

TRAILERS & CARAVANS

1. HELPFUL DEFINITIONS

You/your/yourself/yours:	Means you the policyholder and your Spouse.
Vehicle:	Means the insured trailer or caravan (shown in your Policy Schedule and registered in your name or that of your Spouse) that is not self-propelled, but is designed to be pulled by a self-propelled vehicle. This includes the permanent Vehicle Accessories fitted to the trailer or caravan.
Vehicle Accessories:	Refers to items that are fitted to your Vehicle in such a way that they cannot be removed without the use of a tool or tools without being damaged. For example the luggage rack or gas bottle holder fitted to a trailer.
Standard Vehicle Accessories:	These are Vehicle Accessories that are fitted during production of the Vehicle and are included in the manufacturer's standard specification of the particular Vehicle model. These accessories are fitted before any optional extras or additions that the original buyer may request from the manufacturer before purchasing the Vehicle.
Non-Standard Vehicle Accessories:	These are Vehicle Accessories that can be added during the time of purchase, or after the Vehicle's purchase. These include enhancements, optional extras and/or any additional accessories. These accessories generally increase the value of the Vehicle, must be insured separately and will be shown in your Policy Schedule. For example the roof top tent fitted to an off-road trailer after its original purchase.
Depreciation:	Refers to a decrease in value of an item over time.
Betterment:	The purpose of insurance is to place you in the same position as you were before the loss. If you are placed in a better position than before the loss, then the principle of betterment applies and you are liable for the cost of the improvement. A typical instance of betterment happens when tyres are damaged in an accident and need to be replaced while repairing the Vehicle. As it is not possible to replace damaged tyres with tyres in a similar condition as before the accident, iWYZE replaces these used tyres with brand-new tyres. Thus, you are in a better position than before the loss and a Betterment amount will be deducted from the final settlement
Specified Value:	This is the value at which iWYZE has agreed to insure your Vehicle. This includes its Standard and Non-Standard Vehicle Accessories.
Total Loss:	If your Vehicle is stolen or hijacked and not recovered, or it is damaged to the extent that iWYZE regards it as being uneconomical to repair (i.e. written off), it is considered a Total Loss.

2. INSURED VALUE

- 2.1 Vehicles insured in this Policy Section may only be insured for a Specified Value as shown in your Policy Schedule. This includes its Standard and Non-Standard Vehicle Accessories which you must inform us of when insuring your Vehicle.
- 2.2 When you submit a claim for loss or damage to your Vehicle, the maximum compensation provided by iWYZE will be this Specified Value, less the following deductions:
- your Excess;
 - any compensation owed to you by another insurer if your Vehicle is insured with more than one insurer;(see definition of Dual Insurance in the General Terms & Conditions of your Policy);
 - the Depreciation (decrease in value) of your Vehicle and/or its accessories; and
 - your contribution to any improvement in your situation (i.e. Betterment).
- 2.3 If the condition of the Vehicle worsens during subsequent Periods of Insurance, the amount of compensation you are entitled to may be lower than the Specified Value if there is a claim. At each policy anniversary date, it is your responsibility to adjust the Specified Value of your Vehicle.

3. INSURING THE USE OF YOUR VEHICLE CORRECTLY

- 3.1 Your Vehicle may only be insured for private, social or pleasure purposes. It excludes situations where you use your Vehicle for:
- business and professional purposes;
 - hiring out for reward; and
 - carrying goods for business purposes.

4. VEHICLE COVER EXCLUDES

- 4.1 Vehicles insured in this Policy Section may only be insured for Comprehensive cover. This will be shown in your Policy Schedule.
- 4.2 You are covered for:
- loss or damage to the insured Vehicle; and
 - liability to third parties.

LOSS OR DAMAGE

- 4.3 If your Vehicle is damaged, stolen or hijacked and not physically recovered, iWYZE will (after receiving your Excess) compensate for the loss or damage by means of one of the following:
- repairing your Vehicle at a repairer acceptable to iWYZE; or
 - paying the amount of the loss or damage.
- 4.4 **IMPORTANT:** The decision on how you will be compensated rests solely with iWYZE. If we decide to repair your Vehicle and it is no longer under warranty, we can choose to replace non-safety/critical parts with alternative parts (in other words, with parts which are not from the same source as those supplied by the original manufacturer of our Vehicle), or with used parts which have been reconditioned.
- 4.5 If your Vehicle is the subject of a Credit Agreement in terms of the National Credit Act (Act 34 of 2005), any money due to you will be used first towards the repayment of the debt under the Agreement, up to the Compensation Limit. If the outstanding debt is less than this amount, the difference will be paid to you. If the debt is more, then the balance will be for your own account.

