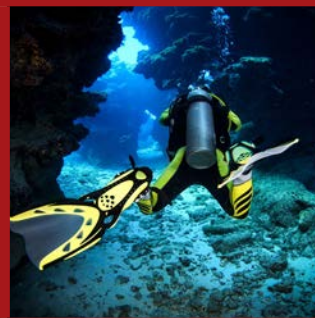


PRODUCT OVERVIEW



smartsure
twenty20
INSURANCE ADMINISTRATORS

GUARDRISK
TAILORED RISK SOLUTIONS

WWW.TRUE-GRIT.CO.ZA

True Grit Solutions is a specific insurance product, underwritten by Guardrisk Insurance Company Limited and devised and administered by Smartsure Twenty20 Insurance Administrators, especially for the recreational outdoors person.

WHAT MAKES THIS DIFFERENT TO ANY OTHER SHORT TERM INSURANCE PRODUCT OFFERING?

True Grit Solutions provides flexibility and has been designed by outdoor enthusiasts to cater for the needs of people like themselves. The product is significantly wide by extension and meets the needs of individuals and members of various active recreational outdoor clubs, groups and associations in South Africa.

The pursuance of activities includes but is not limited to: 4X4 enthusiasts, tourer/adventure bike owners, scuba divers, hunters, firearm collectors, fishing, photographic, camping, water sports, boating, cycling, aerial sports and eco enthusiasts.



COMPREHENSIVE MOTOR INSURANCE

PRIMARY VEHICLE COVER

PRIMARY VEHICLE

- AWD – All wheel drive
- 4WD – 4 wheel drive
- 4X4 with high & low range
- 2WD (diff lock) – 2 wheel drive with differential lock

Types of vehicles in each category:

- SUV – Sports Utility Vehicles
- Bakkies – Double & Single cabs
- Safari Units – Converted Open back Game Viewers
- Classic 4X4's – (Pre 1980 production restored vehicles)

MOTOR CYCLES

- Tourer/Cruiser / Adventure motor cycles in excess of 500cc

TOWABLES

- Caravans, camper, baggage and utility trailers

OTHER

- ATVs and golf carts

MAX. INSURABLE VALUE

R2 500 000 (inclusive of fitments/accessories and VAT)

TRAVEL LOCATIONS

Anywhere in Africa south of the Equator, excluding Democratic Republic of Congo, Burundi, Equatorial Guinea, Gabon, Madagascar, Rwanda and the Republic of Congo.

VEHICLE USE

Optional – Private including to and from work/ and-or business use/ and-or professional use plus recreational off-road use.

EXCESS

- Basic – 4% of claim/min R2 000
- Hail – Nil

Please go to our website at true-grit.co.za for the full range of cover, territorial limits, special benefits, extensions and emergency features or contact your broker for access to this unique product.



WET-DECK/SMALL CRAFT

- PRIMARY COVER** ● Any motorised water craft or sailing vessel that does not exceed 11m in length and a value of R1 500 000
 - VESSEL TYPES**
 - Power boats
 - Ski boats
 - Tenders
 - Yachts
 - Jet skis
 - MACHINERY**
 - Outboard and In-board varieties
 - HULL TYPES**
 - Semi-Rigid
 - Rigid Mono-Hulls
 - Twin-Hull
 - Tri-Hull
- COVER** ● Accidental loss of or damage to the Vessel, including whilst in tow, by road.
- USE** ● Private and pleasure purposes in Inland waters and/or seaborne out to 50 nautical miles
- INDEMNITY** ● New for old in first 5 years subject to the adequacy of the sum insured.
- EXCESS** ● Variable between 3% to 7.5% depending on type of craft and circumstances of loss



PORTABLE OUTDOOR PROPERTY

- COVER** ● All Risks of physical loss or damage to the specified item including **whilst in use**.
- SPECIFIED ITEMS** ●
 - Fishing/boating
 - › Diving (scuba and free dive including spear guns)
 - Hunting and sports shooting including optics and accessories:
 - › Rifles, shotguns & handguns (includes classic big/small bore and black powder varieties)
 - › Precision competition air rifles and pistols
 - › Archery (compound, recurve, long and crossbow varieties)
 - Camera and optical equipment & accessories
 - Aerial sporting equipment
 - Pedal cycles (Racing, mountain and multi seater units)
 - Motor cycle gear and accessories
 - Non-motorized water craft including ski's and inflatables
 - 4X4 removable fitments and accessories
 - Camping equipment, non-standard supplied caravan contents
 - Other
- MAXIMUM VALUE** ● On any one item: R100 000
- EXCESS** ● Variable depending on the item category insured.


 www.true-grit.co.za

 info@true-grit.co.za

True Grit is the brand/product name administered by SmartSure Twenty20. SmartSure Twenty20 is an authorised financial service provider in terms of FSP No. 45422

ADMINISTERED BY:



 011 840 6000



TRUE GRIT ASSIST

0861 444 770

Underwritten by Guardrisk Insurance Company Limited. Guardrisk Insurance Company Limited is an Authorised Financial Services Provider and Registered Short Term Insurer. FSP No. 75

UNDERWRITTEN BY:



 011 669 1000

