

## DETAILED EXPLANATION OF VEHICLE INSURANCE

### Introduction:

This document describes all the details of car insurance included in the rental agreement.

### Background:

It is very important to understand that there are significant differences in car insurance compared to Western countries in terms of responsibility in the event of damage. For example, in most countries of southern Africa such as Namibia and Botswana, it is not mandatory to have car insurance. In practice, this means that the majority of cars are not insured at all and that the owners and / or vehicle owners are personally responsible for compensation in the event of an accident.

### Included in the Platinum Cover are:

- Glass damage
- One (1) damaged tire
- Sandstorm damage
- Non-party traffic accidents (except for negligence such as Speeding, drunk driving and any other negligent behaviour)
- Underbody damage

### Hilux, Isuzu or Fortuner - Platinum Cover:

The deposit amounts up to N\$ 2,500. - of the Platinum Cover is always to be borne in case of damage.

The amount of N\$ 2,500.00 is payable if the amount is N\$25 000.00 or less.

If the damage on the vehicle is more than N\$ 25 000.00 the excess fee will be 10% of damage fee. For example, if the Damage is N\$ 50 000.00 the excess fee will be N\$ 5000.00.

### Toyota Hilux 7-Seater | 9-Seater & Hilux Extreme - Platinum Cover:

The deposit amounts up to N\$ 5,000.00 - of the Platinum Cover is always to be borne in case of damage.

The amount of N\$ 5,000.00 is payable if the amount is N\$25 000.00 or less.

If the damage on the vehicle is more than N\$ 25 000.00 the excess fee of N\$ 5000.00 will be charged plus the additional 10% of damage fee. Clutch damages are NOT COVERED by any insurance and will be paid in full by the renter.

### Traffic accidents without external involvement:

These are, for example, accidents in which the vehicle rolls over due to loss of control or the vehicle crashes into a tree when reversing. Traffic accidents without third-party involvement are single person accidents and are not covered by insurance.

### Coverage of damages by the insurance company:

The insurance described above covers damage if: it is a road traffic accident according to the definition of the insurance company; it is not negligence; it is not a situation involving exclusions.

### Road traffic accident:

The definition of a road traffic accident according to insurance is an accident in which another vehicle, a pedestrian or an animal is involved. Traces on the vehicle must be visible (animal hair, blood, or other detectable substances), you must be able to show proof of an 3<sup>rd</sup> party accident.

### Negligence:

This is the case if the driver and / or passengers do not comply with the law or the General Terms and Conditions. Here are a few examples where the insurance company does not pay for any damage incurred:

- When driving drunk.
- If driving too fast (see speed limit)
- When driving over a red light.
- When driving through water / swamp, although the water level is higher than the axle of the vehicle.
- In case of incorrect application of the clutch, transmission, and engine of the vehicle.

**Exclusions Damage not covered by the insurance company:**

- Gross and / or criminal negligence.
- Unauthorized drivers and drivers under the age of 22 years
- Failing to obtain authorization to extend the rental.
- Not reporting an accident or loss to the Namibia Police within 24 hours from occurrence.
- Not reporting an accident or loss to ADT within 24 hours from occurrence.
- Not adhering to traffic, road and driving rules and regulations.
- Road conditions not suitable for the type of vehicle used.
- Driving through dense bush i.e. bush scratching the paintwork of the vehicle.
- Driving in the dunes.
- Driving After Sunset outside of towns without authorization
- Not being able to produce keys in case of theft.
- (Fire)Damage caused by cigarettes, matches or lighters etc.
- Damage caused by standing on the roof of the vehicle or the hood.
- Damage affecting the rollover of the vehicle, unless a third party is involved (included in the Platinum Cover)
- Damaged glass and remote control (included in the Platinum Cover) Damaged tires (1) Tire damage included in the Platinum Cover)
- Damage caused by driving through water.
- Damage caused by sandstorms (included in the Platinum Cover)
- Damage to personal belongings.
- Lost, stolen or damaged rims are **NOT COVERED** by any insurance and will be on the Renters account.
- Reversing and connecting with stationary obstacles.
- Damage sustained because of towing or transport of vehicle.
- Accidents where there is no animal or other car involved (3<sup>rd</sup> Party involvement).
- Any damage caused to the interior of the vehicle.
- Any damage/lost items from the toolbox kit including compressor, torque wrench and tyre exchange equipment.
- Any damage/ lost items caused to camping equipment. This includes damage to the roof top tent(s), sleeping gear, cooking utensils, cutlery box, tables, chairs, fridge, and all other items that have been received from us. There is no insurance on camping equipment.
- Any person/s driving that have not been specified on the car rental contract. Should a non-specified person have an accident with the vehicle the insurance will be voided in full.

