

ZIMELE TAXI PROPOSAL FORM

(Taxi Vehicles – seating capacity up to 35)
(Standard Excess and Standard Premium)

Broker _____ Agency number _____

PROPOSER'S DETAILS

Name of proposer _____
 Identity number _____ Date of birth _____
 E-mail address _____
 Cell number _____ Home/work number _____
 Postal address _____
 _____ Postal code _____
 Residential address _____
 _____ Postal code _____

VEHICLE DETAILS

Make and model _____
 Year model _____ Number of seats _____ Colour _____
 Value R _____ Registration number _____
 Engine number _____ Chassis number _____
 Finance house _____ Account number _____
 Route from _____ Route to _____
 Mother body _____ Taxi association _____

Non-factory fitted accessories

We will insure your vehicle for its retail value, which includes factory-fitted accessories and modifications. Any non-factory fitted accessories are only covered if they are listed in your schedule. Please provide the details of all non-factory fitted accessories you want to insure, including the amount per item. Note that if you decide not to insure your non-factory fitted accessories separately, then the most we will pay for ALL non-factory fitted accessories is R7 500 in total.

Description	Amount
_____	R _____
_____	R _____
_____	R _____
_____	R _____
_____	R _____

YOUR COVER TYPE

How we pay out after a claim depends on the type of insurance cover you choose. Please choose the type of cover you would like to insure your vehicle for:

- Comprehensive cover** – you will be covered for accidental loss or damage to your vehicle from any accidental cause, as well as any resulting liability to third parties.
- Third party, fire and theft** – you will be covered ONLY for accidental loss or damage to your vehicle caused by fire and theft, as well as liability to any third party.
- Third party only** – you will NOT be covered for accidental loss or damage to your vehicle, ONLY the loss or damage to the third party's vehicle will be covered. You will be covered ONLY for liability to any third party.

SASRIA COVER (optional)

Insurance companies do not provide cover against loss or damage caused by war, terrorism, riots, protest actions, public disorder, civil commotion, strikes or any attempted act of this kind. In South Africa, the special risk insurer that provides cover for these kinds of events is Sasria. Sasria applies in South Africa only, however, cover on vehicles is also provided in Namibia for a period of not more than 60 consecutive days. Sasria cover is not automatic – you must choose to be covered and pay the extra Sasria premium.

Do you want Sasria cover? Yes No

OPTIONAL BENEFITS

Personal accident cover Yes No

Owner/Driver: R30 000 Death/Disability

Passengers: R5 000 Death

Maximum per event: R100 000

Credit shortfall cover Yes No

Return to invoice or Deposit protector Yes No

Vehicles up to 2 years old: Maximum R75 000

Vehicles older than 2 years: Maximum R50 000

Excess reducer cover Yes No

Excess will be reduced by R4 000

Loss of Income cover:

Standard cover (R400 per day for maximum 15 days) Yes No

Extended cover (R600 per day for maximum 15 days) Yes No

Enlarged cover (R1 000 per day for maximum 15 days) Yes No

Cash-back Yes No

Abscondence, Violation or Credit shortfall Yes No

YOUR HISTORY

1. Have you been convicted of a criminal offence in the last five years? Yes No

If Yes, provide details _____

2. Has an insurer ever declined cover, cancelled or refused to renew any life or short-term insurance policy for you? Yes No

If Yes, what was the reason? _____

3. Have you been involved in any accidents in the last three years? Yes No

If Yes, how many accidents? _____

Were you insured? Yes No

If Yes, with which insurer? _____

4. It is important for us to know your motor insurance claims history. You must give us accurate information because this affects your premium and might affect how we assess your future claims. Please include details of all insurance claims (including rejected claims) in the last three years.

Description	Name of driver	Date of claim event	Claim amount	Insurer	Policy number
			R		
			R		
			R		
			R		
			R		

CURRENT DRIVER'S DETAILS

Name of current driver _____

Identity number _____ Date driving licence was first issued _____

Has this driver had any convictions of reckless, negligent or drunken driving in the last 5 years? Yes No

