

MATLA TAXI PROPOSAL

(Taxi Vehicles - seating capacity up to 35)
(Higher Excess - Discounted Premium)

Broker: _____ Agency number: _____

Proposer's Details

Name of proposer: _____
 Identity number: _____ Date of birth: _____
 Email address: _____
 Cell number: _____ Alternative cell number: _____
 Postal address: _____
 _____ Postal code: _____
 Residential address: _____
 _____ Postal code: _____

Vehicle Details (All drivers must have a valid Driver's License and Professional Driving Permit (PrDP))

Make and model: _____
 Year model: _____ 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 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. There are no other types of cover available on the Matla Taxi product.

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

Instalment Protector? Yes No

Pre-approved repairer (Maximum of two months' instalments, up to a maximum of R10 000)

Unapproved repairer (One month's instalment, up to a maximum of R10 000)

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 for vehicles valued under R800 000, excluding theft/hijacking | R7 500 |
| In respect of each and every occurrence giving rise to a claim, excluding theft/hijacking for vehicles valued at R800 000 and above, 5% of claim with a minimum | R17 500 |
| In respect of each and every occurrence giving rise to a claim within the first 6 (six) months of the start date of the policy (excluding glass, sound reproduction, two-way radios and taxi meter claims) - additional | 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 (excluding sunroofs): | |
| a) in respect of glass supplied by a preferred supplier of Hollard, in conjunction with CTU | R450 |
| b) in respect of glass supplied by other suppliers/repairers | R1 000 |
| c) in respect of glass for all Toyota Coaster vehicles - 10% of the amount of the claim - minimum | R2 000 |

Window glass (stone/chips)

We cover the costs of replacing or repairing the window glass of your vehicle. This cover is subject to a window glass excess, which is shown in the proposal form. Loss of or damages of glass caused by malicious intent, fire, explosion, storm, flood, lightning, theft or attempted theft will be subject to the Own damage excess as shown in the proposal form.

| | |
|--|--------|
| Sunroof | R5 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 |
| Hijacking/theft: | |
| a) in respect of each and every occurrence giving rise to a claim, applicable only if b) below does not apply | R7 500 |
| b) in respect of each and every occurrence giving rise to a claim occurring within 12 months of the policy inception date - 7.5% of the amount of the claim, minimum | R7 500 |
| c) in respect of each and every occurrence where the insured vehicle is not fitted with an operational tracking device(s) and the incident has not been reported to the tracking company or companies (if more than one device is required) immediately, an additional (applicable to vehicles with a value between R80 000 and R300 000) | R10 000 |
| In respect of each and every occurrence giving rise to a claim where the driver holds a professional driving permit (PrDP) that has expired and application for renewal of the PrDP is made within a grace period of 4 (four) months from the expiry date of such PrDP (There is no cover if the the application for renewal of the PrDP is made after the expiry of the grace period) | R5 000 |
| In respect of each and every occurrence giving rise to a claim where the driver holds a foreign driver's licence - an additional | R2 500 |
| 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 We will reduce your excess by a maximum of R1 000 which will be applied when using an approved towing operator and/or an approved repairer. Approved towing operators: If you call our HELPLINE to arrange for towing and storage after an accident. Approved repairers: If you use one of our approved workshops to repair your vehicle after a claim. | |
| High risk times - where the accident happened between 11pm and 4am, an additional 5% of the claim amount on top of the basic excess with a minimum of | R5 000 |
| Third Party Liability | |
| In respect of each and every occurrence giving rise to a third party liability claim | R2 000 |

Vehicle Security

Requirements Regarding Anti-Theft Devices

Applicable to all vehicles where the retail value exceeds R300 000 (actual retail value as per TransUnion).

Theft or hi-jack cover will be subject to the fitment of **two** tracking devices, which must consist of an **early warning tracking and recovery system** and a wireless **radio frequency device**.