**Speed limit:**

City: 60km/h, gravel roads: 80km/h and tarred road: 120km/h at 125km/h there is a beep that alerts the driver that the maximum speed for tarred roads has been exceeded.

Please note that the speed limit on gravel roads is always 80km/h, even if official road signs indicate 100km/h.

**IMPORTANT:** If the speed limits are exceeded, all insurance coverage will be forfeited. The deductible and the reduced deductible become invalid. All our vehicles are equipped with a black box.

**Theft:**

The theft of the vehicle is only insured if the customer has shown himself responsible. He has made sure that the vehicle was locked and that he can return all the original keys that were previously given to him, robbery and or Hijacking of the vehicle is an exception.

**Tyre damage:**

The minimum tread of the tyres is 6mm (3mm for spare tyres). 1 puncture is included in the Platinum Cover, and you will be refunded the money when you return the rental car. Any further puncture is not included. No repaired tyres will be accepted. In the event of a 2nd puncture, the tyre must be replaced at the expense of the renter.

**Sandstorm:**

If the customer gets into a sandstorm, he must stop the vehicle and look for a shelter. If this is not possible, you can continue driving very slowly. Sandstorm damage is covered by the insurance. Sandstorms usually occur on the coast with easterly winds.



### **Police report**

is mandatory in the event of an accident or theft, a full police report is required. If there is an opportunity to take photos in the event of an accident, this is always helpful.

### **Towing costs:**

In the event of breakdowns due to mechanical faults, the car rental company will bear the towing costs. In the event of an accident due to negligence, the towing costs shall be borne by the customer.

### **"Reimbursement costs"**

The administrative costs relating to damage, the so-called reimbursement costs, must be borne by the customer.

### **Traffic accident**

The 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:

### **Single vehicle accidents:**

Defined as losing control of the vehicle, for any reason whatsoever and under any circumstances whatsoever where there is no third party involved, are not covered by the insurance. In other words, traffic accidents without involvement of other parties, like e.g. rolling the car is not covered. Also not, for example, when one tries to avoid hitting an animal crossing the road. Not covered by any insurance. Bumping a tree/pole while reversing the car, accidents without a collision involving a moving object (animal, person, or vehicle) are single vehicle accidents,

### **Drivers:**

- A valid and unendorsed license must be produced by all drivers.
- The minimum age for authorised, licenced drivers is 18 years old. (N\$650.00 is payable once off per driver younger than 22 years old).
- Driver's license means: The words "DRIVERS LICENSE" need to be IN ENGLISH WRITTEN on your license, OTHERWISE An international driving license is needed OR a certified translation in English by a legal translator.

### **Collision / Accidents and Damages:**

- ALL collisions / accidents must be reported to the local police within 24 hours from occurrence.
- Where collision damage renders a vehicle unusable, a replacement vehicle can be supplied by AES, if available and subject thereto that such supply is solely AES' prerogative. All additional costs as a result of such supply are for the expense of the customer.
- It is the customer's responsibility to return all accident damaged vehicles to within the borders of Namibia.
- No refund will be given for lost days due to collision damages.
- Should the customer continue with a replacement vehicle then a new rental contract and insurance conditions will apply.
- Delivery / collection of vehicles supplied as replacement vehicles are charged at the current delivery/collection fee, which is N\$ 12.00 per kilometre travelled for such replacement and the overnight cost of the driver.

### **Cross Border Rental**

- No vehicle may be taken out of Namibia without prior authorization and a valid permit issued by the relevant authorities.
- Travel is allowed only to neighbouring SADC countries, subject to above.
- Customer is responsible, solely at customer's cost, to return damaged vehicle to AES Depot, Windhoek, Namibia.
- The excess fee will automatically be doubled for cross border rentals and is agreed to by acceptance hereof.
- A detailed travel itinerary must be produced to AES.
- A vehicle taken to non-SADC countries is not covered by AES insurance, the hirer will be fully responsible for any costs due to breakdowns or damages caused to vehicles and AES accepts no liability whatsoever.



