

CarSure through its strategic partnership with Avis Rent-a-Car focus on satisfying the needs of clients who experience loss of use of their motor vehicles. We endeavour to provide prompt professional supportive service to clients in need and at all times adding value.



In the event of an insured's vehicle being involved in an accident and requiring repairs, or if it has been stolen, the insured needs a temporary replacement vehicle for the duration of settlement of their claim.

Objectives of CarSure:

- To contain the cost of car hire to insurers and the Insured's
- To offer added benefits to insurers for their clients
- To offer the insured peace of mind
- For the insured to enjoy uninterrupted use of a vehicle in the event of his vehicle being damaged or stolen

Benefits to Insurers using Carsure:

- Guaranteed rental of a car from Avis Rent-a-Car
- No Split billing for petrol
- Insured pays a security deposit and if required a delivery or collection fee

Product Benefits:

- Unlimited kilometers
- Improves and reduces claim costs to eliminate variable costs to Insurers
- No additional charges
- Rental vehicle is insured:
 - 100% Collision damage waiver except for R3,500 excess per accident or incident [inclusive of the Accident administration fee]
 - 100% Theft Loss waiver except for R3,500 excess per accident or incident [inclusive of the accident administration fee]
- If insured's vehicle is not repaired or replaced within the maximum days permitted in terms of their policy the insured has the option to continue to rent the vehicle (on own account via a credit card) indefinitely at similar discounted rates
- Insured has a choice of all car groups subject to the option permitted in terms of their policy.
- Reservation by Insurers can be made per web, phone, fax or e-mail
- Specific management rental reports supplied monthly to Insurers
- A facility to clients of insurers countrywide rental cars available from 82 depots and therefore can be delivered or collected easily.

Essential Contact Information

Essential Carsure Contacts:

Timothy Pillay
Product Manager
Tel: 011 669 1039
Cell: 082 531 7959
Email: timothy.pillay@guardrisk.co.za

Claims & Administration Contact:

Tel: 0861 227 784
Email: courtesycar@carsure.co.za

The Carsure difference:

- Excess buy-down (Waiver):
 - *Client has the option to waiver the applicable driver excess at R350 for the rental period. The waiver is payable by the driver to CarSure and is optional. Policy is underwritten by Guardrisk Insurance Company Limited; Registration no: 1992/001639/06; FSP No.: 75; An Authorised Financial Service Provider*
 - CarSure have direct access to the AVIS Worldwide Wizard central reservation system, this means:
 - When CarSure receives a reservations request the reservation is made simultaneously into AVIS
 - No duplication
 - No unnecessary correspondence
 - The insurer can make arrangements for replacement vehicles directly to CarSure/AVIS through our custom designed web enables reservation booking system, this means no need;
 - To fax
 - To phone
 - To write letters
- this translates into
- Prompt service
 - Quick turnaround/delivery of the AVIS rental vehicle to the client
- We monitor the replacement or repair of your clients insured vehicle, this way we restrict the number of rental days.

Rental Procedure:

1. Client's vehicle involved in an insured event as defined in their policy i.e.: Accident, Write-off; Hijack; or Stolen.
2. Client phones claims/contact person with notification of motor claim.
3. Claims/Contact person notifies CarSure to arrange vehicle via the CarSure web site.
4. Claims/Contact person completes the necessary information on the web rental request form and quotes claim number as authority.
5. CarSure contacts the client within an hour to arrange the Avis rental vehicle for the authorized period
6. CarSure confirm the rental terms and conditions to the client:
 - *Drivers license to be presented to Avis when vehicle is received*
 - *Security deposit payable*
 - *Any delivery/collection charges if applicable*
 - *Declaration of additional drivers to AVIS*
 - *Traffic fine administrations fee if applicable*
 - *Driver excess in the event of anything happening to the Avis vehicle*
 - *Offer of the excess buy down*
7. An SMS is sent to the client with his rental reservations number and the return date of his rental vehicle.
8. The claims/contact person receives a confirmation e-mail that his client's vehicle is arranged.
9. The client drives the AVIS vehicle for the authorized period.
10. An automated e-mail is sent to the claims/contact person 3 days, 2 days and 1 day before the authorized rental period expires, which enables the claims/contact person to extend the car hire should it be necessary.
11. An automated sms is sent to the client at the same time 3 days, 2 days and 1 day before the authorized rental period expires, to warn the client that his car hire is expired and should it be necessary he may enquire about an extension of his car hire direct with Insurer.
12. No extension necessary, the client's claim is settled (i.e.: vehicle returned from auto repairer or replacement vehicle received) and returns the rental vehicle.
13. Avis submit invoice directly to Insurer for the authorized rental period.
14. Insurers shall be responsible for the cost of rental from AVIS where authorised by the insurer.
15. If the insured doesn't have the policy extension or insurers decline, CarSure can still provide a rental vehicle subject to Avis normal rental credit vetting.

Note: Authorization from the insurer in terms of the policy is necessary prior to delivery of the rental vehicle

INNOVATIVE INSURANCE SOLUTIONS

Guardrisk Insurance Company Limited
Registration no: 1992/001639/06 FSP No.: 75
An Authorised Financial Service Provider

GUARDRISK 
TAILORED RISK SOLUTIONS
A member of Momentum Metropolitan