

GENERAL SHORT-TERM INSURANCE TERMS

MOST OF THE INSURANCE COMPANIES ONLY PROVIDE COVER FOR YOUR ASSETS IN THE FOLLOWING COUNTRIES: THIS LIST WILL CHANGE FROM INSURANCE COMPANY TO COMPANY PLEASE CHECK YOUR INSURANCE CONTRACT

- THE REPUBLIC OF NAMIBIA
- SOUTH AFRICA
- BOTSWANA
- LESOTHO
- SWAZILAND
- MOZAMBIQUE
- ZIMBABWE
- ZAMBIA
- MALAWI

NB! IF THE COUNTRY YOU'RE TRAVELING TO DOES NOT APPEAR ON THIS LIST YOU CAN BUY COVER AT AN ADDITIONAL PREMIUM

ABOUT TERRITORIAL LIMITS:

HOWEVER, ITEMS INSURED UNDER THE ALL RISK SECTION PROVIDE WORLDWIDE COVER AND ARE NOT LIMITED TO THE ABOVE MENTIONED COUNTRIES

IF YOUR CAR/TRUCK/TRAILER IS INVOLVED IN AN ACCIDENT OUTSIDE THE BORDERS OF NAMIBIA IT'S THE CLIENT'S RESPONSIBILITY TO BRING IT TO THE NAMIBIAN BORDER AND INSURANCE WILL COMPENSATE YOU REASONABLE FEES FOR IT

OTHER GENERAL SHORT-TERM INSURANCE TERMS YOU SHOULD KNOW

1

SALVAGE:

When there are damaged items, as a result of a claim, you must not abandon them or get rid of them until we agree that you can do so. In the event of payment by us for a total loss, the salvage shall become insurance property.

2

CONSEQUENTIAL LOSS:

This is further loss that you may suffer because of an initial insured event.

3

CONSEQUENTIAL LOSS EXAMPLE:

You are driving in your car to the airport to catch a flight. On the way, you have a car accident. Because of the accident, you miss your flight. We compensate you for the damage to your car, but we will not compensate you for the wasted air ticket OR your vehicle manufacturer cancels/suspends your vehicle warranty or service plan due to an accident.

4

INCREASE AFTER A CLAIM:

The limit of compensation does not change when you have a claim, but the premium might be affected. We may choose to wait until the renewal of the policy to increase your premiums or we may apply a higher premium from a date following the loss or damage, given 30 days' notice. This applies separately to each section.

OTHER GENERAL SHORT-TERM INSURANCE TERMS YOU SHOULD KNOW

5 IF YOU HAVE MORE THAN ONE POLICY:

If any other insurer also insures any item we insure under this policy, we will compensate you for our portion of the claim only.

6 AUTOMATIC INCREASE DUE TO INFLATION:

On the renewal date of the policy the amounts insured under household contents, house owners (buildings), and all risks unspecified will automatically be increased by an inflationary percentage. This does not relieve you of your responsibility to ensure that the amounts insured represent the full replacement value of the property at all times.

7 IF YOU WISH TO CANCEL YOUR POLICY:

You may cancel the policy at any given time, giving us written notice. The insurance company might be entitled to keep the short-term premium or minimum premium that you have paid.

CLAIMS: HOW TO CLAIM

What you must do

If an event occurs that is likely to result in a claim, you must:



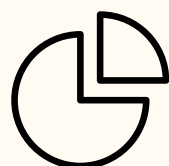
Take reasonable steps to prevent any further loss or damage.




Report the claim to us as soon as possible, no later than 30 days after the insured event. 



Obtain the full name, address and registration number of any other parties involved, including possible witnesses.



In the event of a burglary, theft, or vehicle accident, report it to the police within 24 hours and provide us with a case number and copy of police report. 



Inform us immediately if there is an incident that might lead to a claim against you, including legal proceedings or impending prosecution or any other legal process. If you do not adhere to this, it may result in your claim not being entertained.

INSURANCE COMPANIES

Responsibilities



We must inform you of any Changes made to your Policy: We may amend, endorse, or limit cover in terms of your policy by giving you or your broker 30 days' written notice. If you make any changes to the policy, it will be effective from the date and time agreed to by us. If we wish to cancel your policy, we must give you or your broker 30 days' written notice. ✨



Fraud: All dealings concerning this policy must be done honestly and in good faith. If any claim under this policy is in any respect fraudulent, or if any fraudulent means or devices are used by you or anyone acting on your behalf or with their knowledge or consent to obtain any benefit under this policy, or if any event is occasioned by the wilful act of, or with the connivance of you, the benefit afforded under this policy in respect of any such claim shall be forfeited. Your policy will be cancelled with immediate effect.

We will take legal steps to recover any damages from you. You may not obstruct the outcome of a legal matter. ✨



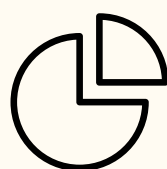
If you have more than one policy: If any other insurer also insures any item we insure under this policy, we will compensate you for our portion of the claim only. ✨

CLIENT *Responsibilities*

You must Comply with the Terms and Conditions of the Policy



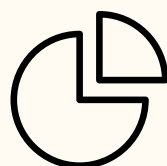
To be compensated, you must have complied with all provisions of the policy terms, conditions, and exclusions. There are limits to the compensation for the items you insure. ✨



You must have an insurable interest in any item you wish to insure – i.e. items which, if lost or damaged, causes you to be financially worse off.



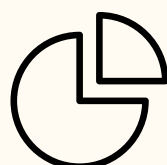
You must maintain your property and take reasonable steps to prevent loss or damage to your insured property or we might not compensate you for any loss or damage.



You must comply with the claims procedures set out in the policy wording.



You must read the policy wording and schedule carefully. If you have any uncertainties, discuss these with us or your broker as soon as possible. ✨



You must inform us or your broker immediately of any material changes since this can affect your risk profile.



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