



Prime Motor Assist

Important

Contact Numbers

Emergency Numbers (24 hours)

Police	10111
Ambulance	082 911
Towing & Roadside Assistance	0861 782 876

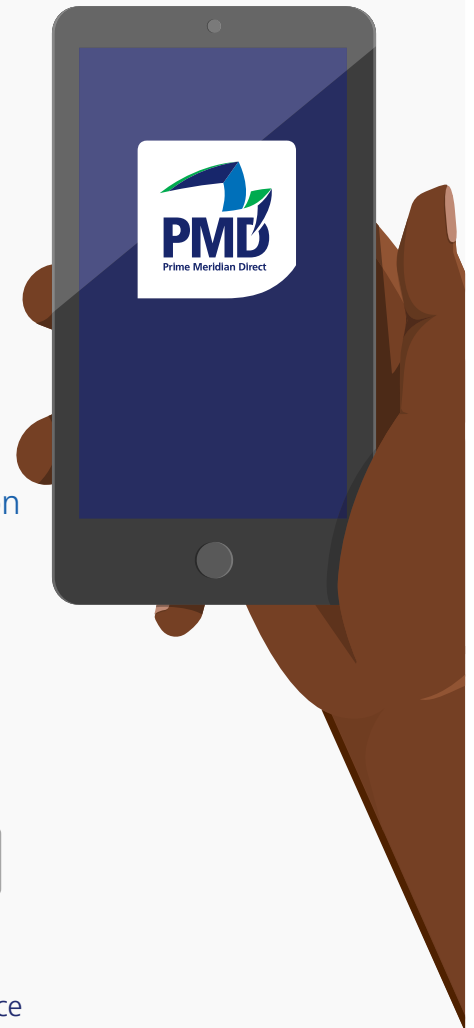
Head Office (Office hours)

Customer Service and Claims	011 745 7800
Policy Purchases	0860 22 22 61
Complaints and Compliance	011 745 7820



Get the **PMD Mobile App** and save time!

- Register and upload your claims
- Upload your required photos
- Update your personal information
- Get emergency help



Download it today for
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Download our Roadside Assistance
contact details to your phone.



Important: By paying your monthly premium, you indicate your acceptance of the written policy terms and conditions.

Underwritten by Santam
Structured Insurance Limited

Policy benefits underwritten by Santam Structured Insurance Limited, an Authorised Financial Services Provider, FSP1027.



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Download the PMD Mobile App today!

Available for Android and iOS.



We are fully committed to treating our customers fairly.

We will always strive to deliver the fairest possible outcomes to our customers and take responsibility for our company and employees. We promise to always be professional and polite in our interactions with you and to settle all valid claims as quickly as possible.

We further recognise that our employees, irrespective of their role, are critical in delivering a positive customer experience. Therefore, our culture and value system has been designed to encourage and support a customer centric work environment where principles, passion and professionalism underpin the activities of our staff.

We have attempted to present this policy document in plain and easily understandable language.

Should you have any questions about how this policy works or if you are in any way unhappy with the service you have received, please refer to the Market Conduct Information section of this policy document for guidance on your rights and how best to proceed.

Please remember to keep this document in a safe place as you may want to refer to it again in the future.

Kind Regards,

The PMD Team

Compliments & Suggestions

We are committed to ensuring that our products and service meet your fullest expectations and therefore we value your honest feedback.

Should you wish to compliment us or if you have any suggestions on how we might improve our products or service delivery, then we would love to hear from you.

Kindly forward your compliments or suggestions to:

E-mail: compliments@primemeridian.co.za; or

Post on Helloworld: www.hellopeter.com/prime-meridian-direct

Advice

This policy has been provided to you at your own request and without us giving you any financial or other advice. Therefore, it is really important that you carefully read this document and make sure that the PRIME MOTOR ASSIST policy is right for you and meets your specific needs. Please feel free to call us on 011 745 7800 during office hours with any further questions or enquiries. We'll be happy to help!

