



DETAILED DECLARATION ON VEHICLE INSURANCE

Introduction:

This document describes all the details of the car insurance included in the rental contract.

Background:

It is very important to understand that there are significant differences in car insurance compared to western countries in terms of responsibility in case of damage. For example, in most southern African countries such as Namibia and Botswana, it is not compulsory to have car insurance. In practice, this means that the majority of cars are not insured at all and that the owners and/or vehicle owners are personally responsible for compensation in case of an accident.

Platinum cover:

Reduction of the excess to the deposit amount of N\$ 2'500.00.

The reduction of the deposit amount is beneficial in the event of a road accident. The damage to the rented vehicle as well as to the third party vehicle are covered beyond the amount of the chosen excess.

Included in the Platinum cover are:

- Glass damage
- Sandstorm damage
- Traffic accidents without third-party involvement (excluding negligence such as speeding and drink-driving)
- Underbody damage

The deposit amount up to N\$ 2'500.00 - of the Platinum Cover is always payable in the event of a claim.

IMPORTANT: The Platinum Cover cannot be compared to the European "Full Hull" or "Full Risk" insurance, where all damages are covered regardless of cause or fault.

Traffic accidents without third-party involvement:

For example, accidents in which the vehicle overturns due to loss of control or the vehicle hits a tree while reversing. Traffic accidents without third-party involvement are accidents in which no third party is involved.

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Coverage of damages by the insurance company:

In the insurance described above, damage is covered if: it is a road traffic accident as defined by the insurance company; it does not involve negligence; it is not a situation concerning exclusions.

Road traffic accident:

The definition of a road traffic accident according to the insurance is: an accident involving another vehicle, a pedestrian or an animal. Traces on the vehicle must be visible (animal hair, blood or other detectable substances).

Negligence:

This is when the driver or passengers do not comply with the law or the terms and conditions. Here are a few examples where the

Insurance company will not pay for any damage caused:

- When driving drunk
- When driving too fast (see speed limit)
- When driving through a red traffic light
- When driving through water / sump, although the water level is higher than the axle of the vehicle.
- If the clutch, gearbox and engine of the vehicle are used incorrectly.

Exclusions Damage not covered by the insurance company:

- (Fire) damage caused by cigarettes, matches or lighters etc.
- Damage caused by standing on the roof of the vehicle or the bonnet.
- Damage caused by the vehicle rolling over, provided no third party is involved (included in the Platinum Cover).
- Damaged glass and windows (included in the Platinum Cover) Damaged tyres (1 Tyre damage included in the Platinum Cover); Damage caused by driving on water; Damage caused by sandstorms (included in the Platinum Cover); Damage to personal belongings.

Speed limit:

City: 60km/h, Gravel Roads: 80km/h and Tarred Roads: 120km/h. At 125km/h there is a beep to alert the driver that the maximum speed for tarred roads has been exceeded.

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Please note that the speed limit on gravel roads is always 80km/h, even if official road signs indicate 100km/h.

IMPORTANT: If the speed limit is exceeded, all insurance cover is forfeited. The excess and reduced excess will be invalidated. All our vehicles are equipped with a black box.

Theft:

Theft of the vehicle is only insured if the client has shown responsibility. He/she has made sure that the vehicle was locked and that he/she can return all the original keys previously given to him/her, theft of the vehicle being an exception.

Tyre damage:

The minimum tyre tread is 6 mm (3mm for spare tyres). 1 tyre puncture is included in the Platinum cover and you will be reimbursed upon return of the rental car. Any further tyre damage is not included. No repaired tyres will be accepted. In the event of a 2nd puncture, the tyre must be replaced at the hirer's expense.

Sandstorm:

If the client gets caught in a sandstorm, the client must stop the vehicle and seek shelter. If this is not possible, the vehicle can be driven on very slowly.

Sandstorm damage is covered by insurance. Sandstorms usually occur on the coast in easterly winds.

A police report is compulsory:

A full police report is required in the event of an accident or theft. If there is an opportunity to take photos in the event of an accident, this is always helpful.

Towing costs:

In case of breakdowns due to mechanical faults, the car rental company will bear the towing costs. In the event of an accident or negligence, the towing costs will be borne by the customer.

"Reimbursement costs":

The administrative costs relating to a claim, the so-called reimbursement costs, must be borne by the customer.

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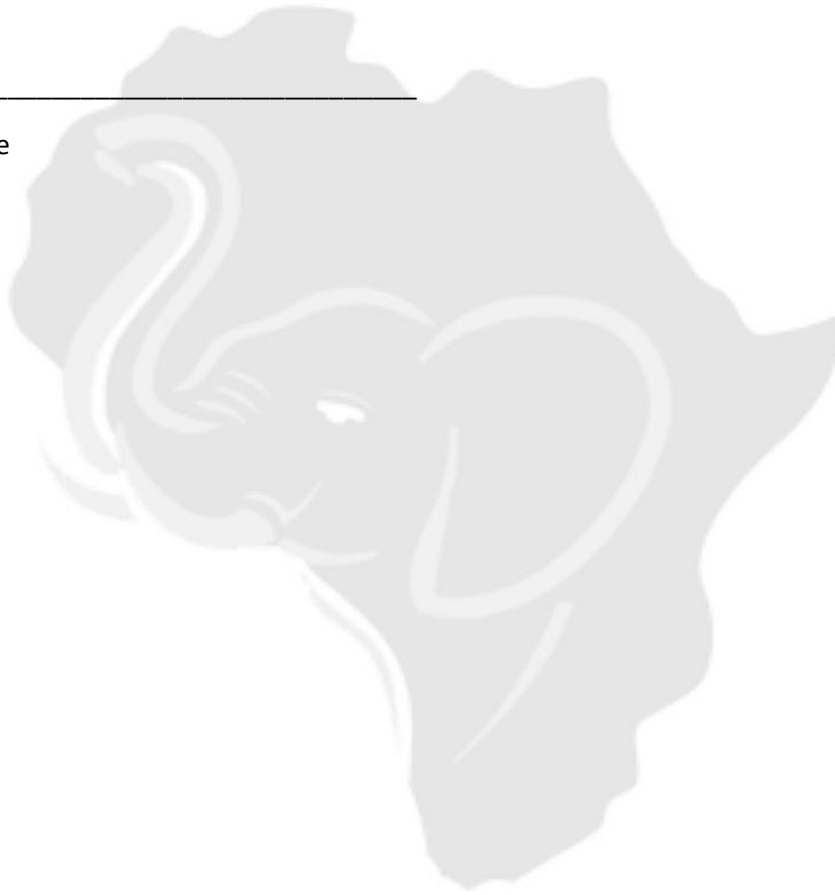
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I hereby agree to the insurance conditions of African Elegance Tours & Safaris:

Signature

Date and place



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