

OUT-in-Africa provides optional cover for vehicles (motorcars, motorcycles, caravans, trailers and watercraft). If you select this cover it will be noted on your schedule and additional premium will be charged. This document confirms the details of the cover and must be read in conjunction with the Facility Document and your Schedule.

WHAT IS COVERED

1. Loss of or damage to the vehicle caused by any of the perils noted under the respective sections. (Refer Section 3, para 3.5.1, Comprehensive cover for the vehicle and Section 7 for Watercraft).
2. Vehicle use is limited to Private use for OUT-in-Africa cover. Private use includes use for private, social, domestic or leisure purposes only. In addition, 4X4 vehicles are covered for full off-road use.
3. The vehicle is covered in the RSA, Botswana, Kenya, Lesotho, Malawi, Moçambique, Namibia, Swaziland, Tanzania, Uganda, Zambia and Zimbabwe. The Watercraft is covered while afloat within a 20 km distance off the coast, where applicable, of these countries.
4. Repatriation of the vehicle and its occupants to the RSA is limited to R15 000 for any one incident caused by any of the noted perils, as well as mechanical or electrical failure of the vehicle, while outside the RSA.
5. Emergency accommodation while outside the RSA is limited to R500 per group of occupants per day and R2000 for any one outsured incident.
6. Mechanical and electrical breakdown cover for the vehicle, including the anti-theft device/s, while outside the RSA. Cover is limited to the costs of airborne technical assistance and additional labour costs incurred because the vehicle is outside the RSA. Cover is limited to R7500 for any one incident.
7. If the vehicle is involved in an accident while outside the RSA, emergency repairs may be effected in order to get the vehicle functional and mobile. The cost of repairs is limited to R4000.
8. The full costs of medical repatriation, transportation and inter-hospital transfers are covered. (See the SOS® Medic benefit table alongside for further details.)
9. Cover is conditional upon us receiving at least 12 months' premiums, paid via your regular debit order payments, irrespective of the frequency of your travels beyond the borders of the RSA.
10. You must ensure that country-specific third party insurance is taken out at each border post should this be required for the country you are travelling to.
11. Any settled claims will result in you forfeiting your OUTbonus; your 3-year cycle will however commence immediately following any claim settlement.

WHAT IS NOT COVERED

1. Loss of or damage to the vehicle caused by any exclusions noted under the respective sections. (Refer Section 3, para 3.5.1, Comprehensive cover for the vehicle and Section 7 for Watercraft).
2. Business use is excluded for OUT-in-Africa cover. Business use includes use of the vehicle for any purpose which forms an essential part of the performance of any work or function.
3. Loss or damage to the vehicle caused by or associated with any civil or political unrest occurring in any of the specified countries.
4. Repatriation cover is excluded if the vehicle is immobilised for any reason other than it being involved in an accident, theft, hijack, mechanical or electrical failure.
6. The costs of spares and standard labour charges.

Contact us on one of the following numbers for any emergencies or queries relating to the outsured vehicle:

- when in the RSA, 08600 70 000
- when outside the RSA, +27 (11) 790 5970

SOS® MEDIC	BENEFIT/ LIMIT
SOS® will provide you with the following services as a result of a covered event within the territory:	
Medical Advice and Information Hotline	No Limit
Emergency Medical Advice and Assistance Line	No Limit
Referrals to Medical Practitioners and Facilities	Full Cost
Medical Transportation	Full Cost
Inter-Hospital Transfer	Full Cost
Refundable Hospital Admission Deposit	R2 000
Medical Repatriation	Full Cost
Despatch of Doctor and/or Essential Medicine	Full Cost
Escorted return of minors	Full Cost
In-hospital Medical Monitoring	Full Cost
Compassionate Visits	Full Cost