



# DRIVE + SAVE

## Theft and Hijack Insurance Policy Wording

### Welcome to Drive and Save

#### Your limited theft & hijack insurance.

This product covers you for loss of your car due to theft or hijack where the car was not recovered within 60 days after the claim was reported to Drive & Save.

Note that you are not covered for damages to the car due to theft and hijack. Your maximum indemnity is noted on your policy schedule.

### Drive and Save client care contact details

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<b>Client care line:</b>	086 035 3382
<b>Emergency assist line:</b>	086 035 3382
<b>Email:</b>	customerservices@driveandsave.com
<b>Website:</b>	www.driveandsave.com
<b>Submit a claim:</b>	claims@driveandsave.com

### Things you need to know

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#### Your limited theft & hijack policy... It's all about you!

Your contract with Drive and Save consists of this policy wording, your policy schedule, all written correspondence and verbal agreements. You need to ensure that all the information is correct as incorrect information may influence the validity of the contract and/or the outcome of your claim.

If anything is not correct, please contact us immediately to have it updated.

**Remember, incorrect details will result in incorrect cover.**

#### When it starts

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The commencement date (start date) of your cover is the date on which we agreed that the policy should start but only after the first premium has been paid and the fitment of the Cartrack tracking unit has been completed.

## Monthly premium

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Your monthly premium is the amount that you need to pay in advance every month, by debit order, to enjoy the insurance cover you chose.

## How and when to pay

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Your monthly premium must be paid on the agreed payment date, and in the manner agreed upon.

## What happens if you don't pay?

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**Let's say your debit order is returned by your bank, and your insurance premium due to us isn't paid as a result of that. In that instance:**

- An additional admin fee will be charged.
- You'll have a grace period of 15 days from the date of payment that has been agreed between you and us (as noted on your policy schedule), to correct the situation and pay us. If your premium is paid on a monthly basis, the 15 day grace period will commence from the second month that you're insured with us.
- If the premium remains unpaid, you'll unfortunately not be covered for the full period that would have been covered by this unpaid premium. This break in cover may also result in your policy being re-rated.
- Should any incident happen for which you want to claim during this 15 day grace period, the approval of such a claim will only be considered once we have received your premium payment in full, and no later than the 15th day of the grace period.

So, to ensure continuous, peace-of-mind cover, please make sure that there's enough money in your bank account every month, on the date that you asked us to deduct your premium.

## If you want to leave us

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**Let's hope that you never need to make use of this section. However, in case you do, here's what you need to know:**

- You may cancel your policy at any time and with immediate effect. If you do, we'll refund the relevant portion of your premium, less any administrative cost, provided that no valid claim has been submitted for that period.
- We may also cancel your policy by giving you 30 days notice. This notice will be provided either verbally, by email or by post to your last known address.

## Need a change

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You may make changes to your policy at any time, by simply calling Drive and Save. Any change you make will be effective from the time and date agreed upon. An updated policy schedule will then be sent to you. In such a case, please check that the changes were made just as you had requested. Remember, incorrect details will result in incorrect cover.

Drive and Save may also make changes to your policy, as and when we deem it necessary to do so.

## Sharing of info

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We respect the confidentiality of your information and will never misuse it. For the sake of sound insurance practices, however, it's sometimes expected of insurers to share some information relating to claims, insurance and the financial history of their clients.

## Need to claim

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We will settle your claim by paying out cash to you.

Please note: Where any item claimed for is financed, we'll first pay the finance institution, before paying over the balance of the insured amount to you.

## Things that are never covered by Drive and Save

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(Or by any other short-term insurance company we've ever met)

This policy doesn't cover any loss due to the following:

### **Confiscated property**

Property that has been legally confiscated.

### **Contracts**

This includes:

- Breach of contract.
- Liability arising from a contract or agreement.

### **A pawned vehicle**

Any theft or hijack which occurs whilst the car was pawned.

### **Illegal and criminal activities**

The use of the insured car for, or in connection with, the commission of any offence. This includes any incident relating to obtaining, using or soliciting narcotics (drugs).

## You must make sure that you...

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### **Pay us**

Pay your premiums, on time, every month.

### **Are honest**

Always provide us with true and complete information. This also applies when anyone else acts on your behalf.

### **Inform us**

Inform us immediately of any changes to your circumstances that may influence whether we give you cover or continue to give you cover.

### **Look after your possessions**

Take reasonable, necessary steps to prevent or minimise loss.

