Motor Security

Requirements Regarding Anti-Theft Devices

1. Tracking device requirement for high-risk vehicles

Theft, attempted theft, or hi-jack cover in respect of the following vehicles will be subject to the fitment of:

1.1. one tracking device which must be either a radio frequency or early warning tracking and recovery system:

- Toyota Etios (all models and years)
- Toyota Hilux (all models manufactured from 2006 to 2015)
- Toyota Fortuner (all models manufactured from 2006 to 2015)
- Nissan NP200 (all models and years)
- VW Polo (all models manufactured from 2010 onward)
- Ford Ranger (all models manufactured from 2012 onward)

1.2 two tracking devices, one of which must be an early warning tracking and recovery system:

- Toyota Hilux (all models manufactured from 2016 onward)
- Toyota Fortuner (all models manufactured from 2016 onward)
- Toyota Prado (all models manufactured from 2018 onward)
- Toyota Land Cruiser 200 (all models manufactured from 2017 onward)
- Lexus (all models manufactured from 2018 onward)

This requirement applies to vehicles which predominantly reside and/or operate in the Gauteng or KwaZulu-Natal province(s), irrespective of the value of the vehicle.

2. Tracking device requirement for vehicles with a sum insured of R500 000 and over

   All other vehicles, not mentioned above, with a sum insured of R500 000 and over (actual retail value as per M&M) must be fitted with an early warning tracking and recovery system. In the event that the insured vehicle is stolen or hi-jacked, and it is discovered that the required tracking device was not fitted and operational at the time of loss, an additional first amount payable of 5% of the claim will apply.

Specific Conditions

In the event of theft, attempted theft, or hi-jack of such vehicle:

1. the onus rests upon the Insured to prove that the security system(s) was installed, engaged and fully operational at the time of loss for requirements 1. and 2. above;
2. the Insured shall ensure that the service agreement with and/or recommendations made by the manufacturers and/or installers of any such security system(s) are adhered to at all times for requirements 1. and 2. above. This includes regular self-testing or testing otherwise;
3. the Company shall not be liable for any loss or damage arising from theft, attempted theft, or hi-jack of such vehicle, in respect of requirement 1. above, if the Insured:
   - 3.1 fails to install the required security device(s) or to engage and/or activate it prior to the theft, attempted theft or hi-jacking of the vehicle;
   - 3.2 cancels the service agreement(s);
   - 3.3 fails to pay any subscription due in terms of such agreement(s).

Unless otherwise agreed by the Company in writing, the above noted motor security requirement(s) will apply over and above any other security requirements stated in the Policy Wording or Policy Schedule.

Subject otherwise to the terms, exceptions, and conditions of the policy.