

Vehicle cover exclusions of use

Vehicle loss or damage

- 1.1 Mechanical, electric or electronic breakdown, failures or breakages, including any consequential loss of or damage to any other mechanical, electrical or electronic component as a result of the mentioned breakdown, failure or breakage.
- 1.2 Depreciation in value whether from repairs or otherwise.
- 1.3 Gradual damage (such as wear, tear, rust, mildew, corrosion, decay).
- 1.4 Damage to tyres by the application of brakes or by punctures, cuts or bursts caused by road hazards, unless some other part of the vehicle is damaged at the same time.
- 1.5 Damage to the suspension system due to unevenness of the road or other surface or due to impact with such unevenness.
- 1.6 Damage to the vehicle resulting directly from the vehicle not being roadworthy.

Vehicle liability

- 2.1 The amount of any compensation payable by any compulsory motor vehicle insurance legislation.
- 2.2 Your legal responsibility arising from using any tool or plant (including any machinery) attached to the vehicle.
- 2.3 Death of, or bodily injury to, any person you employ (other than domestic workers), if the death or bodily injury arises from and in the course of their employment.
- 2.4 Death of or bodily injury to any member of the same household as you.
- 2.5 Damage to property belonging to you or held in trust by you or in your custody or control.
- 2.6 Damage to property being conveyed by or loaded onto or unloaded from any vehicle.
- 2.7 Legal costs and expenses incurred after the date that we paid or offered to pay the full amount of a claim, a lesser amount needed to settle a claim, or the maximum amount for which we are liable for a claim.
- 2.8 Death of or bodily injury to any person who at the time was being carried in or on;
 - 2.8 a a caravan or trailer;
 - 2.8 b any vehicle being towed; or
 - 2.8 c any special type vehicle.
- 2.9 Liability resulting directly from the vehicle not being roadworthy.



Vehicle loss or damage and liability

3.1 If the vehicle is used for any purpose not described in the class of use shown in the schedule for that particular vehicle.

3.2 If you are using the vehicle while you are under the influence of intoxicating liquor or drugs, or your blood or breath alcohol concentration exceeds the legal limit.

3.3 If any other person is using the vehicle with your express or implied permission who, to your knowledge, is under the influence of intoxicating liquor or drugs or their blood or breath alcohol concentration exceeds the legal limit.

3.4 If you are using the vehicle and you do not have a licence to drive the vehicle, irrespective of where the vehicle is being driven.

3.5 If any person is using the vehicle with your express or implied permission and the person does not have a licence to drive the vehicle, irrespective of where the vehicle is being driven.

3.6 Death of, bodily injury and emotional shock or trauma to any person in the Republic of South Africa.