Has this driver been involved in any accidents in the last 3 years? Yes No

If Yes, how many accidents? _____

Was the driver insured? Yes No

If Yes, with which insurer? _____

EXCESSES

Own Damage	
In respect of each and every occurrence giving rise to a claim	R5 000
In respect of each and every occurrence giving rise to a claim where the driver is less than 23 years of age, or has held a license for less than 2 years, an additional	R2 000
Windscreen:	
a) in respect of glass supplied by a preferred supplier of Hollard	R300
b) in respect of glass supplied by other suppliers/repairers	R1 000
Sound reproduction equipment, radios, meters, per item	R1 000
In respect of any accident damage claim where the driver at the time of the accident has been involved in more than one accident in the last 24 months, an additional	R2 000
Hijack/theft (applicable to vehicles with a value over R80 000) in respect of each and every occurrence where the insured vehicle is not fitted with an operational tracking device and the incident has not been reported to the tracking company immediately an additional	R10 000
In respect of each and every occurrence giving rise to a claim involving the insured trailer: 5% of the value with a minimum of R250 and a maximum of	R2 500
Excess Discount	
Approved towing operators: If you call our HELPLINE to arrange for towing and storage after an accident, we will reduce your excess by R1 000.	
Approved repairers: If you use one of our approved workshops to repair your vehicle after a claim, we will reduce your excess by R1 000.	
Third Party Liability	
In respect of each and every occurrence giving rise to a third party liability claim	R2 000

PREMIUM PAYMENT PROCESS

How would you like to pay your premium?

Monthly

Annually

Monthly premiums

- o **Debit order date:** Your premium is due on your chosen debit order date, but your cover runs for a calendar month.
- o **First debit order:** Your first debit order may or may not fall on your chosen debit order date as explained below:
 - If your policy start date and your chosen debit order date is on the first of the month, we will debit your account on the first of the month with your full premium for cover from the first of the month until the last day of the month.
 - If your policy start date is not on the first of the month, then we will debit your bank account within one week from your policy start date with the amount of your pro-rata premium. This amount will cover you from your policy start date until the last day of the month.
 - If your first debit order fails, this policy will not start and you will not be covered.
- o **Subsequent debit orders:** After your first debit order, we will cover you from the first of every subsequent month to the end of the month as long as you have paid the premium for that month.
- o **Grace period:** From the second month of cover, we allow a grace period (extra time) of one month from your chosen debit order date.
- o **Rejected debit order:** If a debit order is rejected because of insufficient funds, we will attempt to collect the outstanding premium during the remainder of the grace period as follows:
 - **Tracking your account:** We will track your bank account for available funds during the ten days after the rejected debit order. If there are available funds, we will attempt to collect the outstanding premium by sending a debit order request to your bank. You will receive a message from your bank to authorise our requested debit order. If you authorise the debit order and we successfully collect your outstanding premium, your policy will continue.
 - **Double debit:** If we are unsuccessful in collecting the outstanding premium, then we will debit your bank account with two months' premium on your next debit order date. If that collection is successful, your policy will continue. If that collection is not successful, your policy will end on midnight of the last day of the calendar month for which premium was received.
- o **Stopped debit order:** If you stop a debit order directly with your bank we will not attempt another collection. Your policy will end on midnight of the last day of the calendar month for which premium was received.

Annual premiums

- o **EFT or direct deposit:** You must pay your annual premium directly into our bank account via electronic fund transfer or direct deposit. Your broker will provide you with our banking details.
- o **Period of insurance:** Your cover is in place for 12 months after your policy start date or policy review date once you have paid your premium.
- o **Grace period:** We allow a grace period (extra time) of one month from your policy start date for you to pay your annual premium. If your first annual premium is not received within one month after your policy start date, this policy will not start and you will not be covered.

YOUR INSURANCE RISK SCORE

Do you give Hollard permission to check your insurance risk score? Yes No

If Yes, we may do this check every year when your policy renews, every time the cover on your policy changes and also when you claim. The reason we check your insurance risk score with credit agencies, is to accurately price your policy and assess our risk. It is not the same score as a credit score which a lender would typically be interested in, and checking your insurance risk score will not affect your credit score.

DECLARATION BY PROPOSER

1. I have carefully considered my needs, objectives and circumstances before accepting the quotation, and I understand the insurance cover as explained to me by my broker.
2. I confirm that my broker has provided me with a record of advice and a disclosure notice.
3. I confirm that the information completed on this form is true and correct to the best of my knowledge, whether this was completed by myself or by my broker on my behalf.
4. I understand the premium payment process as explained on this document.
5. I did not sign any blank or partially completed forms.
6. I have not withheld any information that is likely to influence the decision of Hollard to accept my application for insurance.
7. I understand that Hollard may reject a claim or cancel my policy if I misrepresented or withheld any information.
8. I agree to the processing and sharing of my personal information by CTU and Hollard as explained on this document.
9. I understand that this application for insurance will form the basis of the contract if Hollard accepts my application.

If my application is accepted, I would like my policy to start from _____

Signed at _____ on this _____ day of _____ 20 _____

 Name and surname of proposer

 Signature

Thank you for your application!
If we accept your application, we will send you the policy wording, policy schedule and acceptance letter.