

CAR CARE

INSURANCE POLICY

WORDING

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1. Introduction and Basis of Contract

This Car Care Insurance Policy (“the Policy”) is entered into between the Insurer, being a duly licensed insurer in the Republic of Namibia, and the Policyholder, being the individual or legal entity whose name appears on the Policy Schedule. This Policy provides limited indemnity for minor accidental and cosmetic damage to the insured motor vehicle, subject to the terms, conditions, limitations, and exclusions contained herein.

This Policy applies exclusively to vehicles purchased through authorised dealerships or sellers who have an arrangement with the Insurer or its appointed administrator. The Policy does not replace or extend any manufacturer’s warranty or comprehensive motor insurance policy but operates as a standalone benefit covering defined minor repairs.

2. Definitions

- 2.1 “Insurer” Means the registered Namibian insurer responsible for this Policy, being Hollard Namibia.
- 2.2 “Administrator and/or Broker” Means the appointed entity acting on behalf of the Insurer for administration and claims handling purposes.
- 2.3 “Dealer” Means the authorised dealership or motor vehicle seller through which the Policyholder purchased the Insured Vehicle.
- 2.4 “Policyholder” Means the individual or legal entity in whose name the Policy Schedule is issued.
- 2.5 “Insured Vehicle” Means the vehicle described in the Policy Schedule for which cover has been granted under this Policy.
- 2.6 “Motor Vehicle” Means every vehicle that is self-propelled and every vehicle that is propelled by electric power obtained from batteries or from overhead trolley wires but not operated upon rails. This includes motorhomes, quid bikes, motorcycles, 2x4 and 4x4 vehicles, busses and trucks.

- 2.7 “Policy Schedule” Means the certificate issued by the Insurer specifying the Policyholder details, vehicle details, inception date, policy period, and premium paid.
- 2.8 “Repairer” Means a repair facility or service provider approved and authorised by the Insurer or Administrator.
- 2.9 “Period of Insurance” Means the period specified in the Policy Schedule, generally being 12 months from inception, unless terminated earlier in accordance with this Policy.

3. Insuring Clause:

Subject to payment of the applicable premium and compliance with all Policy terms and conditions, the Insurer undertakes to indemnify the Policyholder by paying for or arranging the repair of minor accidental or cosmetic damage to the exterior of the Insured Vehicle, as described under the Scope of Cover below, provided such damage occurs during the Period of Insurance within the Republic of Namibia.

4. Scope of Cover:

The Insurer shall cover the cost of repairing or restoring minor exterior damage to the Insured Vehicle, limited to:

- 4.1 Minor surface scratches and scuffs to painted panels, up to NAD 7,500 (incl. VAT) per 12-month period.
- 4.2 Paint damage resulting from stone chips, up to NAD 7,500 (incl. VAT) per 12-month period.
- 4.3 Cosmetic repairs to damaged but repairable rims and mag wheels, up to NAD 7,500 (incl. VAT) per 12-month period.
- 4.4 Removal of tar, pitch or other surface contaminants, up to NAD 7,500 (incl. VAT) per 12-month period.

- 4.5 The total cost per authorised repair visit shall not exceed NAD 7,500 (incl. VAT).
The Insurer shall not be liable for multiple unrelated damages exceeding this limit in any single visit.

During the period of service, the Policyholder may rent a vehicle up to a maximum rental amount of N\$ 2,000.00 (incl. VAT) per annum from Spes Bona Rent a Car.

The Policyholder will be provided with an Auto Armor Voucher to the value of N\$ 2,200 (incl. VAT) to have VPS Paint Protection Film done upon policy inception.

5. General Conditions of Cover:

- 5.1 All repairs must be pre-authorised by the Insurer or before work commences.
- 5.2 Only damages considered repairable through cosmetic or paintless repair methods will be covered.
- 5.3 Repairs must be carried out by an approved vendor appointed by the Administrator and/or Broker.
- 5.4 This Policy does not cover cash settlements or reimbursements where unauthorised repairs are performed.
- 5.5 This Policy operates independently of any motor insurance policy and does not affect the Policyholder's claims history.

