the insured is unable to trace or establish the outstanding debit balances due to them.
6	**Theft insurance**	• Theft insurance covers loss of or damage to all contents (the property of the insured or for which they are responsible) of any insured building at the insured premises described in the schedule as a result of theft and accompanied by forcible and violent entry into or exit from such building or any attempt thereat.
7	**Money section**	• Money section covers a business in the unfortunate event of financial loss due to the loss of, or damage to, any money kept on their business premises or at home or for which they are responsible.
8	**Glass section**	• Glass section covers loss of or damage to internal and external glass (including mirrors), signwriting and treatment at the insured premises and/or the property of the insured or for which they are responsible.
9	**Fidelity section**	• Fidelity section covers a client for dishonest and unlawful actions by employees that could harm their business' finances or reputation.
10	**Business All Risk cover**	• Business All Risk cover is one of the most comprehensive types of cover available on your commercial insurance policy and covers items which belong to the client and are usually worn or taken away from the business risk address. Driver cell phones and personal belongings can be insured under this section.
11	**Accidental Damage insurance**	• Accidental Damage insurance acts as a safety net, covering the accidental physical loss of, or damage to property that is not covered in any other section of the policy.
12	**Public Liability insurance**	• Public Liability insurance covers a client for damages which they become legally liable to pay to a claimant if they have been proven negligent in regards to accidental death of, or bodily injury to, or illness of any person and/or accidental loss of, or physical damage to, tangible property.
13	**Employers Liability insurance**	• Employers Liability insurance covers damages, which a client shall become legally liable to pay, consequent upon death of, or bodily injury to, or illness of any person employed under a contract of service or apprenticeship.
14	**Electronic Equipment cover**	• Electronic Equipment covers loss of, or damage to, electronic equipment (Computers, printers etc) described in the schedule at a client's premises, and when that property is temporarily removed from their premises to any other location.
15	**Motor Traders Internal and External insurance**	• Motor Traders Internal and External insurance is designed specifically for members of the motor trade industry – such as car dealerships and motor repairers – and extends to cover damage to customers' vehicles, either at or away from their premises.

4 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.

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, VAPS HCV 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, VAPS HCV 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)
• 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

VAPS HCV EXCESSES

5 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 claim
  - > 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
- Specified Accessories – 10% of claim minimum R 1000

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

- 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
- Specified Accessories – 10% of claim minimum R 1000

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

6 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

7 VAPS TRANSPORT RISK MANAGEMENT GUIDELINES

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:

- **VAPS 24/7 Assist Control Centre at 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

8 VAPS HCV TELEMATICS

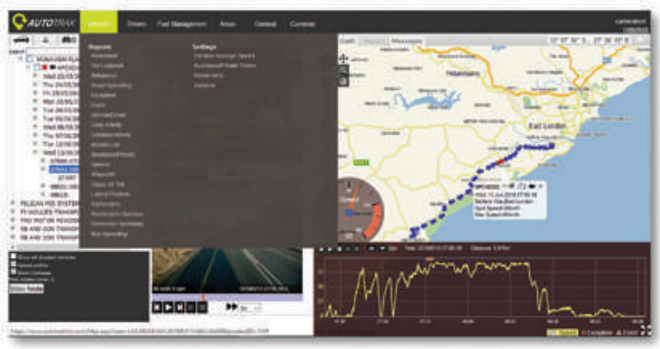
For your benefit, we take risk mitigation seriously!

Product features:	
• Live GPS tracking unit	• 2 x Cameras (Front road & Driver facing)
• Live and historic data via Web & Mobile app.	• Independent camera units (no MDVR)
• Parameter based vehicle monitoring	• 32Gig SD Memory card per camera
• Near border alert	• Live image update every 10 seconds
• Curfew management	• Images stored off-camera
• Waypoint & area management	• Web & Mobile current image request
• Impact & roll-over detection	• Images synchronise with Trip-Replay
• Automatic daily unit health check	• Listen-in function with In-cab camera
• Service & wear check reminders	• Camera image dashboard
• Extensive online reports bouquet	• 30 second incident footage
• Free vehicle recovery in South Africa	• No additional data fee

Current location with synchronised images, indicating location, heading, speed & event.