### **Keep your promises**

You need to give us:

- All information and documentation we ask of you within the timeframe we set.
- True and complete information to us ( and to the authorities as well). We act on the information you provide, therefore any information which is misleading, incorrect or false will prejudice the validity of your claim.

### **Make absolutely insure that...**

That all those who are living with you, or who are driving your car, are indeed adhering to the terms and conditions of this policy.

## What to do in the event of a claim

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### **Tell us**

The sooner you notify Drive and Save, the quicker we can help you.

Please take note of these important time limits:

- Report the theft or hijacking to Drive and Save as soon as possible.
- Give Drive and Save all documentation relating to your claim, as soon as possible.  
You can email this document to [claims@driveandsave.com](mailto:claims@driveandsave.com)

## **Notify Cartrack Immediately**

- Immediately contact Cartrack on 011 250 5000 to report the theft or hijacking.
- Immediately report the theft or hijacking to the police after becoming aware of the event.

## **Complete the paperwork**

You need to provide Drive and Save with a copy of:

- The vehicle registration certificate
- The police report.
- The police case number.
- Your statement to the police.
- Details of the police station and attending officer.
- Any other relevant documentation needed to validate your claim.
- Details of any third party involved in the incident, if applicable.

## **Check and let us know**

If there's any other insurance policy which covers the same insured event.

## **Keep us updated**

You need to tell Drive and Save immediately if:

- Any other relevant or new information has come to light regarding the insured event that you have claimed for. Provide it even if this information only surfaces after you've submitted the claim, or if the claim has already been finalised.

## **Help us, help you**

You need to act on, or take note of, the following:

- Assisting us, where possible, in any recovery action against any third party responsible for the loss or damage.
- You must comply with our instructions and requests, as and when we need your assistance.

## **Our commitment to you**

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### **Dual insurance... Double cover doesn't mean double payout**

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If a claim is also covered by another insurance policy that you may have, we'll only pay you out for our portion.

### **Fraud or dishonesty... Honesty is always the best policy**

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If your claim is rejected due to fraud or dishonesty, you'll need to pay us back for any expenses that we may have incurred, relating to the claim. If you, or anyone acting on your behalf, submits a claim or any information or documentation relating to any claim, that's in any way fraudulent, dishonest or inflated, we'll reject that entire claim and cancel your policy retrospectively, from the date on which the incident has been reported, or from the actual incident date, whichever date is the earliest.

### **Disputed claims... If you're not happy with the outcome**

If you disagree with the outcome (our final decision) of your claim with us, you may, of course, officially object against it. You have a total of 9 months to object against the outcome. During the first 90 days, (3 months) of this period you may lodge your objection with us.

Following directly on the first day after the 90 day period, mentioned above, you'll have a further 6 months to serve a formal summons on us. If you haven't formally raised your objection within any of these reasonable time frames, you'll then no longer have the right to challenge the outcome.

## Car Theft or Hijack cover

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### What's covered by Drive and Save

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You're covered for theft or hijack of the car for not more than R150 000.00

This theft & hijack cover does not cover you for any other damages to the vehicle in the case where the vehicle was recovered.

By 'car' we mean:

- Any South African registered motorcar or (light delivery vehicle/car) LDV .
- The car that you have insured with us, as is noted on your policy schedule.

### Limit of indemnity

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The limit of indemnity is calculated based on the book value at the time of loss.

### Salvage

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Upon settlement of the claim the car becomes the property of Drive and Save. In the case where the car is recovered after the settlement of the claim and the market value of the car is more than the settlement amount of the claim at the time of the recovery it will be salvaged and the pro rata portion of the proceeds will be refunded to you.

### Countries where you're covered

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Your car is covered in SA only.

### Keeping your car safe

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Your theft and hijack cover is conditional upon the installation of the Cartrack tracking device noted on your policy schedule. It is your responsibility to ensure that this is always in a working condition.

## What's NOT covered by Drive and Save

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### You're not covered when selling your car

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There's no cover when the car is in the possession of another party, who's selling it on your behalf, (including when your car is at a motor dealer).

### Cars that are used for any of the following aren't covered by Drive and Save

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- Emergency services (including traffic control and armed response).
- Law enforcement.
- Towing.
- Taxi's used for purposes of transporting fare-paying passengers.

### You're not covered for intentional loss or damage

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There's no cover if:

- You, members of your household or the regular driver intentionally lose or cause damage to the vehicle.
- Loss or damage occurs to the vehicle with your knowledge or consent.