Insurance agreement

Notwithstanding the fact that you may have purchased this policy through our contact center, website or mobile app, the full policy wording contained herein and the policy schedule read together, and not the telephonic purchase conversation, are what form the personal non-life (short term) insurance agreement between you and the Insurer.

The telephonic purchase conversation was there to assist you with important policy information and data capture but was not intended to be a replacement for the written documentation. The nature of telephonic conversation and the limited time available means that every benefit, feature and limitation of this policy could not be fully explained to you. It is therefore possible that if you don't fully read this document and the policy schedule your understanding of the policy may be inaccurate in some way.

Intermediary, administrator and insurance company details

Whilst PMD is responsible for marketing and policy distribution, this personal non-life (short term) insurance policy is underwritten by Santam Structured Insurance Limited (Registration Number 1952/000436/06, FSP Number 1027). In other words, Santam Structured Insurance Limited is the insurance company that provides your cover and pays your claims.

In addition, please note that the Insurer has appointed **PrimaryAsset Administrative Services (Pty) Ltd** (Registration Number: 1992/001306/07, FSP Number: 3920) to perform the administration of your policy. What this means is that PrimaryAsset assists the Insurer by performing a range of administrative activities related to your policy on its behalf, like premium collection and claims administration.

Terms and Conditions

General

- 2 Introduction
- 3 Policy Definitions
- 4 Policy Benefits

Introduction

- 1.1. The terms and conditions in this policy document set out the rules and requirements that form the foundation of the agreement between you and us.
- 1.2. Certain terms and conditions in the policy wording apply to all sections and cover provided under this policy. There are also terms and conditions that apply to specific sections and types of cover only. Where this is the case, it is important to remember that overall policy terms, conditions, exclusions, provisions or limitations are enhanced or amended (but not ignored or removed) by the additional specific terms and conditions.
- 1.3. We agree to indemnify you subject to the terms, conditions and exclusions contained in this policy of insurance; in consideration of, and conditional upon:
 - a. the prior consecutive payment of the premium/s by you or on your behalf and the receipt of premium by us or on our behalf;
 - b. you having agreed that any written, electronic or telephonic disclosure or other information supplied by you, or on your behalf shall form an important part of this agreement of insurance;
 - c. you having agreed that the written policy wording, any related schedules (including any schedules substituted for the original schedule), policy annexures and endorsements (if any) must all be read together for a full understanding of the complete agreement between you and us;
 - d. our liability under the policy is conditional upon your compliance with the terms and conditions described herein. Any breach may entitle us to reject a claim, void or cancel this policy.
- 1.4. It is important to note that this is a personal non-life (short term) insurance policy that is renewed on a monthly basis by way of payment of the monthly premium. The insurer reserves the right to amend the terms and conditions of this policy upon 31 days' notice to you.



Important: By paying your monthly premium, you indicate your acceptance of the written policy terms and conditions.

What the policy words mean ("Policy Definitions")

2. Where any of the words in the table below are used in this document, or any of the related schedules and annexures hereto, they shall have the meaning provided.

Policy Word	Meaning
Consecutive premiums	Monthly premiums received, when due, in succession and without interruption or default.
Fraudulent act	Includes you, a nominated driver, or a person acting on your behalf or associated with you providing us or the Insurer at any time with inaccurate, incomplete, dishonest, false, fabricated or exaggerated information.
Home	Means where you usually reside.
In force	Means that the cover and benefits provided in terms of this policy are in force and available to you, subject to the terms and conditions contained herein.
Loss of employment	The Insured becoming and remaining unemployed as a result of redundancy or retrenchment and receiving no remuneration from any occupation during this time.
Minor dents, bumper scuffs and scratches	Means damage to the vehicle's bodywork capable of being repaired by a paintless dent removal process or other minor scratch or spot repair process including brush touching where in the opinion of the repairer a durable paint match is possible.
PDR	Means Paintless Dent Removal. It is a dent repair process that massages the soft vehicle metal back to its original appearance. It does not require the use of paint, spray-painting or colour matching at any point in the process.
Per annum	Means during a twelve month period measured from policy Commencement date, anniversary date or reinstatement date, whichever is most recent.
Redundancy	Termination of the Insured's position by his or her employer as a result of the introduction of new technology or reorganisation of the employer's organisation.

