



# Empire Insurance Administrators



GENRIC  
Insurance

**StayMobile** (hereinafter referred to as **SM**) undertakes to provide a courtesy car to a valid member of the service if the member's vehicle is stolen or is at a panel beater as a consequence of damage from an accident or goes in for a service at a recognized service centre. The courtesy vehicle will be available to the member within 24 hours subject to the following terms and conditions:

1. The rental vehicle will be provided by the car rental agency appointed by us. Should you rent directly from a car rental company, we will only reimburse you the amount had car rental been arranged by us.

The member shall sign all documentation as required by **SM** and the car rental concern at the time of delivery of the vehicle and provide a fuel deposit in the amount required by the car rental concern.

2. **SM** undertakes to provide the member with the group of vehicle for which cover has been elected on the application form and/or for which premium has been collected. In the unlikely event of such a group vehicle not being available at the time of incident, **SM** reserves the right to provide the member with any similar or different group of vehicle for the duration of the rental or until such time as the elected group of vehicle becomes available.

3. Where the member's vehicle has been involved in an accident, and the vehicle has not been declared to be a write off by the member's insurer, the service herein provided shall be for a period not exceeding 45 (forty five) days unless otherwise specified in the schedule of insurance provided that:

- 3.1 where the damaged vehicle is, to the satisfaction of **SM** not drivable, the vehicle has been towed to a panel beater approved by the member's Insurer,

- 3.2 where the damaged vehicle is drivable (not withstanding clause 3.3 hereof), the member's Insurer authorized repairs and the member has driven the vehicle to the authorized panel beater,

- 3.3 the insurance claim documentation has been completed, submitted and assessed by the member's insurer. The onus to ensure compliance with this clause 3.3 rests with the member,**

- 3.4 where the member's insurance claim is repudiated, the member shall be obliged to make the courtesy vehicle available for collection on demand.

4. Where the member's vehicle has been stolen or declared to be a write off by the member's insurer, the service shall be provided until settlement of the member's insurance claim provided that:

- 4.1 the service shall not exceed a period of 45 (forty five) days,

- 4.2 the insurance claim documentation has been completed, submitted and assessed by the member's insurer. The onus to ensure compliance with this clause 4.2 rests with the member,**

- 4.3 where the member's insurance claim is repudiated, the member shall be obliged to make the courtesy vehicle available for collection on demand.

5. Where the member's car hire with **SM** reaches its 45 (forty five) days or the members cover with another insurer has expired the service herein provided shall not be extended unless the option has been selected for extended car hire for a period not exceeding 14 (fourteen) days provided that:

- 5.1 the Extended Car Hire Option has been taken;

- 5.2 the insurance claim documentation has been completed, submitted and assessed by the member's insurer. The onus to ensure compliance with this clause 3.3 rests with the member;**

- 5.3 where the member's insurance claim is repudiated, the member shall be obliged to make the courtesy vehicle available for collection on demand;

6. Where the member's vehicle goes in for a service, the service herein shall be for a period not exceeding 5 (five) days provided that:

- 6.1 Hire will commence on the second day when a service is longer than two days. (We require written confirmation from dealership prior to service that service will be two days or longer)

- 6.2 The period will terminate on the day the insured car is returned or 5 days after service commenced whichever is the sooner. It's a condition that the vehicle must be serviced by a recognised motor dealer (RMI approved or manufacturer approved). Service must not be related to accident or mechanical breakdown. limited to **two services** per year.

7. Membership of the service is not transferable.

8. The Courtesy car may only be driven by a person authorised by **SM** and the car rental concern and such person must be in possession of a valid driver's license.



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- 9. The member will be responsible for any excess as determined by **SM** or/and the car rental company concerned in the event of the loss of or damage to the courtesy vehicle and the member shall at all times be responsible for any fines incurred until the courtesy vehicle is returned.
- 10. The member shall be responsible for refueling charges and e-toll charges.
- 11. **SM** provides an Entry Level-Manual or Entry Level Auto hired vehicle;
- 12. The rental vehicle may not be driven beyond the borders of the Republic of South Africa, unless authorized by the car rental agency in writing beforehand.

### Stolen/Accident/Write off/Hijack

Hire will commence:

|  |   |
|--|---|
| In respect of theft                    | the date the vehicle is stolen.                     |
| In respect of accident - driveable     | the date the vehicle is handed over to the repairer |
| In respect of accident – not driveable | the date of accident                                |

**Subject to the insurance claim documentation been completed, submitted and assessed by the member's insurer**

The period of hire will terminate:

|                        |   |
|------------------------|---|
| In respect of theft    | the date the claim has been settled or 45 days after the commencement of hire, whichever is the sooner                  |
| In respect of accident | on the day the vehicle is returned from the repairer or 45 days after the commencement of hire, whichever is the sooner |

### Vehicle Service Hire

Hire will commence: on the second day of service

The period will terminate: on the day the insured car is returned or 5 days after service commenced which ever is the sooner

Conditions: Vehicle must be serviced by a recognised motor dealer. Service must not be related to accident. Limited to two services per year. Three (3) months waiting period from inception of policy

### Extended car hire – If taken

Hire will commence:

|  |                                   |
|--|-----------------------------------|
| In respect of theft                    | the date standard car hire ceases |
| In respect of accident - driveable     | the date standard car hire ceases |
| In respect of accident – not driveable | the date standard car hire ceases |

The period of hire will terminate:

|                        |   |
|------------------------|---|
| In respect of theft    | the date the claim has been settled or 14 days after the standard car hire ceases, whichever is the sooner                  |
| In respect of accident | on the day the vehicle is returned from the repairer or 14 days after the standard car hire ceases, whichever is the sooner |

### Insurer

|   |  |
|---|--|
| Company Name:                           | GENRIC Insurance Company Limited   |
| Company Registration Number:            | 2005/037828/06   |
| Physical Address:                       | Midrand Business Park, Building 3, 563 Old Pretoria Main Road, Midrand, 1685 |
| Postal Address:                         | P.O. Box 1115, Bromhof, 2154   |
| Telephone Number:                       | 011 801 8160   |
| Financial Service Provider Licence No.: | 43638  |
| Facsimile Number:                       | 086 685 0357   |
| Compliance Officer                      | Moonstone Compliance – Mrs Bronwen Allen                                     |



# Empire Insurance Administrators

021 883 8000

Telephone:

Email

ballan@moonstonecompliance.co.za



**GENRIC**  
Insurance

## Underwriting Manager

|  |  |
|--|--|
| Company Name:                            | Empire Insurance Administrators (Pty) Ltd  |
| Company Registration Number:             | 2015/154870/07   |
| Physical Address:                        | 35 Felixstowe Street, Sasolburg, 1947  |
| Postal Address:                          | PO Box 2986, Sasolburg, 1947   |
| Telephone Number:                        | 0861 055505  |
| Facsimile Number:                        | 016 973 3688   |
| Email Address:                           | erica@empirefleet.co.za / hermien@empirefleet.co.za  |
| Website:                                 | www.empirefleet.co.za  |
| Financial Services Provider License No.: | 38321  |
| License Categories:                      | Short Term Insurance Commercial and Personal Lines   |
| Details of the complaints procedure:     | Department: Complaints Department Tel: 016 973 1754 Email:<br><a href="mailto:eia@empirefleet.co.za">eia@empirefleet.co.za</a> Contact our offices for our Complaints Resolution Policy. |
| Details of the compliance department:    | National Compliance CC Ref : Daniel Opperman Tel : 032 946 2921 Fax : 032 946 2225   |