



DETAILED EXPLANATION CAR INSURANCE

Introduction

This document is describing all details of car insurance as included in a car rental agreement or included in a booked trip including car rental and all accommodations and/or campsites.

Standard Excess

All rental cars have standard third party insurance and are insured in case of traffic accidents for 85% of the value. The client is responsible for the deductible (excess) of the remaining 15%.

For this 15% a guarantee by credit card is required when arriving at the car rental company., This guarantee is cancelled when the car is returned and there are no damages found.

Besides the general exclusions, also glass and tires are not covered by this type of insurance and will be the responsibility of the client.

If the client likes to rent the car with a **lower than standard** or even **without any deductible** (excess), then an additional fee per day will be calculated.

Full Excess

In this case the insurance company covers 100% of the damages caused by a traffic accident¹ Furthermore, all glass damages are covered.

Important: Full Excess can NOT be compared with the European "Full Casco" or "All Risk", where all damages are covered independent of the cause or the guilt. This kind of insurance policy is simply not known in Namibia.

Coverage by the insurance company

In both mentioned policies the damages are covered in case:

- it concerns a traffic accident in line with the definition of the insurance company;
- 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: 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.



Negligence

This is the situation when the driver and/or the passengers are not behaving according to the law or general regulations. Examples when the insurance company is not covering the damages:

- in case of drunk driving;
- in case of speeding;
- in case of crossing a red traffic light;
- etc.

Exclusions

Damages with are not covered by the insurance company:

- (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;
- damaged glass and windows (included with Full Excess);
- damaged tires (punctures, leaking, and/or extraordinary use);
- damage caused by driving through water;
- damage cause by sandstorms;
- damage of personal belongings;
- etc

Theft

Theft of the vehicle is covered in case the client behaved responsible and took care, the vehicle was locked and in case the client can deliver the original car keys.

Compulsory

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

More information

In case you would like to have more information please check the original insurance policy conditions of the insurance company, which will be handed out to you at the rental company.

¹⁾ *Important: see the definition of traffic accidents which is dealt with by the insurance company, taking into account negligence and the exclusions.*

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