

# TRUE-GRIT SOLUTIONS



smartsure  
twenty20

INSURANCE ADMINISTRATORS

GUARDRISK  
TAILORED RISK SOLUTIONS

TAR, TRACK AND TRAIL  
UNIQUELY OUTDOORS

**COMPREHENSIVE COVER FOR:**

- 1) **AWD/4WD/4x4 vehicles** with high and/or low range, in the Station Wagon/SUV & Double/Single Cab Categories, including units fitted with differential lock;
- 2) **Caravans & Trailers** (both on & off road versions), utility units, boat trailers, motor cycle & vehicle towing units (excluding live stock or animal transport units);
- 3) **2, 3, 4, 6 & 8 wheels units plus ATV's**
  - › 2/3 wheel units restricted to:
  - › Tourer/Cruiser/Venture bikes over 500cc.
- 4) **Classic 4x4's** – vehicles older than 1980 and Recreational Vehicles (mobile camper units).
  - › Fitments & accessories as specified

New for old applies for fitments & accessories purchased new within 3 years from date of inception of insurance. Market value applies for items older than 3 years from date of 1st purchase.

**LIMITS:**

- 1a) Own Damage: R2.5m inclusive fitments/accessories/conversions; (min. value – R100 000.)
- 1b) Third Party –
  - i) Driver age 30 and over – R5m per claims incident in total;
  - ii) Driver age 26 to 29 – R2m per claim incident in total;
  - iii) Driver age 25 and below – R1m per claim incident in total.
- 2a) Own Damage – R500 000 inclusive of fitments/accessories/conversions;
- 2b) Third Party – inclusive of TP limit for a) above.
- 3a) Own Damage – R500 000 inclusive of fitments/accessories/conversion costs;
- 3b) Third Party – R2 500 000 with the exception of:
  - i) passenger liability for a passenger on an insured motorcycle which is excluded;
  - ii) and any Third Party claim arising out of the use of ATV'S or Caddy carts which is limited in total to R100 000.
- 4a) Own Damage – R500 000 inclusive of fitments/accessories/conversion costs
- 4b) Third Party – R5m per claims incident in total or as specified dependent on lower age groups (bii or iii) above.

**DEDUCTIBLES:**

- 1) Primary vehicles
  - i) Any loss/damage giving rise to a claim > 4% of claim/min R2000
  - ii) Theft/hijack – no or substandard vehicle anti-theft protection or security device > 10% of claim/min R5000.
  - iii) Hail damage > Nil
  - iv) WINDOW GLASS
 

Replacement:

    - a) Front & Rear > 20% of claim/min R500
    - b) Side glass > 20% of claim/min R250.
  - v) Driver's who have held a license for less than 3 years and/or are under 25 years of age > additional R3000;
  - vi) Single vehicle accidents where repair costs exceeds R100 000 > additional R2000;
  - vii) Damage arising from water ingestion into the engine and/or water affecting the vehicle's electricals > additional flat R5000;

- viii) Damage occurring whilst traversing off-road > additional R1000;
- ix) Third Party only damage > R1000  
Fitments & Accessories Extension > 4% of claim/min R500
- 2) Towed Units/Towables: Loss or Damage to:
  - a) On Road trailers > 5% min/R500
  - b) Off Road trailers > 3% min R750
  - c) On Road caravans > 5% min R1500
  - d) Off Road caravans > 3% min R1000
  - e) All other Trailer > 5% min R1000

Category d) – 2,3,4,6 & 8 Wheeler Units
- 3) Loss or Damage to:
  - a.i) Motorcycles – 5% of claim/min R2500
  - a.ii) Theft of Motorcycles (not recovered) > 7.5% of claim
  - b.i) ATV's > 7.5% of claim/min R2500
  - b.ii) Theft of ATV's > 10% of claim
- 4) Classic (pre 1980 production) 4x4's and Recreational vehicles (mobile campers) – 3% of claim amount

**DESCRIPTION OF USE:**

- a) Social, Domestic, Pleasure, including commuting only to & from work as well as recreational use in variable off-road terrains; OR
- b) Social, Domestic, Pleasure, Business or Professional use as well as recreational use in variable off-road terrains.

**EXTENSION OF USE:**

Cover applies whilst taking part in organized & supervised rallies, club challenges and competitions other than for speed trials or enduro races.

**TERRITORIAL LIMITS:**

RSA, Lesotho, Swaziland, Namibia, Botswana, Zimbabwe, Mozambique, Angola, Zambia, Malawi, Tanzania, Kenya & Uganda. Trip limit – 6 consecutive weeks.

