

## VAPS Insurance Underwriters – Car Hire Product Guide 2022

### Important Notes

- There must be a valid Comprehensive Underlying policy in place.
- These products are available for Domestic/Personal Lines & Commercial Lines Policies.

### VAPS Car Hire Product Guide

VAPS will pay the actual Car Hire charges including the cost of delivery if the Insured Vehicle is unusable or is being repaired following loss or damage covered under the Underlying Motor section or while the vehicle remains uncovered following theft, subject to availability, in terms of the selection of the Group car as shown in the schedule. If selected, VAPS will also pay for a period of 5 days after a Mechanical Breakdown of the vehicle and for two days' rental for routine servicing of the Insured vehicle.

### When will we arrange Car Hire?

- Insured Vehicle Stolen or Hijacked - We will arrange car hire upon receipt of instructions accompanied by copies of the claim forms from the Insurer.
- Insured Vehicle damaged but drivable - Provided we have received instructions and copies of claim forms from the Insurer, we will arrange car hire as soon as the insured vehicle has been delivered to an approved panel beater
- Insured Vehicle damaged and not drivable - Provided we have received instructions and copies of claim forms from the Insurer, we will arrange car hire as soon as the insured vehicle has been towed.
- Mechanical Breakdown - Upon receipt of instructions accompanied by the Mechanical breakdown claim form from the Insurer, we will provide the Insured with a hired vehicle for a period of up to 5 days whilst the insured vehicle is not in the Insured's possession.
- Routine Services (Two claims per annum) - Upon receipt of instructions accompanied by written confirmation from an approved motor dealer confirming the service date, we will provide the Insured with a hired vehicle for a period of 2 days, twice per annum, whilst the insured vehicle is not in the Insured's possession

### Inclusions & Exclusions

VAT	Included in Daily Rate
Unlimited Daily Kms	Included in Daily Rate
Airport Surcharge	Included in Daily Rate
Super Collision Damage & Theft Waivers	Included in Daily Rate
Delivery & Collection within 25km radius between 0900 & 1600	Included in Daily Rate
Towing	Included in Daily Rate
Tourism Levy	Included in Daily Rate
Additional Drivers	One additional driver Included
Delivery & Collection before 0900 or after 1600	For Policyholder's Account
Fuel	For Policyholder's Account
Contract Fee	For Policyholder's Account
Valet Fee	For Policyholder's Account
Windscreen & Tyre Waivers	For Policyholder's Account
Traffic Fine Fee & Accident Handling Fee	For Policyholder's Account
Cross Border Fee	For Policyholder's Account
Excess in the event of a claim – R 2500	For Policyholder's Account
Refundable Fuel and E-Toll deposit (R1500)	For Policyholder's Account

## Vehicle Groups, Descriptions & Premiums – Personal & Commercial Lines

				Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
				Accident & Theft/Hijack	Accident & Theft/Hijack + Mechanical + Services	Accident & Theft/Hijack	Accident & Theft/Hijack + Mechanical + Services	Accident & Theft/Hijack	Accident & Theft/Hijack + Mechanical + Services
Group	Manual/ Auto	Description	Sum Insured	30 Days Premium Per vehicle	30 + 5 + 2 Premium Per vehicle	45 Days Premium Per vehicle	45 + 5 + 2 Premium Per vehicle	60 Days Premium Per vehicle	60 + 5 + 2 Premium Per vehicle
T	M	Manual Hatchback with A/C. Kia Picanto or similar	R10 000	R 82.00	R 94.00	R 111.00	R 126.00	R 143.00	R 159.00
B	M	Manual Hatchback with A/C. Toyota Etios/Hyundai I20/Similar	R10 000	R 92.00	R 103.00	R 123.00	R 140.00	R 161.00	R 178.00
C	M	Manual Sedan/Hatchback with A/C. Nissan Almera/VW Polo/Similar	R18 000	R 105.00	R 120.00	R 143.00	R 165.00	R 188.00	R 209.00
F	A	Automatic Sedan/Hatchback with A/C. Nissan TIIDA/VW Polo/Similar	R20 000	R 108.00	R 125.00	R 140.00	R 172.00	R 195.00	R 217.00
O	A	Luxury Automatic Sedan with A/C. BMW 320i/Similar	R25 000	R 192.00	R 224.00	R 271.00	R 309.00	R 355.00	R 396.00
M (Guage)	M	5 Door Manual SUV. Renault Duster/Similar	R20 000	R 165.00	R 192.00	R 231.00	R 266.00	R 305.00	R 340.00
E	M	Hyundai H1 or similar	R35 000	R 174.00	R 203.00	R 244.00	R 281.00	R 322.00	R 360.00
Y	M	Manual LDV without A/C. Nissan NP300 or similar with or without canopy.	R25 000	R 140.00	R 165.00	R 196.00	R 225.00	R 259.00	R 287.00