

# GUARDRISK MOTOR FLEET

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## What does AURA specialise in?



Corporate & small commercial



Ambulance services



Rental companies  
10 units & more



Security companies  
10 units & more



Specified policies  
minimum 3 vehicles



Fleet vehicles  
15 vehicles & more

## Fleet solution

Designed to cater for **motor fleet** business with the ability to structure a customisable Insurance portfolio according to the clients' needs:

### Aggregates (self insurance)

R500,000 and above

### Deposit structures

Annual paid policies only

### DEPOSIT PREMIUM EXAMPLE

**Full annual premium** | R250 000 | Deposited 70/30 %  
1st layer deposit premium payable (70% = R175 000)  
Should claims be paid and outstanding by the Insurer exceed 60% of the 1st layer deposit premium paid (R105 000) then the 2nd layer deposit premium (R75 000) becomes due and payable immediately

## Specified solution

Designed to cater for **specified vehicles**:



Premium payment  
on monthly or annual  
basis



Flexible deductible  
structures for all vehicle  
types



Optional car hire for vehicles  
with a carrying capacity of  
less than 2,000kg.



Automatic  
SASRIA

## Requirements for a quote



Name of  
insured



Business description



Summary of quote  
(no schedules)



3 years claims history  
(Insurer download)



Current deductibles  
(VAT inclusive or exclusive)

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## Product benefits

- **Territorial Limits** | Africa South of the Equator
- **New for Old** (from date of 1st registration | 12 months with a maximum of 3000km p/m and 36000km p/y)
- **Credit shortfall** | Automatic (subject to adequacy of sum insured)
- Emergency travel costs
- Windscreen cover (including headlamps)
- **Search and recovery charges** | vehicles over R100 000
- **Car Hire** | (30 or 60 days) Group B to Group G
- **Radio and sound equipment** | subject to adequacy of sum insured
- Annual Premium Financing Facility available
- Retail or Market value
- **Optional Roadside Assistance** | within SA and limited vehicles <3500kg GVM
- **Optional Personal Accident cover per seat** | Death, Permanent Disability and Hospitalisation cover

## Limits of indemnity

|                                                                                                                                                                     | Included | Limit                                          |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|------------------------------------------------|
| Territorial limits                                                                                                                                                  | Yes      | Africa South of the Equator                    |
| Repatriation costs (extended countries)                                                                                                                             | Yes      | 20,000                                         |
| Keys                                                                                                                                                                | Yes      | 20,000                                         |
| Radio + car telephones                                                                                                                                              | Yes      | 20,000                                         |
| Emergency + towing costs                                                                                                                                            | Yes      | 50,000                                         |
| Vehicle car hire costs – max 30 days <ul style="list-style-type: none"><li>• Motor cars</li><li>• Commercial vehicles with carrying capacity up to 2000kg</li></ul> | Optional | <b>CarSure</b> Group B vehicle<br>R400 per day |
| Emergency travel costs                                                                                                                                              | Yes      | 5,000                                          |
| Search and recovery charges (vehicle valued >100 000)                                                                                                               | Yes      | 10,000                                         |

## Contact us:

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