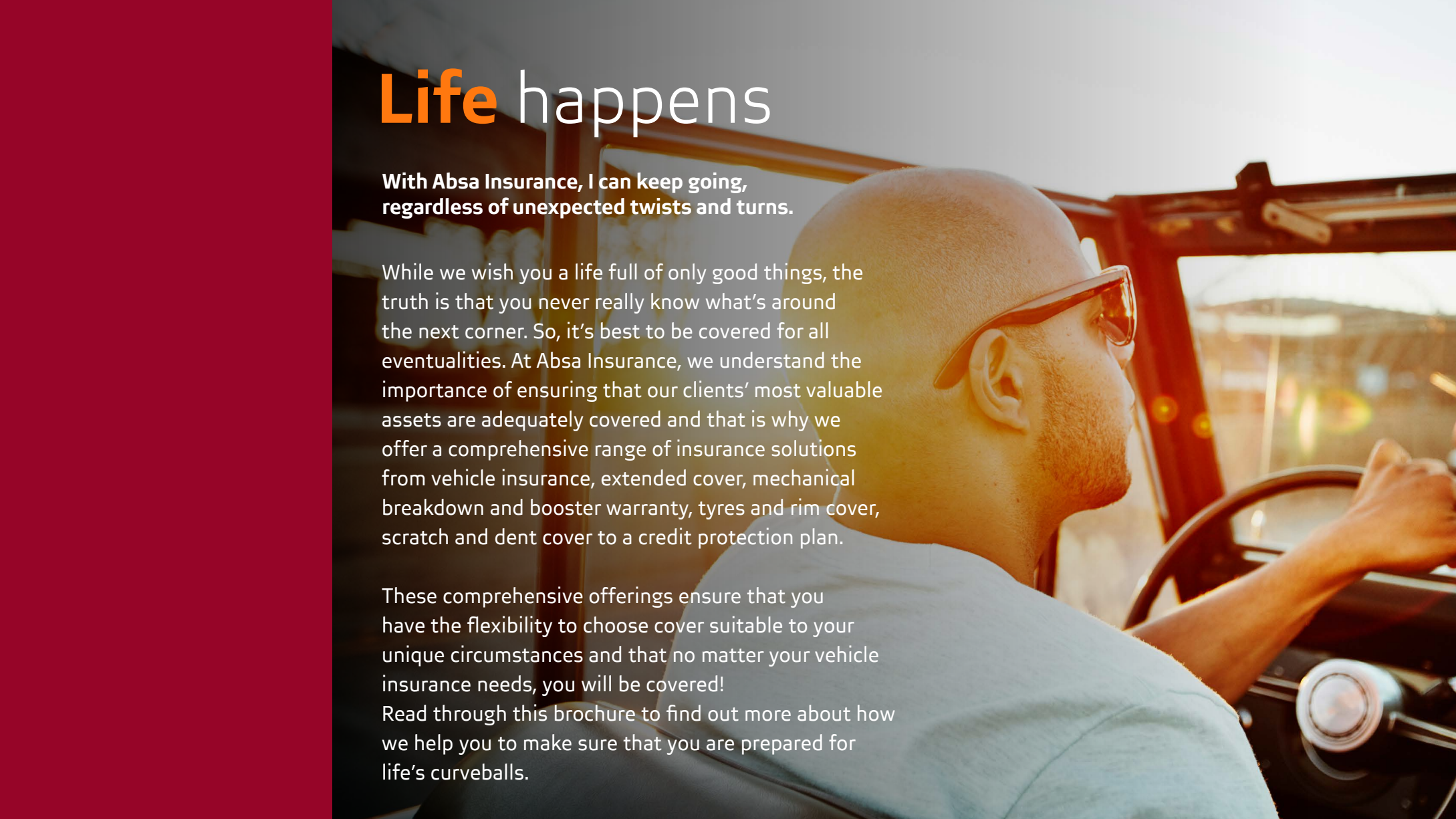




I can be at ease,
knowing that
I'm covered for all
eventualities with
Absa Insurance.



A photograph of a man with a shaved head and glasses, wearing a light blue shirt, driving a vehicle. The scene is set during sunset or sunrise, with warm, golden light filling the background. The man is seen from the side, looking forward at the road. The vehicle's interior, including the steering wheel and dashboard, is visible. The overall mood is one of calm and focus.

Life happens

With Absa Insurance, I can keep going, regardless of unexpected twists and turns.

