



Trucking & Commercial Vehicle Insurance Product



WE COVER YOUR **ASSETS**

Unique Policy Benefits:

- **Low, Low Rates on HCV's and Trailers**

- **Standard Excess Structure with no Penalty Excesses due to Driver Age, Driving between 23h00 and 04h00 and Single Vehicle Accidents. Excess is % of claim, NOT value of vehicle.**

- **Excess Reducers:**
 - ✓ Own Damage
 - ✓ Total Loss
 - ✓ Third party
 - ✓ Goods in Transit (Including Theft & Hijacking)

- **Territorial Limits include RSA, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe, Malawi, DRC (no further north than Kolwezi), Mozambique, Zambia, Tanzania and Angola Uganda, Rwanda, Burundi & Kenya as standard.**

- **Vehicles can be insured for Retail, Agreed or Fixed Value depending on client requirements. The vehicle values also adjusted regularly to ensure correct premium for correct value.**

- **Funded Policy Options for Companies with a large Fleet of Vehicles. Portion of Premium goes into Fund and if claims don't exceed 60 % of Risk Premium, then Fund portion is payable to client.**
- **No Excess for Windscreen if preferred supplier is used.**
- **One Truck Assist – in order to provide accident/incident management services on 24/7 basis via a dedicated call centre. This service is Free of Charge.**
- **Towing Limit – R 35 000 in RSA and additional R 30 000 Cross Border Towing.**
- **Standard Third-Party Liability Limit – R 5 000 000.00**
- **Loss of Fuel – R 7 500**
- **Loss of Keys – R 15 000**
- **Wreckage Removal and Clean-up of vehicle liquids or fluids – R 50 000.00**
- **Medical expenses limit - R10 000 per person and R30 000 in total per incident**
- **Temporary repairs limit – R 25 000**
- **Tracking Requirement threshold - R 500 000 for Trucks and R 350 000 for Cars/LDV's.**
- **Compensation for unexpired License Fees (Total Loss)**

- **Autotrak provide Tracking and Recovery Services to clients who qualify for a free installation and no monthly subscription benefit.**

- **DriveCam and Monitoring Services can be installed and Insurers will subsidise R285 per unit p/m toward the cost. Should a DriveCam unit already be installed, then Insurers will pay R 285 p/m per unit towards the cost.**

- **Appoint Assessors from an approved panel.**

- **Accident repairs can be done at any of the large Panelbeaters i.e. Atlas Panelbeaters, Super Hermans, Amalgamated Panelbeaters, Impala and Interbult, etc.**

Quotation Requirements:

- ✓ **Fleet List**
- ✓ **Extras on Vehicles & Replacement Values**
- ✓ **3 years Claims Experience**
- ✓ **Brief details of business and operations, i.e.
Routes, Tracking, Goods Carried, Risk
Management Measures, Driver Training, etc.**

We will obtain comparative quotes for your consideration on which we will present the quote to you and answer any questions you may have.



Company Details:

Trading Name: Versaflex Insurance Brokers (Pty) Ltd.

Company Registration Number: 2006/010521/07

FSP Number: 36995

Physical Address: The White House
W8
40 Kerk Street
Kempton Park
1619

Postal Address: P.O. Box 10248
Aston Manor
1630

Telephone Number: (011) 394 9060

Versaflex also offers the following:

- **Corporate, Commercial & Personal Insurance Solutions**
- **Aviation, Marine & Transit Insurance**
- **Liability & Professional Indemnity**
- **Contractors All Risk**

Claims Handling

Versaflex Insurance Brokers will handle and administer all claims related matters on behalf of our client.

We have a team of dedicated staff who have many years' experience in Insurance Claims Administration.



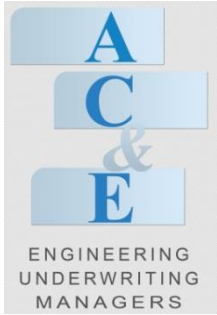
Associated Companies



insurance done right



PROTECTING WHAT'S IMPORTANT TO YOU. SINCE 1831



Rest insured



INSURANCE ADMINISTRATORS