Policy Definitions Continued...

Policy Word	Meaning
Retrenchment	Termination of the Insured's position by his or her employer based on adverse trading conditions or anticipation thereof, or upon any other business decisions of the employer resulting in a general reduction of its staff complement.
Towing	The physical removal to the nearest suitable repairer where the vehicle is undrivable and cannot be repaired at the roadside.
Vehicle	The Insured Vehicle as recorded in the policy schedule.
We / Us / Our / The Insurer	Santam Structured Insurance Limited - a registered non-life insurer for the purposes of the Insurance Act 2017 and a licensed financial services provider [FSP1027] for the purposes of the Financial Advisory and Intermediary Services Act 2002 as may be amended from time to time; or PrimaryAsset Administrative Services (Pty) Ltd - a licensed financial services provider [FSP3920] for the purposes of the Financial Advisory and Intermediary Services Act 2002 as may be amended from time to time - acting on behalf of Santam Structured Insurance Limited.
Windscreen chips	Means minor localised impact damage to the front windscreen of the vehicle (not exceeding 50mm in diameter) caused by a stone or other flying debris that can be safely repaired.
Windscreen crack	Means a minor localised crack to the front windscreen of the vehicle (not exceeding 100mm in length) caused by a stone or other flying debris that can be safely repaired.
You / Your / Insured	Means the Policyholder, being the owner of the policy and who is responsible for the payment of the premium, including any person acting on your behalf; this would include any nominated or other driver/s of the insured vehicle.

Policy Benefits

Please note that the following options of the PRIME MOTOR ASSIST plans are available - please be sure to check your policy schedule to determine which variant you have:

Assist Lite



Assist Standard



Assist Plus+



- PRIME MOTOR ASSIST LITE - This plan includes only roadside assistance benefits.
- PRIME MOTOR ASSIST STD and EXECUTIVE - These plans include both roadside assistance and autobody care and maintenance benefits.
- PRIME MOTOR ASSIST PLUS+ and EXECUTIVE PLUS+ - These plans include roadside assistance, autobody care and maintenance and mechanical warranty benefits.

1. Cover provided: Roadside assistance

- 1.1 Cover for roadside assistance benefits commences upon receipt of the first premium. Benefits include:

Benefits	Limit Per Incident	Limits Per Year
Fuel Delivery	R 450.00	2 Incidents a year
Jumpstart	R 575.00	2 Incidents a year
Tyre Assistance	R 500.00	2 Incidents a year
Locksmith	Telephonic Assistance	Unlimited
Message Relay	Telephonic Assistance	Unlimited

- 1.2. In the event of a mechanical breakdown, towing will be limited to a 60-kilometre radius from the place of breakdown and is limited to two claims per annum.
- 1.3. Reimbursement of up to R1000 per year for car hire where your vehicle breaks down over 40 kilometres from your home.

2. Cover provided: Autobody care and maintenance

- 2.1. Cover for the autobody care and maintenance benefits commences after three consecutive premiums are received. Benefits include:
- The repair of minor dents using PDR;
 - The repair of minor bumper scuffs and scratches to the bodywork;
 - The repair of windscreen chips and cracks.
- 2.2. Maximum claim limits per any one claim:

