

# Explore Namibia

## **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.

### **Background**

It is important to be aware and understand that there are significant differences compared to Western countries in case of car insurances and responsibility in case of damages.

For example, in 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 responsible for any damages and related compensation in case of an accident or damages.

All lessees / drivers should be at least 25 years old. One needs to be in possession of the drivers licence for at least 2 years.

### **Standard excess**

All rental cars have standard third party insurance and are insured in case of traffic accidents<sup>1</sup> for 90% of the value. The client is responsible for the excess of the remaining 10%.

For this 10% a guarantee by credit card (VISA or Mastercard) is required when arriving at the car rental company. The guarantee can be spread over different credit cards, as long as all the credit cards are on the main booker's name. This guarantee is cancelled automatically when the car is returned and there are no damages found.

Besides the general exclusions, terms & conditions, also glass damage and tire damages are not covered by this type of insurance and will be the responsibility of the client.

### **Reduction of the excess**

When the client likes to rent the car with a lower excess than standard an additional fee per day will be calculated. It is possible to reduce the excess to a minimum of N\$ 1,500.-

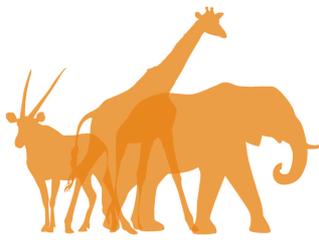
The reduction possibilities are:

- Reduction 1: 50% reduction
- Reduction 2: 87.5% reduction
- Reduction 3: reduction of the excess amount to a minimum of N\$ 1,500.-

### **Reduced excess 1 and 2**

Reduction of the excess amount helps you in case of an accident in which a third party is involved. The damage to the rented vehicle as well as the vehicle of the third party is covered above the amount of the chosen excess amount.

Important: Reduction 1 and 2 exclude damage to tyres, windows and damages as a result of single vehicle accidents. Also damages as a result of sandstorms are excluded.



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## **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, Drunken Driving etc. excluded)

The excess amount of N\$ 1,500.- of Reduction 3 is always applicable.

Important: Reduced excess 3 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.

## **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 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**

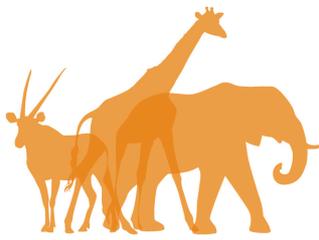
The used definition of a traffic accident is: an accident with the vehicle where another vehicle is involved, or where a pedestrian is involved, or where an animal is involved.

Important: traffic accidents without involvement of other parties, like e.g. rolling the car is not covered with Reduction 1 and 2. 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;
- 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;
- etc.



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## 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 (included in Reduction 3);
- damaged glass and windows (included in Reduction 3);
- damaged tyres (punctures, leaking, and/or extraordinary use) (1 tyre in Reduction 3);
- damage caused by driving through water;
- damage cause by sandstorms (included in Reduction 3);
- damage of personal belongings;
- damage to clutch and gearbox due to wrong usage;
- etc.

## Exclusions on 24-hour service and reduced excess

In certain areas the 24-hour service is not applicable. These areas are often more difficult to reach. Because the tenant chooses to deviate from the main roads also towing costs are for the tenant's account.

Of course you will be assisted as soon as possible, but sending assistance takes more time.

The areas are: Kaokoland and Bushmenland in Namibia, all parks and surrounding areas in Botswana, complete Zimbabwe, Zambia, Mozambique and Malawi.

Reduced excess is not applicable in Zimbabwe, Zambia, Mozambique and Malawi. The days you spend in (one of) these countries you do not have to pay for the reduced excess. You can get a refund for these days by showing the stamps in your passport when returning the car.

## Theft

In case of theft, the excess is taken. Costs above the excess are covered in case the client behaved responsible and took care, the vehicle was locked and the client can deliver the original car keys.

## Tyre damage

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

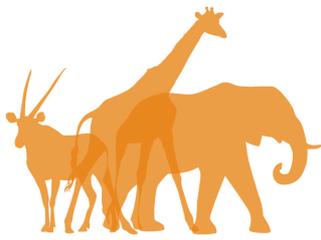
Tyre damage is not covered (Reduction 3, 1 tyre included). In case of a puncture or a damaged tyre, you can try to have it fixed or you can choose to purchase a new tyre, so you can continue driving.

Upon return the damage is based on the number of mm's profile at the time you received the vehicle. In account is taken whether you have/have not bought a new tyre.

## Sandstorm

In case of a sandstorm, stop the car immediately and try to look for a 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. Sandstorms do mostly occur at the coast and in case of an eastern wind.

Damage due to sandstorms are only covered with Reduction 3.



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## **Police report is 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.

## **Towing cost**

The towing cost in case of an accident is 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.

## **Coverage by 'own' insurance**

With some (travel) insurance companies it is possible to get additional insurance for damages to rental vehicles, which are not covered by the standard insurance of the car hire company.

Also some credit card companies offer an additional insurance. We advise to check on and organize this beforehand.

## **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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