6. Exclusions:

- 6.1 Damage exceeding the NAD 7,500 limit per visit.
- 6.2 Damage that requires panel replacement or structural repair.
- 6.3 Damage to vehicle accessories, door mouldings, lamps, mirrors, windscreens, tyres, hubcaps, rubbers, chrome strips, stickers, decals or any glass components.
- 6.4 Damage to the interior, including upholstery, dashboards, sound systems, or navigation units.
- 6.5 Damage caused by negligence, malicious acts, vandalism, hail, theft, fire, or natural disasters.
- 6.6 Damage sustained during racing, rallying, off-road use, or while carrying goods for hire or reward.
- 6.7 Pre-existing damage or any damage occurring during the 90 (ninety) day waiting period.
- 6.8 Repairs conducted outside the Republic of Namibia.

7. Waiting Period

A waiting period of ninety (90) days from the policy inception date applies before any claim will be considered. Damage occurring during the waiting period may be inspected and recorded but shall not qualify for repair.

8. Premium and Payment Terms

The Policy premium shall be payable in full prior to inception unless otherwise arranged through the Dealer or Administrator. Failure to pay the premium shall result in automatic lapse of cover. Premiums are non-refundable in all circumstances.

9. Claims Procedure

In the event of damage, the Policyholder must:

- 9.1 Notify the Insurer or Administrator within 30 (thirty) days of the incident.
- 9.2 Provide clear photographs and a brief description of the damage via email, SMS, or WhatsApp.
- 9.3 Await confirmation of authorisation before booking a repair appointment.
- 9.4 Present the Insured Vehicle for inspection or repair at an approved facility.
- 9.5 Retain all invoices and authorisations as proof of service.

Failure to comply with the above procedure, or provision of false or misleading information, may result in rejection of the claim and possible cancellation of the Policy.

10. Service Limits and Accumulation Rules

The maximum indemnity per visit shall not exceed NAD 7,500 (incl. VAT). Multiple small damages cannot be accumulated across visits. If the Policyholder fails to repair a specific damage when authorised, that damage shall be excluded from subsequent claims.

11. Cancellation and Termination

Either the Policyholder or the Insurer may cancel this Policy by giving 30 (thirty) days' written notice to the other party. If no claims have been made, a pro-rata refund of the unexpired portion may be issued, excluding administrative and commission costs. The Policy shall terminate automatically if the Insured Vehicle is sold, stolen, or written off.

12. Transfer of Ownership

This Policy is not transferable to a subsequent owner. It shall automatically terminate upon transfer or sale of the Insured Vehicle.

13. Dispute Resolution and Governing Law

This Policy shall be governed by and construed in accordance with the laws of the Republic of Namibia. Any dispute arising hereunder shall be referred to the Insurer's internal complaints procedure. Should the matter remain unresolved, it may be referred to arbitration or adjudicated by a Namibian court of competent jurisdiction.

14. Policyholder Responsibilities and Duty of Disclosure

The Policyholder must act in good faith and provide accurate information at all times. Failure to disclose material facts or misrepresentation of any information may result in cancellation or repudiation of claims.

The Policyholder is responsible for maintaining the vehicle in a roadworthy condition and ensuring that repairs are arranged promptly following authorisation.

15. Privacy and Data Protection

The Insurer and Administrator and/or Broker shall process all personal data in accordance with applicable Namibian data protection laws and industry best practice. Information shall be used solely for underwriting, claims administration, and policy servicing purposes.

16. Contact and Correspondence

For claims, policy amendments or general enquiries, please contact:

Claims Department – Car Care Insurance

Email:

Telephone:

Physical Address:

Operating Hours: Monday to Friday, 08h00 to 17h00 (excluding public holidays)