Online image dashboard, with images updating every 10 seconds.

Online reports ranging from one line behaviour reports to detailed event reports.



Mobile app, with trip scores, event alerts, as well as current and historical images.

Powered by AUTOTRAK™ MORE THAN JUST TRACKING

VAPS HCV
DRIVER ASSIST & TRAINING

9 VAPS HCV DRIVER ASSIST

VAPS HCV Driver Accident Cover

Category: 24 Hour Cover – Transporter Drivers & Employees (Two Employed drivers per truck)

What is covered:

Bodily injury caused by accidental, violent, external and visible means to any driver of the insured (hereinafter in this section referred to as such person) specified in the schedule. The company will pay the insured, on behalf of such person or his estate, the compensation stated in the schedule in the event of accidental bodily injury to any such person directly and independently of all other causes resulting within 24 calendar months in death or disability as specified in the schedule under the heading circumstances. Each policy will be linked to a company vehicle and a maximum of 2 employed occupants will be covered if the vehicle is involved in an accident.

Policy Features

- Emergency Assistance after an accident
- Covers drivers in hospital after an accident
- Pays out in the event of accidental death or disability

Policy Benefits

Circumstances	Compensation	Excess
Death (Accident)	R 100 000 per Insured Person	R 5000 per Insured Person
Permanent Disability (Accident)	R 100 000 per Insured Person	R 5000 per Insured Person
Medical Expenses	R 50 000 per Insured Person	Nil
No. of persons per vehicle covered	2 (Two)	N/A
24 hrs. Medical Evacuation	Arranged through VAPS Call Centre	N/A
Premium (incl VAT)	**R 45 per vehicle per month**	

10 VAPS HCV DRIVER TRAINING

VAPS HCV in association with Kempston Driving Academy now offers our clients industry accredited driver training.

The training can include the following courses:

- Operating a Heavy Duty Vehicle
- Defensive Driving - Heavy Duty Vehicles
- Loading of General Freight
- Anti-Hijacking Workshop
- Operating Tailgates and Tail-Lifts

The Kempston Driver Academy was established in 2008 with a vision to be recognised by the transport industry as the leading provider of quality training for professional drivers. They aim to improve the standard of drivers available in the market. Companies who employ drivers who have been trained and verified through the Kempston Driver Academy can have peace of mind that their vehicles are in good hands.

