



Target Market

⇒ The Executive Market ⇒ The Beginner Adventurer ⇒ For the not so Adventurous ⇒ Women on Wheels

Benefits and Extensions

- **Full comprehensive cover** including **Private, Limited Business and Business use**, including full "off-road" application, for 4 x 4 vehicles and 4 x 2 vehicles (without diff lock)
- **The standard territorial limits** - RSA, Namibia, Botswana, Lesotho, Swaziland, Mocambique and Zimbabwe
- **Vehicles between R 150 000 and R 800 000** in value
- **Replacement of the insured vehicle** within the first year of registration, following a total loss, including a 15% inflation contingency
- **Cover for loss or damage** to the vehicle up to the retail value, and accessories/fitments up to the reasonable market value, provided the sum insured is adequate.
- **Cover for theft** (following forcible violent entry into the locked Insured vehicle) of: Purchases, handbags, portable DVD players and GPS units, up to a value of R3 000
- **All repatriation costs** ex RSA up to R15 000 including breakdown
- **Earned "loyalty"** 2 years claims free on the Insured vehicle with Cross Country - basic excess on Insured vehicle for principal driver and spouse is waived
- **Windscreen excess - No excess applies** for the first two replacement windscreen glass claims per year
- **Roadside assistance**, Trauma assistance, Legal costs, Medical Assistance Helpline, Hospital admission included
- **Passenger Liability** R5 000 000 and Third Party Liability for R10 000 000
- **Discounts for Cross Country** approved tracking device, lady drivers, retired pensioners, accredited off-road driving and advanced driving courses, lifestyle and behavioural discounts
- **Locks and keys** - R15 000
- **Vehicle repair authority** within RSA - R10 000
- **Mechanical/Electrical breakdown** of winching equipment - R15 000
- **Vehicle audio equipment** - R15 000 or specify under the All Risks section
- **Vehicle car hire** - 30 days for theft/hijacking, 35 days for accident (with an option to hire a 4 x 4 vehicle). Client is responsible for Hire Company excess and non - refundable deposit of R30 for 1600 vehicle and R60 for 4 x 4 vehicle
- **Once the vehicle is insured**, the client has the option to insure his other outdoor equipment on a far wider basis than his conventional policy. Items such as: Quads, on/off-road motorcycles, caravans and trailers (including off-road types), smallcraft, camping, hiking, climbing, photographic, viewing equipment, firearms, scuba, boating, fishing equipment, communication equipment including satellite phones and other two way communication apparatus, non-motorised craft (i.e kayak, windsurfer, paddle-ski), parachutes, parasails, man kites, bicycles and other sporting equipment

What are our requirements?

Motor

- Minimum CFG 3 (and satisfactory claims/loss history) and proof of CFG
- Minimum VESA 3 immobiliser or VSS anti-theft system

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Target Market
⇒ Bona Fide Farmers