#### Road restrictions:

- The AES 4WD vehicles are allowed on numbered public roads only.
- Off road driving are done at the client's own risk, should ANY damage be caused to the vehicle due to off road driving, even in case of the vehicle mechanical failure the client will be fully responsible for ALL costs involved.
- Roads that are considered off road driving by AES, due to very bad conditions:
  - Any roads north of Purros
  - Any roads going west of Opuwo.
  - Public Roads that are NOT Allowed and not covered by the insurance: D2342 and D2303
- Botswana; Chobe/Savuti, Moremi National Parks and Central Kalahari game reserve, Namibia; Khaudum National Park and surrounding areas: Enter at own risk!!! These parks are considered as off-road driving.
- No backup can be provided by AES outside of the borders of Namibia although AES can assist to arrange backup from Maun or Kasane. Backup service can take up to 72 hours.
- Driving on any beach or water deeper than the hub cap, at own risk.

**Kindly take note that all Damages, accidents and/or Mechanical problems must be reported within 24 hours.**

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#### **4x4 Driving Hilux, Isuzu or Fortuner**

4H for 4x4 driving normal speed up to 80 km/h max  
4L for 4x4 driving low speed up to 25 km/h max  
2H for normal 2x4 tar road driving up to 120 km/h max

#### **4x4 Driving 7 or 9-Seater**

4H for 4x4 driving normal speed up to 80 km/h max  
4L for 4x4 driving low speed up to 25 km/h max  
2H for normal 2x4 tar road driving up to 120 km/h max

It is very important that the FOUR – WHEEL DRIVE is **de-activated** before driving on a hard surface (tarred/gravel roads), as this can cause damage to the drive-train. This is considered as excessive wear and tear and is not covered by the insurance.

#### **Speed Limits**

Town: 60 km / hour  
Gravel Road: max. 80 km / hour - recommended: 60 km / hour.  
Highways (tarred road): max. 120 km / hour – recommended: 100 km / hour.

At 125km/h the vehicle makes a “beep” tone indicating that you’re driving over the maximum speed allowed on highways.

Always leave the air vent on the side of the canopy open when driving. It keeps the inside of your canopy dust-free. – should this not be the case a fine of N\$ 400.00 will be charged upon return of vehicle.  
THE VENT CAN BE CLOSED WHEN IT DOES RAIN.

Tire pressure Hilux/ Fortuner		Tire pressure Nissan/Toyota 7-seater	
Tarred road & Gravel Road	DEEP Sand	Tarred road & Gravel Road	DEEP Sand
Front: 1.8 kpa	Front: 1.5 kpa	Front: 1.8 kpa	Front: 1.5 kpa
Rear: 1.8 kpa	Rear: 1.5kpa	Rear: 2.2 kpa	Rear: 1.8 kpa



**Water fording depth:**

- 50cm @ 5km/hour
- 20cm @ 20km/hour

**Fuel tank capacity:**

According to company policy, vehicles are issued with a full tank level of fuel. Therefore, it is required that the client return the vehicle with a full tank. We are not obliged to provide a full tank of fuel; African Elegance Safaris Namibia cc is not obligated to any refund the client might claim because of the tank being over filled.

**Kindly take note that your vehicle has a double tank system. Please ask the Fuel attendant to fuel up your vehicle slowly. Please remember to bring along the fuel slip of your last fueling when you return the car.**

**Cleaning of returned Vehicle**

In the event that our vehicle is returned to our works in a excessively dirty and muddy condition and the rental agent cannot do a comprehensive handover inspection of said vehicle, the African Elegance Safaris Namibia cc reserves the right to charge an additional fee of N\$ 400.00 to first clean the vehicle, before the rental agent can complete a handover inspection. After driving through any water, the renter is responsible to clean the vehicle at the next possibility or pay the cleaning fee when the vehicle is returned.

**Standing on Top of the vehicle roof and hood:**

Kindly take note that standing on top of the roof and hood is prohibited. Please do not stand on top of the roof or sit in the windows of the vehicle. Should we encounter any situations as per the above mentioned a fine of **NAD 10 000.00** will be payable upon returning the vehicle.