While we wish you a life full of only good things, the truth is that you never really know what's around the next corner. So, it's best to be covered for all eventualities. At Absa Insurance, we understand the importance of ensuring that our clients' most valuable assets are adequately covered and that is why we offer a comprehensive range of insurance solutions from vehicle insurance, extended cover, mechanical breakdown and booster warranty, tyres and rim cover, scratch and dent cover to a credit protection plan.

These comprehensive offerings ensure that you have the flexibility to choose cover suitable to your unique circumstances and that no matter your vehicle insurance needs, you will be covered!

Read through this brochure to find out more about how we help you to make sure that you are prepared for life's curveballs.

Activate by Absa

Activate by Absa offers comprehensive vehicle insurance with a fully digitalised insurance experience. With Activate by Absa you get a free telematics device which rewards you based on your driving behaviour. When you download the Activate App, you can actively track your claim in the palm of your hand, thus keeping you informed on the claim process throughout.

What Activate by Absa offers you:

- An open-driver policy that covers any legally licensed driver of your choice
- Up to 40% cash back every month for good driving
- 24/7 emergency home, medical and roadside assistance
- The option of logging and tracking a claim on the Activate App
- A free telematics device installed to reward your good driving.

idirect by Absa

idirect by Absa is a comprehensive vehicle insurance with access to a personalised call centre experience. You have the flexibility to choose your own excess to meet your specific needs and premiums are guaranteed for 12 months.

What idirect by Absa offers you:

- A personalised call centre experience
- Escalating cash-back payments after three, four and five claim-free years
- Competitive premiums guaranteed for 12 months
- A fixed excess from as low as R3 000
- An open-driver policy that covers any legally licensed driver of your choice
- 24-hour emergency home, medical and roadside assistance.

Why **Credit Protection Plan?**

Our Credit Protection Plan provides you with peace of mind in the event of an unexpected tragedy or illness. The policy will settle your outstanding vehicle loan in the event of death, permanent disability or pay your monthly repayments for up to 12 months should you get temporarily disabled or suffer a loss of income.



Credit Protection Plan

What does it cover?

Our Credit Protection Plan options cover your debt if you ever have to face:

- Loss of income
- Critical illness
- Terminal illness
- Temporary disability
- Permanent disability
- Death

Stay covered

Credit Protection Plan only covers your vehicle finance debt and you need to apply for new Credit Protection Plan with every new vehicle loan.

Extended Cover

If your Absa-financed car is stolen or written off, your insurance pay-out may not be enough to cover what is owed on your Absa finance. Our Extended Cover (credit shortfall) ensures that you are not left with down payments on a car that you no longer own. Extended Cover is a standalone policy for a car financed by Absa Bank and has existing comprehensive insurance in place.

Example:

You bought a vehicle through a financial institution for R200 000 on 1 March 2010. The vehicle is written off on 1 March 2011, with the total outstanding balance on the finance agreement being R150 000. The retail value of the vehicle, on which the underlying insurer will settle the claim, is R100 000 and you will be liable for R20 000 excess. The underlying insurer will settle your claim for R80 000. The credit shortfall benefit will settle your claim for R50 000. This benefit will reimburse you R10 000 (maximum benefit) towards the excess paid to the underlying insurer.



Extended Cover

Take a look at what it includes:



Absa PhotoFinish

To assist you in looking after your car, PhotoFinish covers you for minor dents and chips on your car and alloy wheels, limited to R2 000 per claim. At an additional premium you can buy R3 000 Top-Up cover with your total benefit for minor dents and scratches increasing to R5 000 (embedded benefit of R2 000 plus Top-Up PhotoFinish of R3 000).



Violation cover

This benefit covers you if your comprehensive insurance claim is rejected because you unintentionally violated the terms and conditions of that policy.



Car hire total loss

If your vehicle is written off, this benefit offers you additional car hire up to a limit of R2 000 after your underlying insurance settles your claim, to assist you while looking for or purchasing another vehicle.



Absa RoadCover

In the event of an accident, RoadCover will assist you or a family member through the claim process.



Finance, Deposit and Registration/Licensing and Dealership Administrative Fees Shortfall Protector

In the event of theft or write-off and the claim has been settled by the underlying insurer, this benefit will cover the original deposit, registration/licensing and administration fees limited to an accumulated maximum of 10% of the sum insured of retail value as stated in the underlying comprehensive vehicle insurance policy.