Specific Conditions

In the event of theft or hi-jack of such vehicle:

- the onus rests upon the Insured to prove that the security systems were installed, engaged and fully operational at the time of the loss;
- the Insured shall ensure that the service agreement with and/or recommendations made by the manufacturers and/or installers of any such security devices are adhered to at all times including regular self-testing or testing otherwise;
- Hollard will not be liable for any loss or damage arising from theft or hi-jack of the vehicle, if the Insured:
 - fails to install the required security devices or to engage and/or activate them prior to the theft or hi-jacking of the vehicle;
 - cancels the service agreement(s);
 - fails to pay any subscription due in terms of such agreement;
 - fails to notify the security systems provider(s) immediately following a theft/hi-jack.

If the Insured fails to comply with the requirements of this endorsement, Hollard will not be liable for loss or damage arising from theft or hi-jack.

By signing the proposal form, I hereby confirm that I understand and will adhere to the Vehicle Security requirements and PrDP requirements and the consequences of no cover, as outlined above.

Premium Payment Process

How would you like to pay your premium?

Monthly Annually

Monthly premiums

- **Debit order date:** Your premium is due on your chosen debit order date, but your cover runs for a calendar month.
- **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.
- **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.
- **Grace period:** From the second month of cover, we allow a grace period (extra time) of one month from your chosen debit order date.
- **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.
- **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

- **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.
- **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.
- **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.

Debit Order Authorisation (monthly premiums only)

The Hollard Insurance Company Limited (Hollard) has authorised Clarendon Transport Underwriting Managers (Pty) Ltd (CTU) to collect premiums on its behalf in terms of a written agreement. This means that the account holder authorises CTU, and not Hollard, to debit their account with the amount of their insurance premium.

Reference number The word CTUTAXIINS or CTU_INSURE followed by your policy number

Monthly debit order day _____

Account holder _____

Name of bank _____

Branch code _____

Type of account _____

Account number _____

DECLARATION BY ACCOUNT HOLDER

- I authorise CTU to debit my bank account with my premium on my chosen debit order date shown above.
- I understand that if the first debit order is returned, the cover will not start and CTU will not attempt another collection.
- I understand the process for monthly premium payments as explained on this form.
- I understand and agree that my bank account may be tracked for funds for a period of 10 days after a rejected debit order. I further understand that my bank will send me a message to authorise a re-debit for my outstanding premium during this 10-day period.

Signed at _____ on this _____ day of _____ 20 _____

 Name and surname of account holder

 Signature

How Hollard deals with your personal information

In order to provide you with insurance, Hollard has to process your personal information. We will share your personal information with other insurers, industry bodies, credit agencies and service providers. This includes information about your insurance, claims and premium payments. We do this to provide insurance services, prevent fraud, assess claims and conduct surveys. We will treat your personal information with caution and have put reasonable security measures in place to protect it. By signing the below declaration, you agree to the processing and sharing of your personal information.

How CTU deals with your personal information

CTU collects, holds, uses and discloses your personal information mainly to provide you with access to the services and products that we provide. We will only process your information for a purpose you would reasonably expect, including:

- Providing you with information, products and services that may suit your needs.
- To verify your identity and to conduct credit reference searches.
- To issue, administer and manage your insurance policies.
- To process insurance claims and to take recovery action.
- To notify you of new products or developments that may be of interest to you.
- To confirm, verify and update your details.
- To comply with any legal and regulatory requirements.

CTU may need to share your information to provide relevant and pertinent advice, reports, analyses, products, or services. Where we share your information, we will take all precautions to ensure that the third party, including suppliers, affiliates, partners, agents or other CTU companies will treat your information with the same level of protection as required by us. We are not in the business of selling personal information and therefore we will not disclose your personal information or data to anyone except as provided herein.

Do you give CTU permission to contact you via WhatsApp in connection with this insurance or about information on products and services that may be of interest to you? Yes No

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.