



VALUE ADDED PRODUCTS

CAR RENTAL IN THE EVENT OF AN ACCIDENT / THEFT / HIJACKING

If your insured vehicle is damaged in an accident, is stolen or hijacked, we will provide you with a rental vehicle until your claim is settled, or the maximum period indicated on the policy schedule is reached, whichever occurs first in time.

CONDITIONS

- The relevant general conditions of your underlying policy will apply.
- Insured must submit a claim and claim must be accepted by the insurer.
- Insured must have availed of the value added product.
- Loss must have occurred after inception date of the value added product and not the underlying policy.
- You will only be entitled to benefits where the loss occurred after the inception date of this value added product. Monthly premium must be paid up to date.
- When will you become entitled to benefits?
 - Insured vehicle stolen / hijacked - as soon as your motor vehicle insurance claim has been accepted.
 - Insured vehicle damaged, but drivable - provided that your claim has been accepted by your insurance and once your insured vehicle has been delivered to the panel beater appointed the day they are going to start with repair work.
 - Insured vehicle not drivable - provided that your claim has been accepted and once your vehicle has been towed to the panel beater appointed by your insurance.
- If the value of your motor vehicle insurance claim is less than the excess, car rental will not be provided.
- Benefit for lost keys are limited to 5 days per claim.
- Benefit for glass claims are limited to 2 days per claim.
- All car hire costs will be for your own account if your claim is repudiated by your insurance and you will be held liable for any amounts that we may have paid for hiring the vehicle.
- If your insured vehicle is not repaired within the maximum days permitted, you will be offered the option to continue renting indefinitely on your own account at discounted rates. (Upfront payment is required).
- The rental vehicle provided will be within the specified vehicle group as per premiums paid to your insurance company. If restrictions on your license prohibits you from legally driving a vehicle in the group selected, or if you require an upgrade, this can be arranged directly with us. Charges for upgrades, whether by law or elected, will be for your account. (Upfront payment is required).
- The rental vehicle will be provided by the car rental agency appointed by us. Car rental must in all instances be arranged by Empire Fleet Solutions.
- You are required to sign all documentation required by the nominated car rental agency and pay the required fuel deposit in cash or by credit card at the time of delivery or collection of the rental vehicle.
- The terms and conditions of the car rental agency shall apply. A copy thereof will be provided to you.
- The rental vehicle may only be driven by a person in possession of a valid, unendorsed driver's license, as agreed and nominated with the car rental agency.
- The rental vehicle may not be driven beyond the borders of the Republic of South Africa unless authorized with prior written consent from the car rental agency.
- Any additional driver(s) must be noted on the Rental Agreement with the service provider.

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WHAT IS INCLUDED?

- Unlimited mileage
- One way drop off fee



Empire Insurance Administrators

- Airport Surcharge
- Tourism Levy
- One Additional Driver
- Super Collision Damage and Theft Waiver. These waivers are not insurance, but will reduce the insureds liability in the event of an incident to the amount of the waiver.
- Delivery and Collection Charges within a 25 km radius from the supplier's location, business hours, Monday till Friday between 09:00 and 16:00.

COST FOR INSUREDS ACCOUNT

- Refundable car rental deposit, payable upfront via cash or credit card
- Delivery and collection charges outside of a 25 km radius from the supplier's location, outside business hours and public holidays.
- Fines and fine handling fees, per fine.
- Claims handling fee per incident, charged in addition to the liability amount.
- Any additional driver, third and more per driver nominated.
- Document administration fee
- Additional Equipment
- Fuel and lubricants for the duration of the rental period.
- E-toll and toll fees.
- Cross border fee, if applicable.

EXCESS EXCLUDES THE FOLLOWING; COST FOR INSUREDS ACCOUNT

- Full value of damage to tyres, rims and glass, except if waivers was taken for the insureds account to reduce liability to zero.
- Full value of towing and storage charges.
- Damage to the undercarriage.
- Damage due to driver negligence.
- Where the vehicle was driven by an unauthorised driver or where the driver's license was invalid or endorsed.
- Standard terms and conditions of rental were breached.
- Disobeying any traffic law or law of the land.
- Incidents and/or accidents needs to be reported to the car rental service provider and SAP.
- Incidents and/or accident happened outside the border of South Africa.

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