**SPECIAL EXTENSIONS TO SECTION A**

- 1) Contents – Loose items such as Vehicle recovery equipment, medical kits (other than GP kits), 2 way communication equipment, luggage, maps and incidental purchases are covered up to R15 000.
- 2) Indemnity in the first year from date of first registration of the vehicle includes up to 15% escalation, in event of total loss.
- 3) Temporary Repair costs following accident damage covered relative to category a) & b) vehicles up to R20 000 subject to notification of the incident and provision of a claim form & substantive papers.
- 4) Keys, Locks and remote devices are covered up to R20 000 for replacement of equivalent but not superior items.
- 5) Sudden and unforeseen, Mechanical or Electrical breakdown of winching equipment covered up to R20 000.
- 6) Cost of repatriation of category a) to d) vehicles from territories (ex-RSA) specified in the policy is covered up to 15% of the insured value of the vehicle and other towed units including small craft insured under the policy however not exceeding in total a maximum any one incident of R100 000, following accident or loss. NOTE

ACCESS TO THIS EXTENSION COMMENCES 3 MONTHS AFTER INCEPTION OF COVER FOR THE VEHICLE.

REPATRIATION FOLLOWING BREAKDOWN is limited to 5% of vehicle insured value and R20 000 any one event. Applies to neighboring territories to RSA only.

Breakdown cross border provision – For vehicle models which are still under manufacturer warranty – manufacturer roadside assistance may extend into certain adjoining territories. Clients first option must be to utilise the manufacturer facility. Certain Manufacturers have franchise dealerships in adjoining territories who can assist with breakdown repairs under the RSA warranty. List to be supplied.

EXTENSIONS ASSOCIATED TO 6) ABOVE AND RELATING TO LOSS OF OR DISABLING ACCIDENT DAMAGE TO THE INSURED VEHICLE. THESE EXTENSIONS DO NOT APPLY TO ELECTRICAL OR MECHANICAL BREAKDOWN OF THE VEHICLE.

- a) Alternative vehicle hire ex-RSA covered up to a maximum of 3 days however not exceeding a daily rental cost of R2000 a day.
- b) Cross border hospitality costs up to R15 000, for 3 consecutive nights and a maximum of R1000 per trip occupant of the vehicle, per night.
- c) Cost of a one-way return flight per trip occupant of the vehicle up to a maximum of R3000 per person and a total of R15 000 per repatriation for the trip.
- 7) Foreign duties imposed in the event of total loss of the insured vehicle in an ex-RSA territory covered under the policy.

Recovery of an undamaged Stolen or Hijacked vehicle – the Policy will pay up to R4000 for an Executive Vehicle Valet Service and 122 point check.

#### PERIPHERAL COVERS INCLUDE:

- 1) Value Added Products as per a) to e) automatically included):
  - a) Medical Assistance Access (RSA and SADC regions specified in the territorial regions) – A Linkham travel insurance policy will cater for cross border excursions by clients on a pre-travel request basis. Medical attention cross border and evacuation back to RSA limit R20M – this cover can be arranged by application prior to the journey.  
RSA guaranteed hospital admission and Personal Accident cover up to R5 000.
- Cover caters for -
  - Emergency medical response, Repatriation of mortal remains, Personal Accident Cover and other expenses (not only limited to an incident in the insured vehicle).
- b) Telephonic Trauma Counselling;
- c) Emergency Roadside Assistance;
- d) Access to Fines Expert;
- e) Legal Assist, Advice and Access.

#### OPTIONAL EXTENSIONS

- 1) Alternative Car Hire through EFS (5 vehicle options);
- 2) Tyre Insurance - XsSure; (includes damage during off – road traversing)
- 3) Tyre & Rim Insurance – (XsSure); (includes damage during off – road traversing)
- 4) Excess Insurance – (XsSure) ;
- 5) Credit Shortfall- Deposit protect – (iCredit);



**COMPREHENSIVE COVER FOR:**

Accidental damage, fire, lightning, earthquake, volcanic eruption, malicious acts, dropping off of outboard motor/s providing prior to such loss the motor/s were securely attached to the vessel, latent defect in the vessel or its machinery, negligence of any person, collision with submerged objects, fowling of machinery with flotsam & jetsam including damage to the craft, theft or any attempt thereof including machinery, outboard motors, gear or equipment following forcible and violent entry into or exit from the vessel or place of storage.

**VESSELS WHICH CAN BE COVERED:**

- a) Semi Rigid class
- b) Mono Hull Rigid class
- c) Twin Hull Rigid class
- d) Tri - Hull Rigid class
- e) Yachts
- f) Wet bikes/jet skis'

**LIMITS:**

- a) Loss or damage to a vessel complete including machinery and fittings not exceeding R1 500 000 in value.

NOTE:-

- 1) Trailer to be insured separately under c) of the TAR, TRACK & TRAIL SECTION A.
- 2) The vessel must not exceed 11 metres in overall length and the design speed must not be more than 60 kph.
- 3) The vessel comprises the hull, superstructure, fittings, machinery, engines, motors, generators, hoardings, sails, spars, masts, rigging, life boats, gear and equipment such a normally would be sold as one unit or a complete unit.
- 4) If the vessel is a total loss & is less than 5 years old from date of first purchase indemnity based on the current purchase price of a new vessel of the same or similar model.

5) For Vessels which are older than 5 years indemnity will be based on the current market of a similar age vessel.