Tyre and Rim Cover



Driving on our roads is unpredictable, and it's possible that your vehicle's tyres or rims could get damaged by something out of your control – such as debris on the road, potholes or uneven kerbs. The policy covers accidental damage to tyres and rims that may require repair or replacement.

What it covers?

- The cover includes the wheel balancing and alignment benefit. This means that you may have your wheels balanced, aligned and filled with nitrogen once a year.
- Tyres and rims are covered for unlimited kilometres (provided that such tyres remain in a roadworthy condition).
- Road hazard damage, e.g. pothole damage repair, is covered.
- No excess paid on claims.
- Flexible policy options to suit your needs.

Scratch and Dent Cover

Keeping your car in top-notch showroom condition has never been easier. This policy covers the repair of minor dents, scratches and chips on the exterior of your vehicle.

What does it cover?

- **Minor dents:** Cover is provided for the repair of minor dents. This is subject to the vehicle being made of conventional metal that has not been stretched, or the paintwork has not been damaged in any way.
- **Scratches or chips:** Cover is provided for minor chips or scratches. This is subject to the damages only being in the clear or top coat of the vehicle, and cover is excluded where the undercoat or metal is visible or the paint is flaking due to rust.



Scratch and Dent Cover

- **Tar removal repairs:** Cover is provided for the removal of tar from your vehicle. This is subject to the repair not resulting in the replacement of any vehicle part or body panel.
- **Air-conditioner treatment:** Cover to eliminate harmful bacteria and fungi growing inside the aircon system. The cost of re-gassing the aircon, however, is excluded.

What does it cover?

Interior repairs include:

- Repairing torn fabric or leather on seats and headrests, including loose stitching. If the exact fabric/leather is not available, a suitable

replacement will be used.

- Repairing centre console scratches, scuffs or rubber peeling.
- Repairing or re-spraying scratches and scuffs on the plastic door kick panel and plastic door panel (including door grab handles). Metal finishes are excluded.
- Repairing or replacing a damaged hand/foot brake.
- Re-spraying the steering wheel.
- Re-covering the carpets on the base of the boot.
- Re-spraying a faded gear lever and repairing sun visor damage by repairing clips.



Mechanical Breakdown Warranty

What does it cover?

- New and used vehicles
- Passenger vehicles, 4x4 or light commercial vehicles that weigh less than 3 500kg
- The repair or replacement of components due to unforeseen mechanical or electrical failure.

Additional features

- It provides cover for either one or two years
- It is transferable to the new owner if the car is sold
- Payment for this product can be included in your vehicle finance agreement and paid over your finance term, or you can pay it monthly, adding it to your vehicle instalment. In both instances, you only pay one vehicle finance debit order.

Booster Warranty



What it is?

It's a top up cover that protects your vehicle against unexpected mechanical malfunctions and electrical failures, that aren't covered by your Mechanical Breakdown Warranty.

There are three plans available:

- Standard
- Prestige
- Executive

Additional benefits

- Five days' car hire per year, in the event of mechanical or electrical breakdown.
- Additional Component Cover covers components not covered in the underlying warranty, up to a certain limit.

Booster Warranty

Exclusions

Here are some of the exclusions:

- Vehicles for rental purposes
- Rebuilt vehicles
- Vehicles modified and/or used for motoring competitions or sport
- Any parts not covered under the Components Covered section of the policy
- Cost of normal servicing of the vehicle
- Any cause of failure that existed at the time of purchasing the policy
- Accidental damages.

For a full list of exclusions, please refer to your terms and conditions.

Booster Warranty

As an additional benefit, you also get Roadside Assistance, which includes:

- Battery jump-start
- Towing services
- Car lockout services
- Emergency fuel delivery
- Message relay service
- Direction service
- **My Taxi Service Trip:** Provides you with a pick-up and drop-off service when your vehicle is taken in for repairs (limited to two trips per year).



Contact Us

For more information:

idirect and Activate by Absa: <https://afs.absa.co.za/dealer/>

Credit Protection Plan: vehicle.creditprotect@absa.co.za

Booster Warranty: absa@innovation.group

Mechanical Breakdown Warranty: absa@innovation.group

Extended Cover: extended.cover@absa.co.za

Tyre and Rim Cover: absa@innovation.group

Scratch and Dent Cover: absa@innovation.group



We do more so you can.
That's Africanacity.

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Registration number 1992/001737/06. Absa Life Limited is an insurer licensed to conduct life insurance business (I121) and an authorised financial
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