

Europcar

INTRODUCING TWO FIRSTS IN SOUTH AFRICAN CAR RENTAL.

Fly, Drive, Stay Baggage Insurance and Drive Baggage Insurance

What is Fly, Drive, Stay Baggage Insurance?

It is an optional cover that covers baggage 24-hours before vehicle rental and 24-hours after the rental. By accepting Fly, Drive, Stay Baggage Insurance at a nominal rate of R29 per rental day (incl VAT), you may claim up to a maximum of R15 000 (incl VAT) in the event of loss or damage to the baggage. The baggage is covered when you are flying in South Africa, while the baggage is in your rental vehicle and at your hotel. Terms and conditions apply.

What is Drive Baggage Insurance?

It is an optional cover that covers baggage whilst inside the rental vehicle. By accepting Drive Baggage Insurance at a nominal rate of R15 per rental day (incl VAT), you may claim up to a maximum value of R15 000 (incl VAT) in the event of loss or damage to your baggage whilst in the rental vehicle. Terms and conditions apply.

Features:

	FLY, DRIVE STAY BAGGAGE INSURANCE	DRIVE BAGGAGE INSURANCE
Territorial limits	Republic of South Africa, Namibia, Botswana, Lesotho and Swaziland	Republic of South Africa, Namibia, Botswana, Lesotho and Swaziland
Limits/maximum sum insured	Any one Insured Person: R15 000 Any one period: R15 000 Any one item: R5 000	Any one Insured Person: R15 000 Any one period: R15 000 Any one item: R5 000
Scope of cover	24-hours before and 24-hours after and including the duration of the car rental period as shown on the rental agreement This means your baggage will be covered the moment you leave your home, while you are flying in South Africa, if your baggage is in your hotel room until the time you return home (if within the last 24-hour period after the rental has terminated)	Whilst your baggage is in the rental vehicle during the specified rental period
Premiums	Daily rate of R29 for the full rental period	Daily rate of R15 for the full rental period

ADDITIONAL INSURANCE



PERSONAL ACCIDENT INSURANCE



BAGGAGE INSURANCE

Detailed Policy Information

Europcar is mandated to sell Fly, Drive, Stay Baggage Insurance and Drive Baggage Insurance to its customers on behalf of Regent Insurance and Incase Administrators. In terms of insurance regulations, we can only assist with the basic features of the product. For additional information, please read our Master Policy Schedule available on our website, www.europcar.co.za or contact +27 11 783 7443.

Claims Process and Procedure:

In the event of an incident, you can complete a claim form that is available online at www.incase.co.za/claim/form or alternatively download and complete a PDF form by hand on the same link. All details about where to submit the claim and what must accompany the claim are listed.

All losses, including damage attributable to theft or vandalism, must be reported to the local police as soon as possible after the discovery of the loss and a written acknowledgement of the report obtained. Written notice of a claim must be given to the Insurer within 30 days after the happening of any circumstances giving rise to a claim. The claim form must be properly completed and all evidence required by the Insurer shall be furnished in a timely manner.

Incise Administrators (Pty) Ltd will settle claims on our behalf to you, and at their sole discretion may choose to settle anyclaim as follows:

- (a) To pay the replacement cost of the item(s) being claimed, or
- (b) To repair or replace the item(s) being claimed

This is subject to due allowance for depreciation and wear and tear. We will not pay the first R750 of each and every loss under the Policy.

Claims can be submitted by contacting Incase Administrators:

Tel: +27 11 783 7443
Fax: +27 11 883 8477
Email: info@incase.co.za

Policy Conditions:

The Insured Person must take all reasonable precautions for the packaging, safety and supervision of any item(s), minimize any loss and not leave their property unattended other than

in the boot of a motor vehicle or once they have checked in with the airline company. The Insured Person may not abandon any damaged property.

Terms and Conditions

By accepting Baggage Insurance ('Fly, Drive, Stay' or 'Drive'), you acknowledge that you have read and understand the terms and conditions of such insurance as contained in our brochure and agree that your choice to accept or decline this insurance is indicated on the rental agreement. You agree and acknowledge that all claims and liability in this regard will be for the account and directed to the Insurer, Regent Insurance Company Ltd and acknowledge that Eurocpar shall not be liable in any way in connection with any personal baggage and you indemnify us in full respect of any claims of whatsoever nature and howsoever arising in respect of such Baggage Insurance. Premiums subject to change without prior notice.

It is very important that you are quite sure that the policy meets your needs and that you feel that you have all the information you need to make a decision. Feel free to make notes regarding verbal information and ask for written confirmation or copies of documents. You must accurately, fully and properly disclose all material facts. All information provided by you or on your behalf is your own responsibility. You need to be satisfied with the accuracy of any transaction submitted by anyone on your behalf. You must not sign any incomplete or blank documents. No person may insist that you do so.

Exclusions

1. War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
2. The intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act.
3. Any Terrorist Act.
4. Any failure to comply with the terms and conditions of the Europcar Rental Agreement.
5. Damage or loss arising from electrical or mechanical, electrical or hydraulic breakdown or derangement of any item.
6. Damage to or replacement of any electronic data or software or the reinstatement or replacement of any electronic data or software.
7. Scratching or breakage of fragile or brittle items. This Exclusion does not apply to photographic or video equipment, binoculars, spectacles or contact lenses.
8. Damage or loss arising from wear and tear, deterioration, atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin, or any process of cleaning,

ironing, pressing, repairing, restoring or alteration.

9. Wear and tear, depreciation in value or gradual deterioration.
10. Replacement or fulfillment of mobile phone contracts.
11. Household furniture or household appliances and non portable business property, computer or electronic equipment.
12. Bonds, coupons, stamps, negotiable instruments, deeds, manuscripts, securities of any kind, bullion, tools of trade, travellers' samples or property of any kind used wholly or partially for business.
13. Damage or loss arising from any Insured Person's illegal or criminal acts or use of firearms.
14. Damage or loss arising from any Insured Person being under the influence of alcohol or drugs, unless prescribed by a qualified medical practitioner.
15. The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.
16. Any Insured Person acting illegally or breaking any government prohibition or regulation, or any government authority seizing, withholding or destroying anything of any Insured Person, or any prohibition by or regulation or intervention by any government.
17. Repairs, maintenance, or any damage to the rental vehicle or excess relating to the aforementioned.
18. Loss of credit cards, traveller's cheques, money or travel documents.
19. Luggage transported under any freight agreement or items sent by postal or courier services.
20. Any claim that is not lodged within 30 days from date of loss.
21. Property left unattended in an unlocked vehicle.
22. Property left overnight in a vehicle.
23. The first R750 of each and every loss.
24. Motor vehicle accessories.
25. Property more specifically insured.
26. Snow Skies, fruits, perishables, consumables, antiques, paintings, objects of art, manuscripts.

Europcar

24-hour call centre: 0861 131 000
www.europcar.co.za