**Smoking:** ALL OUR VEHICLES ARE NON-SMOKING AND **N\$10 000.00** FINE WILL APPLY.

**It is the responsibility of every client/traveler to find out EXACTLY what each border crossing requires. African Elegance Rentals will not be held liable or responsible for any missing documents or reflectors etc!**

**PLEASE NOTE:**

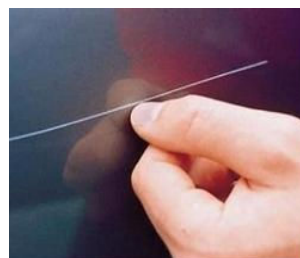
**After Car Return African Elegance Rentals will bring the car to a car wash and recheck the car again. Please let us know once you return the vehicle about dents & big/ deep scratches (sometimes due to heavy dustiness and mud these scratches and dents can't always be seen on spot)**

**Within 3 working days after car return (excl. weekends) you will be notified.**

**A Handling Fee of NS 2000.00 will be charged if deep scratches are found on the vehicle.  
This fee will be used to repolish the vehicle.**

**This can be upon return of vehicle or within 3 days after the vehicle has been returned.**

**If you have any damages on the car, please report to the Car Hire company immediately so that we can make bookings at the panel beater or glass/windshield repair company upfront.**



## Tips for Avoiding Windscreen Damage While Driving

Your windscreen is designed to shield you and your passengers from the elements and – as you might expect, that leaves your windscreen itself exposed to its fair share of dangers. Look below and familiarize yourself with some of the most common causes of windscreen damage. If you know the causes, it's all the easier to avoid the dreaded cracked windscreen.

### Driving behind Trucks and other HGVs

Give yourself plenty of room when you are driving behind any trucks or other large vehicles. Most windscreen damage is caused by chips being kicked up by the vehicle directly ahead of you. The large wheels that you expect to find on trucks and HGVs not only throw more debris, but they also throw them further, so make sure to give them plenty of extra room. Vehicles with larger wheels are often fitted with mudflaps to protect fellow motorists from windscreen damage. However, sometimes not even mudflaps can leave you safe from flying debris. So, it's always better to play it safe and allow some extra distance between yourself and the car in front. If two wheels is bad, four wheels is even worse! If you find yourself driving directly behind a vehicle with four rear wheels – try to change lane as soon as it is safe to do so.

### Roadworks

Roadworks can be the scourge of motorists and are notorious as a cause of damaged windscreens. Pneumatic drilling in particular is renowned for kicking up the kind of stone chips and debris that are often the cause of cracked windscreens. When planning your journey, do your best to take roadworks into account and avoid them wherever possible.

### Keep your Distance

This one might seem a little obvious but it's better to be safe than sorry. The closer you drive to the car ahead of you, the more likely you are to expose your windscreen to damage from flying road chips and debris. Here's one way to look at it; the more room you leave between yourself and the car in front, the more time you are giving rocks to fall back to the ground without impacting your windscreen. If you want to avoid a costly stone chip repair, try, and leave at least two car lengths between yourself and the vehicle ahead of you.



### Manage your Speed

As mentioned already, impact from flying stones and debris while driving is one of the most common causes of windscreen damage. But you might not realize that the extent of the damage is usually determined by the speed at which your car is travelling, as opposed to the speed at which the loose debris is flying through the air. So, as important as it is to leave plenty of room between yourself and the vehicle ahead, it's also wise to reduce your speed. A few less km/h stand to drastically reduce the likelihood of your car requiring windscreen crack repair.

### Avoiding Potholes

Potholes are another one of the most common causes of windscreen damage. They increase in size, become more hazardous with each vehicle that drives through them and litter the road with loose stones and debris. Try to be extra vigilant of potholes if your car already has a small crack or chip in its glass, as hitting a pothole can send vibrations throughout your car that will exacerbate the issue. Windscreen damage aside; potholes can also cause considerable damage to your tires, knock your steering out of alignment and unbalance your wheels. For the benefit of your car overall, do your best to avoid poorly maintained road surfaces.



Please adhere to the above set of rules. Replacing a windscreen while on tour is not easy as not every town has a garage that replaces windscreens. Furthermore, it also depends on the availability of stock. Should you encounter a stone chip, please notify us within 24 hours.

