

Policy Terms	Multi Mark 3	Outsurance
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Motor

Client remuneration for no claims	No claim bonus reinstated after successful recovery from negligent third party	Loss of outbonus regardless of successful recovery from negligent third party.
Named driver basis	Not applicable	No cover for non named drivers
Change in night parking	Not applicable if risk exposure similar	Immediate notice to insurer
Vehicle non standard extras	Covered	Must be specified – additional premium charged
Territorial limits	Includes Mozambique	Excludes Mozambique
Business use	Within territorial limits	South Africa only
Occupant Medical expenses	Cover up to R1000 per person	Not stated
Contingent liability	Optional cover	Not Stated
Loss of keys	Optional cover	Not Stated
Fire extinguishing charges	Cover up to R5000	Not stated
Wreckage removal	Optional cover	Not Stated

Goods in transit

Loading & Unloading	Covered	Loading covered / unloading – not stated
Accidental damage	Covered under all risks	Not stated
Debris removal	Optional cover	Not Stated
Fire extinguishing charges	Covered	Not stated

Money

Unattended vehicle	Covered up to R1500 if driver within 5 metres of vehicle	No cover
Staff Fraud	Covered with additional excess of 12%	No Cover
Theft of cheques incorrectly crossed	Covered with additional excess of 25%	No Cover
Territorial limits	Within territorial limits	South Africa only
Receptacles & clothing	Covered up to R2000 each or increased amount as selected	Not Stated
Locks & Keys	Covered up to R2000	Not Stated
Personal Accident	Optional cover	Not Stated

All Risks

Theft from unattended vehicle	Locked vehicle warranty	No cover for any item not contained in a boot , for example a microbus or LDV
Increase in cost of working	Optional cover	Not Stated

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Business Interruption

Specified / unspecified Suppliers	Optional cover	Not Stated
Customers	Optional cover	Not Stated
Transit	Covered	Not Stated
Prevention of access – extended cover	Optional cover	Not Stated
Additional premise	Covered	Not Stated
Public utilities – insured perils	Optional cover	Not Stated
Public utilities – extended cover	Optional cover	Not Stated
Accidental damage	Optional cover	Not Stated