

General Overview of our Ultimate Policy

(The Policy Schedule and Policy Wording supercedes this overview at all times)

Terms and Conditions Apply. Visit www.ccic.co.za for detailed descriptions of the Emergency Assistance Services, including benefit limits, or contact the call centre, 24 hours per day, 7 days per week on 0800 005 688.



- Full comprehensive cover including Private, Full Business, Professional, Farmer and Tour Operator Use, including full "off road" application
- Territorial limits - 4x4s, 4x2s and SUVs: Angola, Botswana, Kenya, Lesotho, Malawi, Mozambique, Namibia, Republic of South Africa, Swaziland, Tanzania, Uganda, Zambia and Zimbabwe
- Territorial limits - Standard Motor Vehicles and Motor Homes: Botswana, Lesotho, Mozambique, Namibia, Republic of South Africa, Swaziland and Zimbabwe
- Replacement of the insured vehicle within the first year of registration, following a total loss
- Vehicle Repair Authority within RSA - R10 000 and outside RSA - R20 000
- Cover for theft (following forcible violent entry into the locked insured vehicle) of: Purchases, handbags, portable DVD players, GPS units, recovery equipment (incl. damage whilst in use) – R5 000
- Replacement of Non Standard Vehicle Accessories on an **agreed value basis**
- Vehicle Repatriation costs (4x4s, 4x2s, SUVs and Motor Homes) beyond the beyond the Republic of South Africa borders following an accident – R65 000, following a mechanical / electrical breakdown – R30 000
- Vehicle Repatriation costs (Standard Motor Vehicles) beyond the beyond the Republic of South Africa borders following an accident – R25 000, following a mechanical / electrical breakdown – R20 000
- **Earned "loyalty" 2 years claims free on the insured vehicle – basic excess for principal driver and spouse is waived**
- Age Excess - Excess waived for over 55 years of age - excluding Theft / Hijack and Glass excesses
- Inception Value Product - pays the difference between retail value at inception and retail value at date of loss
- Locks and Keys – R30 000. Optional extended locks and keys cover available
- Mechanical electrical breakdown of winching equipment – R15 000 with no excess
- Vehicle audio equipment and two way radio's – R15 000
- Passenger Liability R5 000 000 and Third Party Liability R10 000 000

- Medical and funeral benefit - R5 000 per person following an accident in the insured vehicle plus R5 000 funeral expenses
- Hospitality beyond the Republic of South Africa borders - R12 000 for temporary accommodation per insured event
- Optional Third Party Fire and Theft and Third Party cover available

Cross Country now offer the full spectrum of specialised personal lines cover for all your home and leisure insurance requirements:

- Houseowners, Household Contents, Personal Liability, Personal Accident. All Risks, Ultimate Motor, Marine, Dirtsure, Motor Cycles, Caravan and Trailers, Classic Car.

These extensions are available on a stand-alone basis.

1. **Medical Assistance Helpline** - Telephonic advice from doctors, ICU trained nursing sisters or paramedics
2. **Medical Emergency Evacuation** - Fleet equipped to Advance Life Support level
3. **Guaranteed Hospital Admission** - In case of an accidental, unforeseen, life threatening medical emergency
4. **Trauma Assistance** - Professional counselling service to Policyholders and their immediate family
5. **Legal Assistance** - Helpline is manned by attorneys, equipped to provide assistance on all areas of the law
6. **Emergency Roadside Assistance** - Flat Tyre, Flat Battery, Keys locked in vehicle, Fuel Delivery and Mechanical or Electrical Breakdown Towing
7. **Accident Manager** - 24 hours a day helpline to Policyholders
8. **Traffic Assistance** - Traffic fine information, Traffic Fine Payments and Driver Profiling
9. **International Personal Accident and Medical Expenses Cover** - For a maximum continuous period of 30 days in a vehicle insured under the Cross Country Motor Vehicle Insurance Scheme



Cross Country Insurance Consultants (Pty) Ltd
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