### Breakdown & Roadside Assistance:

- All vehicles are backed up by a 24-hour breakdown and service assistance in Namibia only.
- In case of a mechanical breakdown AES will assist you within 24 hours directly or through a local workshop, in Namibia only.



- When a vehicle becomes immobile, once again in Namibia only, due to a manufacturing fault, AES will recover and replace the vehicle at no cost to the customer.
- The customer will however be responsible for all costs incurred where the vehicle has been damaged or broken down due to driver error.
- The customer is liable for all costs resulting from damages, tow-ins, breakdowns, transfers and repairs resultant from breach of road restrictions and driver error.
- Customer is liable for all costs resulting from damages, tow-ins, breakdowns, transfers and repairs occurring outside of the borders of Namibia resultant from breach of road restrictions and driver error.
- Where the client is liable for any breakdowns and requiring roadside assistance and/or recovery of vehicles, a rate of N\$12.00 per kilometer is charged for any vehicle driven to and/or from the breakdown/recovery/required assistance point and the overnight cost of the driver.
- A new contract will take effect with the replacement vehicle with all conditions, rates, excesses, and other implications ditto to this agreement, after client paid all cost/Damages.
- If a vehicle cannot continue for any reason where the Renter is not negligent or has any breach of contract, the vehicle will be repaired or replaced within a maximum of 72 hours depending on where the client is situated, without extra costs.
- Mechanical breakdowns due to normal wear and tear will be replaced within 24 hours. Mechanical repairs that were not approved by the car rental company will not be paid/ refunded to the client. All repairs need to be approved by the car rental company.

Please note that in this African sub-region, roads and areas can be quite remote and assistance can take from a few hours to a day or two. African Elegance Safaris will not be held liable for any extra costs due to breakdowns within the above motioned time frame.

#### **WITHIN NAMIBIA:**

- Areas with no or limited back-up, where technical back-up cannot be arranged within 24 hours.
  - Kaokoland, Khaudom, Bushmanland, Caprivi, and any other “outlying” or hard to reach areas.
  - **Off-road driving (any unregistered road), Kaokoland, Khaudom NP:** On complete own responsibility. The Renter is liable for all costs resulting from damages (including damages from getting stuck), tow-ins, breakdowns, transfers, and repairs (repair cost in case of a mechanical breakdown will be covered).
- Strictly not allowed:** Dune Driving (irrelevant where) and van Zyl’s Pass. (No backup at all will be provided. The Renter is liable for all costs resulting from damages, tow-ins, breakdowns, transfers, and repairs.)

#### **OUTSIDE NAMIBIA:**

- All areas outside of Namibia have no or limited back-up, meaning technical back-up cannot be arranged within 24 hours.

**Enter on complete own responsibility:** Botswana National Parks and surrounding areas, e.g., Chobe NP, Moremi NP, Central Kalahari NP, Kgalagadi NP, Nxai Pan NP, Makgadikgadi NP, Khutse GR. Back-up can be provided through third parties only. The Renter is liable for all costs resulting from damage, tow-ins, breakdowns, transfers, and repairs. Repair cost in case of a mechanical breakdown will be covered, but tow-in costs from place of break-down to closest town in Namibia will be for renter to pay.





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Contact Number: +264 81-739-5522

**In case of an accident:**

In case of an accident, we kindly require the following documents for the third party (the person of the other vehicle involved):

- Copy of ID
- Copy of Driver's License
- Copy of Vehicle Registration Paper
- Full Names, Address & Contact Details
- Police Report
- Insurance Company & Contact Person
- If possible as many photos as possible.

If the required documents are unobtainable at the time of accident, they should be forwarded to [accounts@africanelegancesafaris.com](mailto:accounts@africanelegancesafaris.com) and or [katja@africanelegancesafaris.com](mailto:katja@africanelegancesafaris.com). Please also contact African Elegance Safaris Namibia and notify us of the accident.