Benefits and Extensions

- **Full comprehensive cover** including **Private and Farm use**, including full "off-road" application, for 4 x 4 vehicles and 4 x 2 vehicles (with diff lock)
- **The widest territorial limits** - RSA, Namibia, Botswana, Lesotho, Swaziland, Mocambique, Zimbabwe, Zambia, Malawi, Tanzania, Kenya, Uganda and Angola
- **Vehicles between** R150 000 and R800 000 in value
- **Replacement of the insured vehicle** within the first year of registration, following a total loss, including a 15% inflation contingency
- **Cover for loss or damage** to the vehicle up to the retail value, and accessories/fitments up to the reasonable market value, provided the sum insured is adequate.
- **Extended All Risks cover** for Farmers tool box R5 000, fire fighting equipment for R10 000, Rifle for R15 000 and Purchases for R10 000
- **Cover for theft** (following forcible violent entry into the locked Insured vehicle) of: Portable DVD players and GPS units plus recovery equipment (incl. whilst in use) for R3 000
- **All repatriation costs** ex RSA up to R50 000 including breakdown
- **Earned "loyalty"** 2 years claims free on the Insured vehicle with Cross Country - basic excess on insured vehicle for principal driver and spouse is waived
- **Windscreen excess** - No excess applies for the first two replacement windscreen glass claims per year
- **Passenger Liability** R5 000 000 and Third Party Liability for R10 000 000
- **Discounts for Farmers**, Cross Country approved tracking device, lady drivers, retired pensioners, accredited off-road driving and advanced driving courses, lifestyle and behaviour discounts
- **Locks and keys** - R15 000
- **Vehicle repair** authority within RSA - R10 000
- **Mechanical/Electrical breakdown** of winching equipment - R15 000
- **Vehicle Audio Equipment and Two Way Radio's** - R15 000
- **Vehicle car hire** - 30 days for theft / hijacking, 35 days for accident (with an option to hire a 4 x 4 vehicle). Client is responsible for hire company excess and non-refundable deposit of R30 for 1600 vehicles and R60 for 4 x 4 vehicles
- **Netcare 911 Emergency Assistance Services** - includes Medical Assistance helpline, medical emergency helpline, medical emergency evacuation service, trauma assistance, international personal accident and medical assistance (to include passengers) limited to R1 000 000 ex RSA, for maximum continuous period of 30 days.
- **Once the vehicle is insured**, the client has the option to insure his other outdoor equipment on a far wider basis than his conventional policy. Items such as: Quads, on/off-road motorcycles, caravans and trailers (including off-road types), smallcraft, camping, hiking, climbing, photographic, viewing equipment, firearms, scuba, boating, fishing equipment, communication equipment including satellite phones and other two way communication apparatus, non-motorised craft (i.e kayak, windsurfer, paddle-ski), parachutes, parasails, man kites, bicycles and other sporting equipment

What are our requirements?

Motor

- Minimum CFG 3 (and satisfactory claims/loss history) and proof of CFG
- Minimum VESA 3 immobiliser or VSS anti-theft system

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ultimate

Target Market
⇒ For the Adventurous

Benefits and Extensions

- **Full comprehensive cover** including Private and Limited Business, Full Business use, Commercial Lodges/Tour Operators (**NO COMMERCIAL**), includes full "off-road" application, for 4 x 4 vehicles and 4 x 2 vehicles (with diff lock)
- **The widest territorial limits** - RSA, Namibia, Botswana, Lesotho, Swaziland, Mocambique, Zimbabwe, Zambia, Malawi, Tanzania, Kenya, Uganda and Angola
- **Vehicles between** R150 000 and R800 000 in value
- **Replacement of the insured vehicle** within the first year of registration, following a total loss, including a 15% inflation contingency
- **Cover for loss or damage** to the vehicle up to the retail value, and accessories/fitments up to the reasonable market value, provided the sum insured is adequate.
- **Cover for theft** (following forcible violent entry into the locked Insured vehicle) of: Purchases, portable DVD players, GPS units, recovery equipment (incl. damaged whilst in use) - R3 000
- **All repatriation costs** ex RSA up to R50 000 including breakdown
- **Earned "loyalty"** 2 years claims free on the Insured vehicle with Cross Country - basic excess on Insured vehicle, for principal driver and spouse is waived
- **Windscreen excess** - No excess applies for the first two replacement windscreen glass claims per year
- **Passenger Liability** R5 000 000 and Third Party Liability for R10 000 000
- **Discounts for: Cross Country** approved tracking device, lady drivers, retired pensioners, accredited off-road driving and advanced driving courses, lifestyle and behavioural discounts
- **Locks and keys** - R15 000
- **Vehicle repair authority** within RSA - R10 000
- **Mechanical/Electrical** breakdown of winching equipment - R15 000
- **Vehicle Audio Equipment** and Two Way Radio's - R15 000
- **Vehicle car hire** - 30 days for theft/hijacking, 35 days for accident (with an option to hire a 4 x 4 vehicle). Client is responsible for hire company excess and non-refundable deposit of R30.00 for a 1600 vehicle and R60.00 for a 4 x 4 vehicle
- **Netcare 911 Emergency Assistance Services** - includes Medical Assistance helpline, medical emergency helpline, medical emergency evacuation service, trauma assistance, international personal accident and medical assistance (to include passengers) limited to R1 000 000 ex RSA, for maximum continuous period of 30 days.
- **Once the vehicle is insured**, the client has the option to insure his other outdoor equipment on a far wider basis than his conventional policy. Items such as: Quads, on/off-road motorcycles, caravans and trailers (including off-road types), smallcraft, camping, hiking, climbing, photographic, viewing equipment, firearms, scuba, boating, fishing equipment, communication equipment including satellite phones and other two way communication apparatus, non-motorised craft (i.e kayak, windsurfer, paddle-ski), parachutes, parasails, man kites, bicycles and other sporting equipment