Claim Limits Per Plan	Standard and Plus+	Executive and Executive Plus+
Paintless dent removal (per dent)	R 200.00	R 400.00
Brush-touch of scratches	R 200.00	R 400.00
Bumper scuff / spot repair	R 800.00	R1,600.00
Windscreen chip and crack repair	R 200.00	R 400.00
Maximum individual repair cost	R1,500.00	R3,000.00
Annual limit per policy	R3,000.00	R6,000.00

3. Cover provided: Mechanical warranty

- 3.1. Cover commences after three consecutive premiums are received. Benefits include the repair or replacement of specified mechanical or electrical components that fail as follows:

Parts Covered	Plan A	Plan B	Plan C
Plan A: Vehicles less than 5 years (current & prior 4 year models) and with less than 110 000 km's Plan B: Vehicles less than 8 years (current & prior 7 year models) and with less than 160 000 km's Plan C: All other vehicles in age and with 160 000 km's or more			
Engine	R5,000	R3,500	R3,000
Gearbox	R3,500	R2,500	R2,000
Differential	R3,500	R2,500	R2,000
Turbo Assembly; Management System	R2,000	R1,500	R1,000
Casings; Propshaft; CV Joints; Front Wheel Drive unit; Steering Mechanism	R1,500	R1,000	R 750
Suspension; Wheel Bearings; Braking System; Fuel System	R1,500	R1,000	R 750
Electrical Components; Electrical Ignition; Air conditioner	R1,500	R1,000	R 750
Overheating	R2,000	R1,500	R1,000
Viscous & Electric Fans	R1,000	R 750	R 500

Extent Of Cover	Description
Engine	All internal components. Decarbonisation, burnt valves and blown cylinder head gaskets are specifically excluded.
Gearbox	Manual Transmission: All internal components, plus gear lever and linkages. Automatic Transmission: All internal components plus torque converter, gear lever and linkages.
Differential	All internal components.
Turbo Assembly	Factory approved turbo charger including impellers, shafts, bushes, casings and including intercoolers.
Management System	Engine and Transmission management control unit, sensors and solenoids.
Casings	Engine block, cylinder head, gearbox and differential casings are covered (subject to policy liability).
Propshaft	Propshaft, universal joints and centre bearings.
CV Joints	Constant velocity joints excluding rubber boots.
Front Wheel Drive	External drive shafts, couplings, hubs and hub bearings and drive flange.
Steering Mechanism	Steering wheel, column shaft, bearings and joints, internal components of the rack and pinion, tie rod ends, servo steering pump and reservoir.
Suspension	Upper and lower wishbones with associated ball joints and bushes and springs.
Wheel Bearings	Front and rear.
Braking System	Master cylinder, servo unit, disc and callipers, drums and wheel cylinders. Frictional material is not covered.
Fuel System	Mechanical and electrical fuel pumps and injectors.
Electrical Components	Alternator, starter motor (including ring gear) and windscreen wiper motors.
Electrical Ignition	All solid state control and triggered units
Air Conditioner	Compressor only.
Overheating	Breakdown as a result of overheating.
Viscous & Electric Fan	Engine cooling only.

- 3.2. Overnight hotel accommodation where breakdown is over 100 kilometres from your home as follows:

Additional Benefits In The Event Of A Valid Claim	Plan A	Plan B	Plan C
Hotel Accommodation	R1,000	R 750	R 500

Important exceptions

- 3.3. We do not pay:
- If the policy is not in force not at the time of the damage or breakdown;
 - If the damage or breakdown occurred whilst the vehicle was outside the borders of the Republic of South Africa;
 - For any loss (whether directly or indirectly) arising from any riot, strike, civil commotion (including any individual acts of arson or vandalism), labour disturbance, military action, war, invasion, martial law, mutiny, usurpation of power, insurrection, rebellion, revolution, act of terrorism, protest against government or tribal authority, or seizure of the vehicle by any organ of state;
 - For any consequential or indirect loss or resultant damage arising from any cause whatsoever, including the repair or replacement of parts or components;
 - For loss or breakdown arising from wear and tear, rusting or any other gradually developing cause;
 - Loss or damage incurred in a motor vehicle accident that is not of a minor nature and that would ordinarily form part of a claim under a fully comprehensive motor insurance policy, whether or not you have such a policy;
 - For any repair that requires the stripping and re-assembly of any of the vehicle's panels, bumpers, fenders or windscreen;
 - For any repair work requiring the re-spraying of an entire panel of the vehicle;
 - For any damage left unrepaired after a previous claim;
 - For the replacement of an entire windscreen or the fitment of parts;
 - If the loss was caused or contributed to by any grossly negligent, illegal, criminal