Initials





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**ADDITIONAL DRIVERS:**

Windhoek, \_\_\_\_\_

I, (NAME) \_\_\_\_\_ hereby declare that I personally **will / will not** (*CHOOSE WHICH OPTION*) be driving the vehicle with registration number \_\_\_\_\_ for the duration of rental period agreed in rental contract number: \_\_\_\_\_

The following person (s) will be allowed driving on my behalf and are added in the rental agreement as additional driver (s):

1. Mr / Mrs / Miss / Dr. \_\_\_\_\_
2. Mr / Mrs / Miss / Dr. \_\_\_\_\_
3. Mr / Mrs / Miss / Dr. \_\_\_\_\_
4. Mr / Mrs / Miss / Dr. \_\_\_\_\_

Furthermore, I agree to take FULL responsibility for the signed rental agreement and its terms and conditions in case of events such accidents and the related damages, while the above-mentioned person (s) is driving on my behalf.

I agree that it is my duty and responsibility to make sure that the person who is driving the vehicle is complying with the AES speed regulations (as mentioned in the T&C's), road traffic regulations and road traffic warnings.

\_\_\_\_\_  
Client

\_\_\_\_\_  
African Elegance Safaris Employee

Initials



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Vehicle Accessories & Tools Hilux, Isuzu or Fortuner			
Items	Number	Hand-Over	Return
Electric Camping Fridge	1x		
Charging Cables – Camping Fridge	2x		
GPS with Charging Cable	1x		
Compressor	1x		
Small Emergency Cellphone	1x		
Charging Cable Cellphone	1x		
Tow Rope	1x		
Roll of Duck Tape	1x		
Pocket Knife	1x		
Small Broom & Shovel	1x		
Spare Wheels	2x		
Windscreen Cleaner	1x		
First Aid Kit Small	1x		
Emergency Triangles	2x		
Reflective Jackets	2x		
Jumper Cables	1x		
Fire Extinguisher	1x		
Jack	1x		
Folding Shovel with Cover	1x		
Wooden Block	2x		
Pressure Gauge	1x		
Q10 Oil Spraycan	1x		
Torque Wrench	1x		
Torque Wrench Nutt 21“	1x		
Torque Wrench Extension Silver	1x		
Extension for Jack - Black	1x		
Screwdriver with adjustable sizes	1x		
Hammer	1x		
Pliers	3x		
Silver Spanner 17 mm	1x		
Silver Spanner 14 mm	1x		
Silver Spanner 13 mm	1x		
Silver Spanner 12 mm	1x		
Silver Spanner 11 mm	1x		
Silver Spanner 10 mm	1x		
Silver Spanner 9 mm	1x		
Silver Spanner 8 mm	1x		
<b>Fuse Set:</b>			
Clear	2x		
Blue	3x		
Red	3x		
Brown	1x		
Yellow	2x		
Green	1x		
Orange	1x		

Hand-Over Signature Renter:	Datum	
Return Signature Renter:	Datum	
Checked and packed by:	Datum	

Initials



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Vehicle Accessories & Tools 7 or 9-Seater			
Items	Number	Hand-Over	Return
Coolbox	1x		
GPS with Charging Cable	1x		
Compressor	1x		
Small Emergency Cellphone	1x		
Charging Cable Cellphone	1x		
Tow Rope	1x		
Roll of Duck Tape	1x		
Pocket Knife	1x		
Small Broom & Shovel	2x		
Spare Wheels	2x		
Windscreen Cleaner	1x		
First Aid Kit Small	2x		
Emergency Triangles	2x		
Reflective Jackets	1x		
Jumper Cables	1x		
Fire Extinguisher	1x		
Jack	1x		
Folding Shovel with Cover	2x		
Wooden Block	1x		
Pressure Gauge	1x		
Q10 Oil Spraycan	1x		
Torque Wrench	1x		
Torque Wrench Nutt	1x		
Torque Wrench Extension Silver	1x		
<b><u>In Toolbag:</u></b>			
Screwdriver with adjustable sizes	1x		
Hammer	1x		
Pliers	3x		
Silver Spanner 17 mm	1x		
Silver Spanner 14 mm	1x		
Silver Spanner 13 mm	1x		
Silver Spanner 12 mm	1x		
Silver Spanner 11 mm	1x		
Silver Spanner 10 mm	1x		
Silver Spanner 9 mm	1x		
Silver Spanner 8 mm	1x		
<b><u>Fuse set:</u></b>			
Clear	2x		
Blue	3x		
Red	3x		
Brown	1x		
Yellow	2x		
Green	1x		
Orange	1x		

Hand-Over Signature Renter:	Datum	
Return Signature Renter:	Datum	
Checked and packed by:	Datum	

Initials