- b) Third Party incidents arising out of the ownership or use of the vessel (other than a Jet-ski) is limited to R2 000 000 in respect of any one event or series of events arising out of the same incident. Incidents arising out of the use of Jet-ski's are limited to R200 000 per event.

**DEDUCTIBLES PER VESSEL TYPE (HULL, MACHINERY & EQUIPMENT)**

## 1) SEABORNE USE

- a) Semi Rigid class > 5% of claim/min R2500;
- b) Mono, twin & Tri-Hull Rigid class > 5% of claim/min R2000;
- c) Yachts > 7.5% of claim/min R2500;
- d) Theft of Machinery/Equipment > 7.5% of claim.

## 2) INLAND

- a) Semi Rigid class > 5% of claim/min R1500;
- b) Mono, twin & Tri-hull Rigid class > 3% of claim/min R1000;
- c) Yachts > 5% of claim/min R1500.
- d) Theft of Machinery/Equipment > 7.5% of claim.

3) Wet bikes/jet skis' &gt; 7.5% of claim/min R3000.

4) Damage to third party property &gt; flat R2500.

**DESCRIPTION OF USE:**

For pleasure, social & leisure purposes including taking part in deep sea angling competitions and/or organized/supervised regattas within the maximum range of 50 nautical miles from the shore of territories covered under the policy.

As per Section A and seaborne use out to 50 nautical miles from the territories specified under Section A.





### ALL RISKS OF PHYSICAL LOSS OR DAMAGE TO PROPERTY SPECIFIED TO BE INSURED UNDER THE FOLLOWING SUB CATEGORIES:-

- 1) UNSPECIFIED ITEMS (select group sum insured)
- 2) SPECIFIED ITEMS IN THE FOLLOWING CATEGORIES:-
  - a) Fishing/Boating equipment;
  - b) Diving – scuba & free dive;
  - c) i) Firearms(Rifles/Shotguns/Handguns, Classic big and small bore, black powder varieties) ideal cover for dedicated status hunters, sport shooters and firearm collectors  
ii) Competition Air rifles/pistols  
iii) Bows (Compound/Recurve/Long/Cross);
  - d) Camera/Optical equipment;
  - e) Parachute/Para – sails/Hang gliders/Man kites;
  - f) Pedal cycles – Racing/Mountain bikes including multi seaters;
  - g) Motor cycle gear and accessories
  - h) Canoes/Kayaks/Paddle skis/Inflatable Rafts/Skis
  - i) Removable 4X4 Fitments & Accessories
  - j) Camping equipment & apparatus including caravan equipment
  - k) Other to be advised

### MAXIMUM LIMIT ANY ONE ITEM – R100 000

(special application can be made to insure items with values above this amount)

NEW REPLACEMENT VALUE CONDITIONS APPLIES

### DEDUCTIBLES – EXCLUSIONS PER CATEGORY

- 1) UNSPECIFIED ITEMS > 10% of claim;
- 2) SPECIFIED ITEMS (as follows):
  - a) Angling/Boating > 5% of claim/min R300 per item;
  - b) Diving – scuba & free dive > 5% of claim/min R500;
  - c.i) Firearms (rifle/shotgun/handgun) > Flat R500;
  - c.ii) Air rifles/guns > Flat R300;
  - c.iii) Bows > Flat R300;

- d) Camera/Optical > 6% of claim/min R750 per item;
- e) Parachutes/Para sails > 10% of claim/min R1 000;
- f) Peddle cycles > 7.5% of claim/min R1 000;
- g) Bikers – kit > 6% of claim/min R500;
- h) Canoes/Paddle skis etc > 10% of claim/min R500;
- i) 4X4 Vehicle Fitments & Accessories > 4% of claim/min R500 per item;
- j) Camping/Caravanning > 10% of claim/min R500.
- k) Other – to be agreed

### EXCLUSIONS

- a) Fishing/Boating > wear & tear of consumable items;
- b) Diving > natural wear & tear of rubber or neoprene materials;
- c.i) Firearms etc > Use of incorrect, faulty or overloaded ammunition, wear & tear of barrel rifling, firing pin and trigger mechanism;
- c.ii) Air rifles/guns > wear and tear of springs/bushings
- c.iii) Bows > wear & tear, overuse of components and projectiles i.e. bow strings/cords/ arrows/bolts and technical heads;
- d) Camera/Optical > usual section exclusions apply
- e) Parachute/Para - sails > wear & tear of chute material, parachute/sail cords and struts;
- f) Peddle cycles > wear & tear of brake cables/pads, cycle chains, spokes or tyres/inner tubes;
- g) Bikers – kit > wear and tear of apparel and accessories;
- h) Canoes/Paddle skis > loss of paddles, oars and safety lines;
- i) Removable Off – Road vehicle accessories > usual section exclusions;
- j) Camping/Caravanning > usual section exclusions.
- k) Other items to be more specifically agreed for cover.

ALL RISKS OF PHYSICAL LOSS OF OR DAMAGE TO THE SPECIFIED ITEM (INCLUDES WHILST IN USE)

Description of Use:- Is for whatever purpose the specified item is intended to be used.

- Worldwide