behaviour or fraudulent act by you or a family member. Should you or anyone acting for you knowingly or otherwise commit a fraudulent act or attempt to obtain a benefit under this policy by improper or dishonest means, all premiums paid and benefits of this policy will be forfeited and the policy cancelled without refund or compensation.

- For any loss, damage or mechanical or electrical component failure arising from your vehicle not being maintained in a roadworthy condition in accordance with the South African National Standard for the Testing of Motor vehicles for Road worthiness (as amended).

Important Provisions

- This policy is provided to you without advice and at your own request.
- The payment of premiums indicates your acceptance of the terms, conditions and notices of this policy. By entering into this contract of insurance you authorise us to debit your account on an agreed debit order date or salary date of each month. Where collection is unsuccessful, you further authorise us to track the nominated bank account and/or re-present the instruction for payment at any time when sufficient funds are available. Should your debit or salary date fall on a Saturday, Sunday or recognised South African public holiday, you authorise us to debit your account at our discretion on the following or previous ordinary business day. Should your salary date temporarily change (for example during the month of December), you authorise us to debit your account at our discretion on any day considered appropriate during such month. Please see policy schedule for debit order mandate details.
- You may elect to cancel this policy with immediate effect. In all other instances, your request for cancellation will take effect on the day immediately preceding your next debit order date. We may cancel this policy, on 31 days' written notice sent to the last known postal address of the Insured.
- Should we discover that there has been a material change in the underwriting risk that you or your vehicle exposes us to, we may elect to cancel the policy with immediate effect upon written notice to you and without compensation or refund of any premiums or costs incurred by you.

- 3.8. If your full monthly premium is not received within 15 days following your premium due date, your policy will lapse and all policy benefits and cover will cease. During the aforementioned 15 day period, it is your responsibility to make payment to us by way of electronic funds transfer or cash deposit into our bank account. We reserve the right to re-debit your account where we feel it appropriate or upon request from you. Benefits and cover may be re-instated at our option upon the subsequent receipt of future premiums.
- 3.9. If your monthly premium is returned unpaid with an exception code from our bank indicating that the debit order was reversed by you upon an instruction to your bank that we had no authority to debit your account, we may interpret this action as an indication that you no longer want the policy and wish to cancel it with immediate effect. Where this is the case, the 15 day catch up period referred to above will not apply. Should you wish to reinstate the policy in these circumstances, you may do so at any time but any applicable waiting periods, deferred benefit periods or accumulated benefits will restart from month 1 upon reinstatement.
- 3.10. You must properly service your vehicle according to the manufacturer's specifications, and ensure that your vehicle is always in a roadworthy condition. Be sure to keep accurate records and service slips as these may be requested from you.
- 3.11. You must timeously repair any damage to the vehicle not covered by this policy. It may not be left unrepaired to form the subject of a later claim.
- 3.12. Changing tyres, jump starting flat batteries and delivering fuel are limited to two call-outs each per annum.
- 3.13. The Mechanical Breakdown Insurance Warranty covers passenger vehicles having a maximum gross vehicle mass (GVM) of 3 500 kg. It does not cover taxis, hire vehicles, rebuilt vehicles (CODE 3), modified vehicles (including turbo conversions) and vehicles that are or have been used in any form of motoring competition (applies to PLUS+ plans only).
- 3.14. The Mechanical Breakdown Insurance Warranty only covers mechanical breakdowns or failures occurring within the Republic of South Africa and is effective for a maximum overall distance of 250 000 km's from date of membership (applies to PLUS+ plans only).