What are our requirements?

- Motor**
- Minimum CFG 3 (and satisfactory claims/loss history) and proof of CFG
 - Minimum VESA 3 immobiliser or VSS anti-theft system

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Target Market

⇒ For the Adventurous Weekender ⇒ For 4 x 4 Clubs and the like

Benefits and Extensions

- **Full comprehensive cover** including **PRIVATE USE ONLY**, including full "off-road" application, for 4 x 4 vehicles and 4 x 2 vehicles (with diff lock)
- **The widest standard territorial limits** - RSA, Namibia, Botswana, Lesotho, Swaziland, Mocambique, Zimbabwe, Zambia, Malawi, Tanzania, Kenya, Uganda and Angola
- **Vehicles between** R70 000 and R149 999 in value
- **Flat Premium Structure**
- **Cover for loss or damage** to the vehicle up to the retail value, and accessories/fitments up to the reasonable market value, provided the sum insured is adequate.
- **Vehicle type - STANDARD MODELS WITH ACCESSORIES**
- **No car hire** following accident/write off. However car hire following theft/hijack is automatically included
- **Cover for theft** (following forcible violent entry into the locked Insured vehicle) and damage whilst in use, of recovery equipment - R3 000
All repatriation costs ex RSA up to R20 000 including breakdown which is limited to R10 000
- **Earned "loyalty"** 2 years claims free on the Insured vehicle with Cross Country - basic excess on Insured vehicle for principal driver and spouse is waived
- **Windscreen excess** - No excess applies for the first two replacement windscreen glass claims per year
- **Passenger Liability** R5 000 000 and Third Party Liability for R10 000 000
- **Locks and keys** - R5 000
- **Vehicle repair authority** within RSA - R10 000
- **Vehicle Audio Equipment** and Two Way Radio's - R5 000
- **Mechanical/Electrical** breakdown of winching equipment - R15 000
- **Netcare 911 Emergency Assistance Services** - includes Medical Assistance helpline, medical emergency helpline, medical emergency evacuation service, trauma assistance, international personal accident and medical assistance (to include passengers) limited to R1 000 000 ex RSA, for maximum continuous period of 30 days.
- **Once the vehicle is insured**, the client has the option to insure his other outdoor equipment on a far wider basis than his conventional policy. Items such as: Quads, on/off-road motorcycles, caravans and trailers (including off-road types), smallcraft, camping, hiking, climbing, photographic, viewing equipment, firearms, scuba, boating, fishing equipment, communication equipment including satellite phones and other two way communication apparatus, non-motorised craft (i.e kayak, windsurfer, paddle-ski), parachutes, parasails, man kites, bicycles and other sporting equipment

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Target Market

⇒ For the Skipper ⇒ For the Leisure Fisherman ⇒ For the Watersports Lover ⇒ For the Fishing Charter