LIABILITY TO THIRD PARTIES

- 4.6 iWYZE compensates if you are held Liable for another person's accidental death, bodily injury and loss or damage to property. See point 5 for the terms and conditions of Liability Cover.

5. LIABILITY COVER

LIABILITY COVER INCLUDES:

COVER FOR VEHICLES INSURED UNDER THIS POLICY

- 5.1 iWYZE compensates if you are held Liable for another person's accidental death, bodily injury, loss or damage to property caused by your Vehicle during the Period of Insurance.

COVER WHILE OTHER PEOPLE USE YOUR VEHICLE

- 5.2 iWYZE compensates any person who is towing your insured Vehicle with your permission if such person is held Liable for another person's accidental death, bodily injury, loss or damage to property occurring during the Period of Insurance. The person towing your Vehicle with your permission must:
- not have a right to compensation under any other insurance;
 - not have been refused motor insurance at any time; and
 - comply with the terms, conditions and exclusions of this policy.
- 5.3 It is your responsibility to ensure that any person towing your Vehicle is aware of the terms and conditions of this policy.

COMPENSATION

- 5.4 Compensation includes the following:
- costs you are Liable for;
 - legal costs of the other person that you are Liable for; and
 - costs you incur with iWYZE's permission to settle or defend a claim against you.
- 5.5 Compensation is limited to the amount shown in your Policy Schedule at the time of the Covered Event. This amount applies to any single event, or to any series of events that result from the same incident.

LEGAL REPRESENTATION FOR LIABILITY CLAIMS

- 5.6 iWYZE may arrange representation for you at any inquiry into a death resulting from a Covered Event and/or legal representation for your defence at any criminal proceedings resulting from a Covered Event.

LIABILITY COVER EXCLUDES:

- 5.7 iWYZE does not compensate for Liability for the death of, or bodily injury to:
- yourself, a person towing the Vehicle with your permission, or members of your family who normally live with you;
 - your employees, other than your domestic employees, acting in the course of their employment with you at the time of the event; and
 - any person in or on your Vehicle while it is being towed.
- 5.8 iWYZE does not compensate for Liability for loss or damage to property which you, a person towing the Vehicle with your permission, or any members of your family own, look after or control.
- 5.9 iWYZE does not compensate for Liability for loss of or damage to property in or on your Vehicle while being towed.
- 5.10 iWYZE does not compensate for Liability where you have insurance for Liability under any other motor vehicle insurance legislation.

6. YOUR VEHICLE COVER EXCLUDES

- 6.1 Your Vehicle is only insured for private, social or pleasure purposes. This excludes loss, damage, injury or Liability incurred where you or any other person is towing your Vehicle:
- a) for business or professional purposes;
 - b) whilst it is hired out for reward; and
 - c) whilst carrying goods for business purposes.
- 6.2 iWYZE does not compensate you under this Policy Section for claims for any of the below points.
- a) Loss, damage, injury or Liability if you were towing your Vehicle without a valid driver's licence to tow the specific class of trailer or caravan relevant to your Vehicle. If your licence is subject to renewal, you must not have been disqualified from getting it. This applies to any other person you might give permission to tow your Vehicle. This exclusion will not apply if you are towing the Vehicle, or if you allow someone else to tow the Vehicle while learning to drive, as long as legislation relating to learner drivers is obeyed.
 - b) Any authority lawfully taking or impounding the Vehicle or any part of the Vehicle.
 - c) Loss, damage, injury or Liability caused while towing your Vehicle in countries outside of South Africa, without having a licence and the necessary documentation required by legislation in that territory.
 - d) Loss, damage, injury or Liability caused if your Vehicle is overloaded or used for a purpose for which it was not intended.
 - e) Loss, damage, injury or Liability caused if you are under the influence of intoxicating liquor, drugs or medication, or while the concentration of alcohol in your blood exceeds the statutory limit, or where you refuse to submit to the taking of a blood sample, or you refuse to give a breath sample.
 - f) Loss, damage, injury or Liability where you have given any person consent to tow your Vehicle and it is involved in an accident and the person driving the towing Vehicle is under the influence of intoxicating liquor, drugs or medication, or the concentration of alcohol in their blood exceeds the statutory limit. You will not be compensated where the person towing your Vehicle refuses to submit to the taking of a blood sample or refuses to give a breath sample. This exclusion applies regardless of whether or not you were aware that the person you allowed to tow your Vehicle was under the influence of intoxicating liquor, drugs or medication, or that the concentration of alcohol in their blood exceeded the statutory limit.
 - g) Loss, damage, injury or Liability where you tow your Vehicle while it, or the towing vehicle, is not roadworthy, according to the definitions in the provisions and regulations of the Road Traffic Ordinances of the Republic of South Africa or any similar legislation that applies in the country where it is being towed.
 - h) Deterioration in value resulting from repairs after a Covered Event.
 - i) Loss, damage, injury or Liability where you, or the person who was towing your Vehicle with your permission, are guilty of unlawfully leaving the scene of the accident.
 - j) Depreciation, wear and tear, gradually operating causes (such as rust or corrosion), mechanical or electrical breakdown or failure.
 - k) Damage to tyres caused maliciously or by application of brakes, or by road punctures, cuts or bursts or distortion of the tyre.
 - l) Theft of Vehicle Accessories and spare parts from the inside of the Vehicle unless there are visible signs of forced entry to the Vehicle.
 - m) Loss or damage caused due to a domestic dispute between family members regardless of whether or not they form part of a family household and/or between unrelated persons living together.
 - n) Loss or damage to your Vehicle, or if you are held Liable for another person's accidental death, bodily injury, loss or damage, when any member of your household towed your Vehicle without your consent and failed to adhere to the terms and conditions of this Policy.

