



**ONE DAY WHEN YOUR NUMBER COMES UP,
MAKE SURE YOU'RE PREPARED WITH CARSURE**

WHAT IS *CarSure* Courtesy Car

The Provision of Avis rental vehicles to policy holders,
at a monthly premium, who does not or have not
opted to take the insurer's car hire option.

ARRANGED BY *CarSure* AND UNDERWRITTEN BY
GUARDRISK INSURANCE COMPANY LIMITED

CarSure Courtesy Car a division of Guardrisk Allied Products and Services,
an authorised financial services provider, FSP No: 10411, and underwritten by
Guardrisk Insurance Company Limited



WHO CAN BENEFIT?

⊕ Who can benefit?

⊕ Brokers

- ⊕ One offer to all clients across various insurers
- ⊕ Additional income

⊕ Self insured clients

- ⊕ Known fixed cost monthly

⊕ Fleets

- ⊕ Known fixed cost monthly



WHAT IS NEEDED FOR A QUOTE?

- Option for LoU (car hire) Compulsory or Voluntary
- Rental Days offered i.e. 28 or 30 days etc - days please confirm?
- Number of Policy holders i.e. vehicles insured
- Number of Policy holders LoU
- Premium per vehicle per month or per annum
- Number of motor claims excluding windscreen
- Number of claims for LoU
- Number of rental days
- Aggregate rental days per month or per annum (if you have)
- Rental days per claim

PREMIUM TERMS

- ⊕ Provision of Avis rental cars to policy holders
- ⊕ Quote is valid for 30 days and subject to *CarSure* being provided with insurer accredited or insurer authenticated claims loss results & ratio's
- ⊕ All premiums are inclusive of VAT
- ⊕ Premiums may alter subject to 30 days notice by the insurer
- ⊕ Courtesy Car Policy is a monthly policy
- ⊕ Premiums are payable monthly in terms of the Short Term Insurance Act 53, 1998
- ⊕ *CarSure* to receive an electronic monthly border aux of all loss of use policy holders
- ⊕ 12.5% (twelve & half) Commission payable to the broker
- ⊕ Administration Fee (before VAT)
- ⊕ Profit commission after accounting for claims and expenses (including reinsurance and 10% (ten) management expenses), payable half yearly to the administrator
- ⊕ A delegated Mandated authority to be signed by administrator

ESSENTIAL CONTACT INFORMATION

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