

3. When the vehicle's use was incorrectly disclosed when you bought the policy (personal use as opposed to business use)
4. In circumstances where the vehicle was stolen, and if:
 - a. There was no early warning tracking device;
 - b. If you did not enable your tracking device and the vehicle was stolen.

What is the new excess structure?

- Your basic excess is R7,500 per event for non-glass claims.
- For glass claims, your basic excess is 20% of the claims cost, with a minimum of R500.
- Your basic excess is double if you have a claim within the first 180 days of the policy, the last 31 days of cover or if there is a second non-glass claim in 24 months.
- The basic excess for keys and locking systems and for theft of spare wheels is R500.
- The basic excess for aftermarket / non-standard accessories and for audio accessories is 20% of the claim, minimum R500.
- **Additional excesses** may apply in certain circumstances or when specific events occur. These excesses are payable in addition to your basic excess, capped at R22 500, after taking your automatically included excess buster into account.

Information Regarding the Application of the Conditional Excess	Additional Cumulative Excess (Charged in addition to the basic excess)
Single vehicle, total loss accidents, hi-jack or theft of the vehicle or theft or attempt thereof of any part of the vehicle or malicious damage	R7,500 per instance
Non-recoverable claims or claims where a third party is involved	
Loss or damage between 11:00 pm and 05:00 am	
Driver age younger than 26	
Any driver's licence five years or less, or a C1 driver's licence less than two years	
If there is a change of use from domestic to business and you did not notify us before the claims event/date of loss.	
Claims within the first 180 days of the start of the policy	10% of the claim
Sound systems other than factory-fitted radios and non-standard accessory claims	20% of claim minimum R500
In the event of a write-off, the policyholder cannot supply duplicate keys to the vehicle.	R5,000
Hail or water damage	10% of the claim minimum R2,500

Important highlights:

- Ensure you cover your motor vehicle for the correct value (a value that reflects its accurate market value).
- **Emergency Number:** In a vehicle emergency, including tow-in, accidents, locks and keys, call ValueBuddy on 086 033 3037. By phoning this number, you ensure that you use the correct emergency services. Using anyone else

is more expensive, and the insurance does not cover unlimited tow-in and storage costs. You can find all the limits of indemnity (what we cover you for) in clause 6 of your policy wording.

- **Note:** If you use any other tow-in service, please note that the limit in the policy wording will apply, and any additional cost incurred will be for your account. This service is available 24 hours a day, seven days a week, including roadside assistance for breakdowns and emergency medical assistance. For you claim to be paid, all circumstances surrounding a tow-in must be subject to a valid claim.
- **Important contact information** to save on your phone for future use:
 - **Broker:** xxxxxx: +27 (0)xxxxxxxx or xxxxxxxx.co.za
 - **Claims Handling Services (CHS):**
 - Tel: 086 147 4702
 - E-mail: claims@chsclaims.co.za
 - Web: www.chsclaims.co.za.
 - **Vehicle Emergency:** 086 033 3037

We look forward to continuing to offer you exceptional customer service, quick claims, 24/7 Roadside support, innovative cover options and exciting benefits.

If you are interested in a broader range of cover, we would gladly provide a tailored quote for your Building, House contents, All Risks (loose items), and Motor or Personal accident cover.

Please don't hesitate to contact us for further assistance or information.

Kind Regards

The BrokerBuddy Team