- 3.15. Mechanical breakdowns or failures caused by wear and tear or as a result of a reduction in the operating performance of the vehicle commensurate with its age or mileage will be limited to 50% of the stated benefit or repair cost (applies to PLUS+ plans only).
- 3.16. Car hire is subject to a maximum of R1,000 per annum.

4. Claims Notices and Procedures

- 4.1. When you wish to obtain Roadside Assistance of any kind, please call 0861 782 876 (24 hours).
- 4.2. When you wish to lodge a claim for Autobody Care and Maintenance matters, please call 011 745 7800.
- 4.3. For Mechanical Breakdown Warranty claims please call 0860 927 726.
- 4.4. Failure to comply with the our claims center's requests may result in the rejection of your claim.
- 4.5. Commencement of repair work may not be authorised by anyone without our prior written consent.
- 4.6. You have a period of 90 days after receiving any claim rejection notice to make representations in this regard to us and a further six months thereafter to institute any legal action. Thereafter you will not be entitled to make any claim under this policy.

5. Treating Our Customers Fairly

Should these policy terms, conditions and notices not be completely clear to you, you may visit our website at prime.co.za or you can contact us directly during office hours on 011 745 7800 for further assistance.

Terms and Conditions

Optional Benefits

- 8 Car Hire Extender
- 9 Tyre Maintenance Reward
- 9 Retrenchment Indemnity
- 9 Windscreen Replacement
- 10 Towing Extension



Important: Optional benefits apply only if selected and specifically noted on the policy schedule.

Optional Benefits

Car Hire Extender Benefit

- 6.1. Where this benefit has been selected, we agree to reimburse you for any car hire expenditure actually incurred following the theft, hijacking, collision or breakdown of the Insured vehicle up to a maximum value of R500 per day including VAT and up to a maximum overall limit of indemnity according to the plan selected. Cover will commence when your policy is in force.



To qualify for benefits one of the following vehicle rental companies must be used:

- Budget Car Rental
- Hertz Car Rental
- Europcar
- Tempest Car Hire
- Avis Rent-a-Car
- Thrifty Car Hire

Maximum limit of indemnity (per incident)	
Plan	Benefit Type and Limits
Plan 1	R4 000,00
Plan 2	R6 000,00
Plan 3	R8 000,00
Plan 4	R10 000,00

- 6.2. In the event that your car hire expenditure is incurred by a third party on your behalf, it is required that your details appear on the invoice as either the main driver or as an additional driver in order for your claim for reimbursement to be processed.

- 6.3. Proof of theft, hijacking, collision or breakdown and expenditure satisfactory to us must be provided in a timeous manner. Any fuel deposit, security deposit or insurance waiver fee or additional charges incurred for fuel consumption or running costs will be for your own account.
- 6.4. No claim for reimbursement will be admitted where the theft, hijacking, collision or breakdown of the Insured's vehicle took place before the commencement of cover under this optional benefit. No claim for reimbursement will be admitted where this policy has lapsed or has been cancelled or where a claim for benefits in terms of your PRIME MOTOR ASSIST policy has been rejected.

Tyre Maintenance Reward Benefit

- 7.1. Where this benefit has been selected, we agree to discount a following monthly premium, on the underlying policy, by 50% (fifty percent) where you provide proof satisfactory to us of having purchased and replaced two or more of the Insured Vehicle's tyres with either new tyres or retreads of the correct size and type for the vehicle concerned. The discount will apply to one month's premium and premium rates will return to the usual amount thereafter. Cover will commence when your policy is in force.

