



# Asco Car Hire cc

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## DETAILED EXPLANATION OF THE CAR INSURANCE

### Introduction

This document describes all details of car insurance as included in the car rental agreement and its terms and conditions.

### Background

It is important to be aware and understand that there are significant differences compared to Western countries regarding car insurances and responsibility in case of damages. For example, in most of the Southern African countries such as Namibia and Botswana, it is not obliged to have any car insurance. In practice this means, that the majority of the cars do not have any insurance at all and that the owners and/or car users are personally responsible for any damages and compensation in case of an accident or damages.

### Standard Excess

All rental cars have a standard third party insurance (without excess) and are insured in case of traffic accidents for approximately 90% of the replacement value of the vehicle. The client/renter is responsible for the excess level of the remaining 10% during the agreed rental period. The exact excess level is different per vehicle class.

The chosen excess level will be blocked (authorization only) on the credit card (VISA or MasterCard) of the contract holder, which is required before hand over of the vehicle. Please note that the excess amount will be blocked only (authorization only) and not deducted from your credit card. This authorization is automatically cancelled when the car is returned and there are no damages reported.

Besides the general exclusions, terms & conditions, with this type of insurance, glass and tyre damages are not covered and will be the responsibility of the client.

Please note that the client is always liable for the damages of the rented vehicle up to the chosen level of excess, independent of who caused the accident or who is guilty, meaning this is also applicable in case the damages or accident is caused by a third party.

### Reduction of the Excess

In case the client prefers to rent a vehicle with a lower excess level than standard excess, then an additional fee per day will be charged. It is possible to reduce the excess to the minimum amount of N\$ 1,500.00.

The reduction possibilities are:

Reduced excess 1: 50% reduction

Reduced excess 2: 87.5% reduction

Reduced excess 3: reduction of the excess amount of N\$ 1,500.00

### Reduced Excess 1 and 2

Reducing the level of excess helps to reduce cost in case of an accident in which a third party is involved. The damage to the rented vehicle (above the amount of the chosen excess level) as well as the third party damages (no excess applicable) is covered.

Important: Reduced Excess 1 and 2 exclude damages to tyres, windows and damages as a result of single vehicle accidents or damages as a result of sandstorms.

### Reduced Excess 3

Additionally included in the Reduced Excess 3 are:

- Damage to windows
- One (1) damaged tyre
- Sandblast damages
- Single vehicle accidents (negligence e.g. speeding, under influence of alcohol are excluded)
- Undercarriage damages

The excess amount up to N\$ 1,500.00 of reduced excess 3 is always applicable.

Important: Reduced Excess 3 can not be compared with the European "Full Casco" or "All Risk" insurance, where all damages are covered independent of the cause or the guilt.

### Single Vehicle Accidents

Losing the control over the car and rolling the car, bumping a tree while reversing the car, accidents without involvement of a third party are single vehicle accidents.

### **Coverage by the insurance company**

In above-mentioned policies the damages are covered in case:

- it concerns a traffic accident in line with the definition of the insurance (see below);
- there is no situation of negligence;
- it is not a situation mentioned in the exclusions.

### **Traffic accident**

The used definition of a traffic accident is: an accident with the vehicle where another vehicle is involved, or where a pedestrian is involved, or where an animal is involved.

IMPORTANT: an accident without involvement of other parties (single vehicle accidents), like e.g. rolling the car is not covered with Reduced Excess 1 and 2 (only with Reduced Excess 3). Also not when you tried to avoid hitting an animal crossing the road.

### **Negligence**

This is the situation when the driver and/or the passengers are not behaving according to the law, the terms & conditions of the rental agreement or general regulations. Examples of negligence, when the insurance does not cover the damages are:

- in case of drunk driving;
- in case of speeding;
- in case of crossing a red traffic light;
- in case of driving through water (rivers, swamp, sea), where the water level reaches higher than the axle of the car;
- in case of wrong use of clutch, gears and engine of the car;

### **Exclusions**

Damages which are not covered by the insurance:

- (burning) damage caused by cigarettes, matches and / or lighters;
- damage caused by walking or standing on the roof or bonnet;
- damage caused by rolling the car, without the involvement of another party (included in Reduced Excess 3);
- damaged glass and windows (included in Reduced Excess 3);
- damaged tyres (punctures, leaking, and/or extraordinary use) (included in Reduced Excess 3);
- damage caused by driving through water;
- damage caused by sandstorms (included in Reduced Excess 3);
- damage of personal belongings;

### **Speed Limit**

Within city limits and in National Parks: 60 km/hour, Gravel roads: 80 km/hour and Highways: 120 km/hour.

ACH speed regulations do overrule road signs indicating 100 km/hr. At 125 km/h the vehicle makes a "beep" tone, indicating that the driver is driving over the maximum speed allowed on highways. Please be informed that all our vehicles are equipped with a GPS Tracking Black Box.

IMPORTANT: If you exceed this speed limit all insurances and Reduced Excesses lapse and become invalid.

### **Theft**

Theft of the vehicle is covered in case the client behaved responsibly, the vehicle was locked and in case the client can deliver the original car keys (except in case of car jacking).

### **Tyre damage**

The minimum profile of the tyres is 6 mm (3 mm for spare tyres).

Tyre damage is not covered (except for Reduced Excess 3). In case of a puncture or a damaged tyre, the renter can try to have it fixed or can choose to purchase a new tyre. When returning the car the renter will be charged for the damaged tyre as the damaged tyre has to be replaced by a new one. Repaired tyres are not accepted. The renter will only be charged for the existing mm's of profile and not by definition for a whole new tyre. In case the renter purchased a new tyre, he will be refunded for the extra mm of profile.

### **Sandstorm**

In case of a sandstorm, stop the car immediately and try to look for temporary shelter. If this is not possible, then continue driving with a very low speed. Damages caused by a sandstorm are not covered by the insurance (except for Reduced Excess 3). Sandstorms do mostly occur at the coast and in case of an eastern wind.

### **Police report is compulsory**

It is demanded to have a full police report in case of damage or theft. When you are able to take pictures this is advisable at all times.

### **Towing cost**

Towing cost in case of a technical breakdown are covered by the rental company. The towing cost in case of an accident and not covered damages are always for account of the client.

### **'Claim handling' fee**

The administrative cost related to a damage (called 'claim handling') is for the account of the client.

Herewith I declare that I have read, and do understand the insurance and T&C's and that I have watched the safety video.

Contract holder: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_