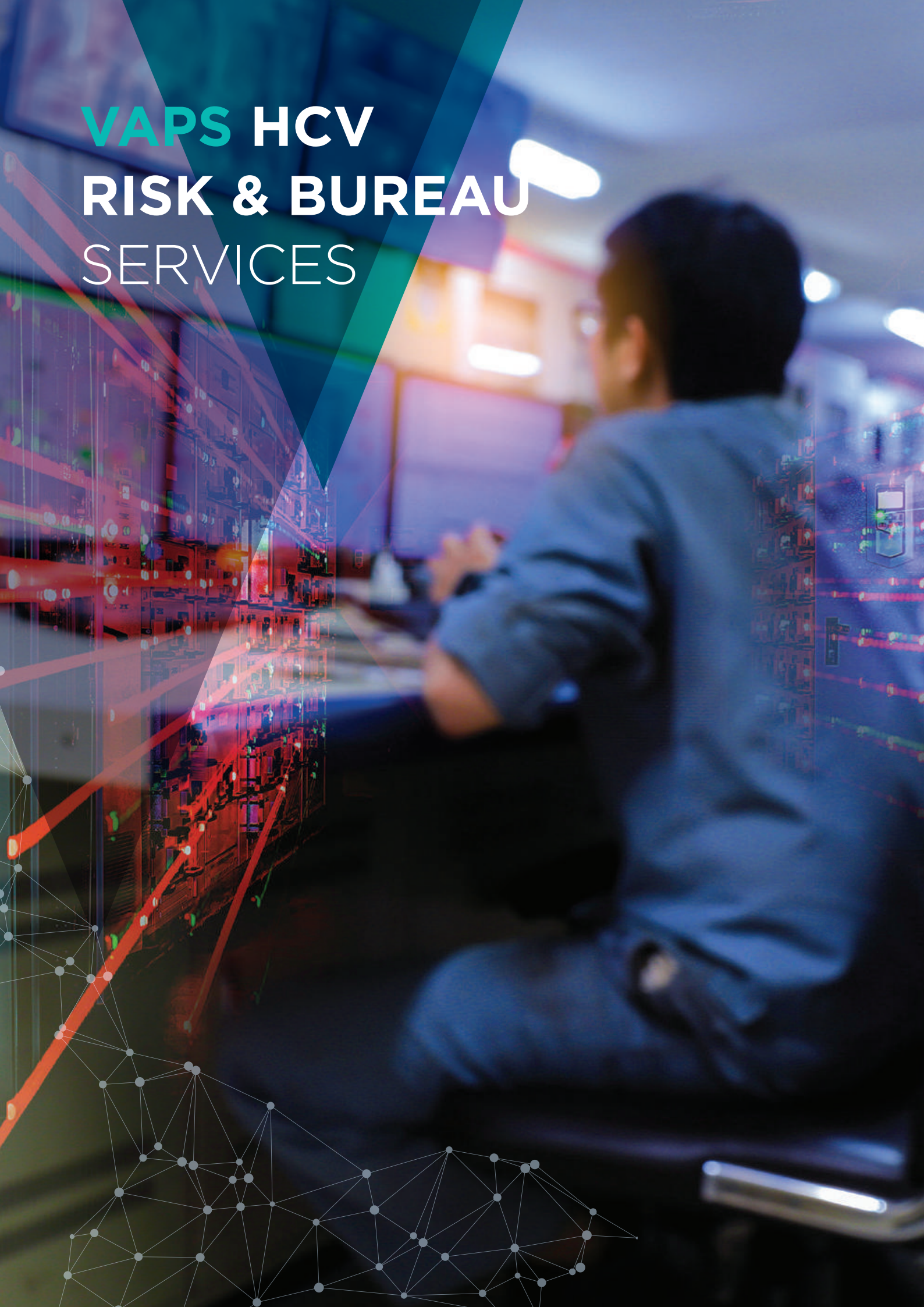
Kempston Driver Academy is proud to offer a driver training simulator solution. Installed into a customised Mercedes Benz Sprinter, the CYBERTRUCK Driver Training Simulator is here to bring driver training to our clients.

Additional Training & Services offered by Kempston includes the following:

- Pre-Employment Driver Evaluation
- Corrective & Economical Driving
- Splinterbox Training
- K53 Driver Training Code C1 & EC
- Aids Awareness in the Workplace

Please contact Abrie Olivier for more information regarding the Driver Training program on info@vapsinsurance.co.za

VAPS HCV RISK & BUREAU SERVICES



11 VAPS HCV RISK & BUREAU SERVICES

When they're driving – We're monitoring.

VAPS HCV Risk & Bureau Service is a policy add-on that assists our clients with fleet control room activities backed by highly proficient hindsight, insight and foresight data analytics and reporting for the streamlining of a fleet operation. Dedicated fleet controllers assist with monitoring of vehicle movements, incidents, alerts and alarms and shares this real-time information with the VAPS Assist 24/7 Accident Centre. Our highly experienced fleet consultants interrogate and interpret vehicle data to provide the insights and actions needed for future cost reduction and operation improvement.

Features:

Driver Monitoring

- 24/7 Driver monitoring: speed, harsh braking and acceleration, unscheduled stops, vehicle abuse
- Optimising driver safety and productivity

Real-time Route Monitoring

- Fleet management software analysis
- Eyes-on-screen route monitoring assistance
- Dedicated fleet controllers assigned to clients
- Direct communication with the brokers and clients
- Geo zone mapping and adherence
- Fuel consumption monitoring
- Daily health checks

Data Analytics

- Comprehensive data analysed and simplified for your convenience
- Individual driver scorecards and risk profiling.
- Rich fleet analytics data: On-site visits and duration count, driver behaviour, etc.