Benefits and Extensions

- **Smallcraft** (with or without trailer) can be covered on a stand alone basis.
- **Full comprehensive cover**, including **Private Use and Fishing Charters**. (**NO** commercial fishing or scuba charters)
- **Territorial limits** – RSA, Namibia, Malawi, Mozambique, Swaziland, Botswana, Lesotho, Zimbabwe, Kenya and Tanzania, to a distance of 50 nautical miles off shore.
- **Vessels up to R1 000 000** in value can be insured.
- **Settlement Basis:** Within first 12 months of registration – new replacement basis including a 10% inflation contingency.
- **Discounts for:** Inland use only, owned a vessel for more than 5 years, no claims in past 3 years, vessel storage etc.
- **Medical Expenses** up to R2 500 for Insured or Insured's passengers as a direct result of personal injuries caused by violent accidental external and visible means.
- **Repatriation of vessel and trailer** outside the borders of RSA following damage – Maximum R35 000.
- **Damage to machinery** by flotsam is covered.
- **Collision or impact** with submerged objects is covered.
- **Once the vessel is insured**, you have the option to add all risks items, (ie. Fishing and diving equipment, GPS, fishfinders, radios, electronic equipment etc.) quads, on/off road motorcycles, 4x4 or 4x2 vehicles and caravans.
- **Third party and Passenger** liability is included. Limits of indemnity reflected on the Policy Schedule.
- **Accidental Death and Personal Accident** cover for the Insured and all passengers – including fishing charters. (This cover excludes waterskiing or similar related activities) Limits of indemnity reflected on the Policy Schedule.
- **Roadside Assistance Benefits** following a roadside emergency, travel assist and weatherline.
- **Medical Assistance Helpline**, Emergency evacuation for the Insured and all passengers – including fishing charters, Guaranteed Hospital Admission.

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Target Market
⇒ For Hunting Enthusiasts

Benefits and Extensions

- **The Field and Stream Package** may be added to the **ULTIMATE, SUBURBAN, FARMER** and **WEEKEND** Packages
- **Immediate family** permanently residing with the Insured may be covered under the Field and Stream Package
- **A Trophy is defined** as those parts of land based mammals normally associated with the intention of display such as: flat skin, back skin, cape, skull mount, shoulder mount, half mount, full mount, including the display
- **Cover includes:** Goods in transit (in respect of meat) up to R5 000 per Insured hunter per Insured event, as a direct result of: the vehicle which is transporting the trophy or meat being involved in a vehicle accident or incurring mechanical or electrical breakdown
- **Cover includes:** Replacement of mounts, skins and trophies following loss or damage via normal insured perils – fire, flood, storm, hail, wind, earthquake, lightning, explosion, water damage, theft and accidental damage, whilst at the Insured's premises, at the taxidermist and at the location of the hunt or shoot on an "Agreed Value" basis

This extension further includes:

- Cost of catered accommodation – limited to R450.00 per day. Cost of drinks is excluded.
 - Daily hunt fees – limited to R300.00 per day
 - Cost of replacement animal (per selection from specie list at inception of cover)
 - Taxidermy costs per animal
 - Fuel costs – limited to R500.00 per insured hunt
 - Expenses for skinning, caping, salt, preparation of meat, spices, skins and use of farm vehicle etc.
 - Cost of registration in the record book and certificate/plaque for Rowland Ward and or S.C.I
- The Insured hunter has a maximum of 10 days in order to replace the animal (the hunt must take place within 2 years of the date of loss)
 - **Liability: Limit of Liability: R10 000 000** for: Consequential injury, death to third parties or damage to third parties property, whilst the Insured hunter is hunting on the Farm, on club ranges and during organized club shoots.
 - **Legal Expenses** that would cover any normal event arising out of the cover provided in terms of the Liability extension and excluding any other form of legal insurance. Maximum indemnity R15 000
 - **Automatic cover** up to a maximum of R25 000 for one of the Insured's nominated hunting rifles, shotgun, handgun, black powder gun and specified scope.
 - **Automatic cover** for theft and loss of keys for the Insured's gun safe. Maximum indemnity of R1 000 for locksmith costs and replacement of keys.
 - **In addition**, the Insured has the option to insure his other outdoor equipment. Items such as (to name a few): All risks items (ie. camping, climbing, hiking, photographic equipment, rifles, handguns etc., hunting accessories, blinds used by Bowhunters, reloading equipment, clothing apparel and personal effects, parachutes, paddleskis, communication equipment, GPS and Satellite phones etc), quads, on/off road motorcycles, boats, jetskis, caravans, trailers.

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