7. YOUR EXCESS

- 7.1 The Excess applicable to Trailers & Caravans Cover is shown in your Policy Schedule. This is the amount that you must pay before we compensate you. This Excess does not apply to claims for Liability.

8. SPECIAL CONDITIONS

CONTENTS OF TRAILERS & CARAVANS

- 8.1 All items in or attached to your Vehicle that cannot be classified as Vehicle Accessories are not covered under this Policy Section and have to be insured under a General & Specified Items Policy Section. This includes items such as tents, gas bottles and other equipment inside or fixed to your Vehicle in such a way that they can be removed without the use of a tool or tools, without being damaged.

TRAFFIC OFFENCES

- 8.2 You must notify iWYZE immediately:
- a) of any endorsement, suspension or cancellation of your driver's licence - this also applies to anyone you allow to tow your Vehicle;
 - b) if you are being charged with or convicted of reckless, negligent or inconsiderate driving - this also applies to anyone you allow to use your Vehicle; and
 - c) of any conviction against you, or anyone who you allow to drive your Vehicle, for driving under the influence of alcohol, drugs or driving with a blood-alcohol level that is over the legal limit.

COMPENSATION TO OTHERS

- 8.3 If more than one person has the right to insurance cover under this policy section, the Compensation Limit applies to the total compensation we give. You receive compensation before any other person insured under this Policy Section.

YOU MUST LET US KNOW IF YOU NEED A TOWING SERVICE

- 8.4 If your Vehicle is damaged in an accident and needs to be towed, you must contact iWYZE for assistance. iWYZE will arrange for your Vehicle to be towed to the nearest approved repairer. Reasonable costs for towing will be paid for by iWYZE, including costs for storage of your Vehicle.
- 8.5 If you don't use an iWYZE-approved service provider, you will only be refunded for the amount that iWYZE would have paid for using an iWYZE-approved towing service provider and for storing the Vehicle at an iWYZE-approved storage site. This amount is shown in your Policy Schedule.

RECOVERY OF EXCESS

- 8.6 iWYZE is not responsible for recovering your Excess from another party if they caused an accident which resulted in a claim under your policy. However, should iWYZE be successful in recovering the total damages including the amount of the Excess, then iWYZE will repay your Excess.

DAMAGE IN OTHER COUNTRIES

- 8.7 Your Vehicle is covered against loss, damage, injury or Liability caused, sustained or incurred within South Africa as well as within Botswana, Lesotho, Mozambique, Malawi, Namibia, Swaziland, Zambia and Zimbabwe. In addition, you will be compensated for loss or damage to the Vehicle occurring while it is being transported by water between ports within the above countries.
- 8.8 If your Vehicle is damaged outside South Africa, you will be responsible for the costs and expenses involved in bringing your Vehicle back to South Africa. Once your Vehicle has been brought back, iWYZE will assess your Vehicle to determine whether it needs to be repaired or a settlement needs to be made.

IF SPARE PARTS ARE UNAVAILABLE

- 8.9 If any part to repair your Vehicle is not available in South Africa as a standard part, iWYZE will compensate you for an amount up to the manufacturer's list price at the time of the loss or damage. This amount includes the reasonable cost to transport the part, other than by air, to South Africa.

ONLY THE POLICYHOLDER CAN CLAIM UNDER THIS POLICY SECTION

- 8.10 Only the policyholder may claim under this Policy Section. If the cover applies to someone other than the policyholder, the policyholder must claim for them. We have no further responsibility under this Policy Section once we have compensated you.