Consultancy Services

- Highly trained fleet consultants visit clients on-site to customise the reporting around their unique operation.

24/7 Emergency Response Centre

- 24/7 Fleet monitoring
- Emergency response linked to the VAPS HCV 24/7 Call Centre
- Panic alarms
- Tamper alarms
- Stolen vehicle recovery support
- Vehicle immobilisation (Illegal movement prevention)
- Helicopter/Air response (Available to Autotrak clients at an additional cost)

Reporting

- Detailed weekly and monthly reports tailored to your needs sent to brokers and clients.
- Variety of powerful reports available at your disposal: productivity, safety, travelling time, KM usage, after hours, driver behaviour, POI visits, EXCO monthly summary, and many more.

All this translates to financial savings and greater efficiencies in managing, operating and maintaining your vehicle fleet.

ENVIRONMENTAL
COVER

12 POLLUTION/SPILLAGE COVER
by Envirosure

Envirosure offers a comprehensive environmental policy for customers transporting hazardous goods and potential pollutants. Over the years this cover has been perfected to offer the most value to the Insured. This cover is designed to protect transporters of dangerous goods and potential pollutants from the extensive costs of pollution and rehabilitation following an environmental incident. Potential pollutants can include items as diverse as food products, paint and detergents. Policyholders automatically qualify for a Service Level Agreement with Spill Tech. This ensures that any clean-up will be handled by a leading South African spill-response company.

VAPS HCV in partnership with Envirosure can offer clients the following Envirosure products added to our policy schedules
• Envirosure Spill Protect Plan
• Transport Cleanup Policy
• Value Added solutions like Side Tank spillage and Excess Solutions

The Spill Protect Plan by Envirosure

Envirosure is proud to offer its customers a revolutionary product designed to simplify and expedite all clean-up and insurance aspects related to an environmental spill. Thanks to our recent merger with Spill Tech, we can now offer an industry first: the Spill Protect Plan™ which provides comprehensive cover incorporating risk management, insurance and claims management.

The Spill Protect Plan™ is designed as a complete environmental impairment management solution to provide:
• Expert advice on risk assessment and incident prevention in your business process
• Immediate response to any environmental incidents
• Access to insurance specialists who will handle all the legalities and oftentimes complex paperwork related to your claims

Benefits of the Spill Protect Plan:
• Hazcall24: 24-hour Call Centre and Incident Management Control Room
• Guaranteed immediate response
• National response footprint by ISO certified skilled responders
• Live updates – accurate incident record keeping
• Spill Tech discounts offered on related services
• Compliance reporting support
• Risk management – training, emergency exercises, spill kits
• Responders have a vested interest in the clean-up
• Wide range of cover with VAPs

VAPS HCV is an innovative niche Insurance Underwriter specializing in Heavy Commercial Vehicle (HCV) Insurance and other Value Added Insurance products.

NATIONWIDE BROKER CONSULTANTS

Gauteng
Peet Victor – VAPS Head Office
peet@vapsinsurance.co.za

Gauteng (West Rand)
Jan Jansen Van Vuuren
jan@vapsinsurance.co.za

Gauteng & Northwest Province
Nellmari Coetzee
nellmari@vapsinsurance.co.za

Mpumalanga
Charl Lotter
charl@vapsinsurance.co.za

KZN
Grant Kidd
grant@vapsinsurance.co.za

Eastern Cape
Steven Sykes
steven@vapsinsurance.co.za

Limpopo
Mandy Meiring
mandy@vapsinsurance.co.za

Western Cape
Riaan Smith
riaan@vapsinsurance.co.za

Andre Oosthuizen
andre@vapsinsurance.co.za

Free State & Northern Cape
Sarel Pretorius
sarel@vapsinsurance.co.za

VAPS HCV
INSURANCE UNDERWRITERS

T 012 942 4536 I **E** info@vapsinsurance.co.za
Suite 008, Midlands Office Park West,
Mountain Quray Rd, Midstream Estate, Centurion
www.vapsinsurance.co.za I **www.vapshcv.co.za**

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Underwritten by Renasa Insurance Company Limited