Retrenchment Indemnity Benefit

To Qualify

- 8.1. In order to qualify for the benefits in terms hereof, you must have paid at least three consecutive monthly premiums when due and must have been formally employed for a period of at least six months prior to the loss of employment. Your employer must have undertaken a formal and fully documented redundancy or retrenchment programme and you should not have known of the threat of redundancy or retrenchment prior to taking out this policy.

Benefits

- 8.2. In the event of you losing employment through retrenchment or redundancy prior to the attainment of age 60, the benefits due in terms hereof shall be the settlement of any outstanding premiums due during the period of unemployment, for a maximum period of six months, on all active policies of insurance purchased through PMD, limited to a maximum of R1,500 per month.

Exclusions

- 8.3. No benefits will be payable in terms hereof for loss of employment for any reason whatsoever other than redundancy or retrenchment.
- 8.4. No benefits will be paid where you have been self-employed or employed by a family member or family owned or directed company at any point during the six months immediately prior to the lodging of the claim. No benefits will be due in terms hereof where you agree to voluntary retrenchment. Any policies that have lapsed or been cancelled prior to the loss of employment will not qualify for any benefits in terms hereof.

Notification

- 8.5. You must inform us of a loss of employment at the earliest possible time in order that we can arrange for the payment of premiums due prior to the lapsing of cover. You must provide proof satisfactory to us of prior employment including *inter alia* copies of payslips and bank statements for the 6 month period prior to loss of employment.

Windscreen Replacement Benefit

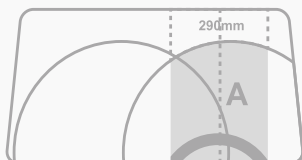
- 9.1. In the event that your vehicle's front or rear windscreen is accidentally damaged after commencement of cover and results in the hazardous impairment of driver visibility or roadworthiness, we agree to have your windscreen repaired or replaced up to a maximum cost of R3,500. The maximum number of claims that you may lodge each year is two. Cover will commence when your policy is in force.

Claims Procedure

- 9.2. All requests for windscreen repair or replacement must be lodged with us on 011 745 7800 during office hours.
- 9.3. During the call you will be directed to the nearest approved repairer.
- 9.4. It is your responsibility to have the vehicle delivered to the recommended repairer for assessment.
- 9.5. The repairer will assess the extent of the damage to your windscreen in terms of the criteria set out below and submit the assessment to us for final approval.
- 9.6. Where the damage qualifies for benefits, the repairer will undertake the repair.

Qualifying Criteria for Benefits

In order to qualify for benefits, it must be demonstrated that:



- a. The front or rear windscreen is so cracked, clouded or otherwise defective that the driver's day or night view is affected or obstructed; or
- b. The front windscreen cracks obscure the driver's view in the A zone (illustrated); or
- c. Windscreen cracks that in the opinion of the approved repairer weaken the screen and threaten its structural integrity.

Towing Extension Benefit

- 10.1 Cover commences after the payment of one monthly premium, provided your PRIME MOTOR ASSIST policy is in force at the time of a motor vehicle accident or mechanical breakdown.

Benefits

- 10.2. Where selected, this optional extension will override the towing provisions of the PRIME MOTOR ASSIST policy document and we will make a reimbursive contribution toward the cost of the towing and storage of your vehicle in the event of a motor vehicle accident or mechanical breakdown and subject to the provisions as set out below, provided you have made use of one of our approved towing service providers and not an independent towing contractor. Should you fail to use our Towing Assistance Call Centre you will be liable for the costs. Towing will be to the nearest place of safety or approved repairer, whichever is closer, up to a maximum benefit of:
 - R3,000 per year where the Standard Extension Plan has been selected.
 - R5,000 per year where the Executive Extension Plan has been selected.
- 10.3. In the event of mechanical breakdown or motor vehicle accident rendering your vehicle undriveable, a reimbursive allowance of up to R500 per incident will be available as a contribution toward any transport or taxi costs incurred.

- 10.4. Benefits are subject to annual limits of indemnity per the table below:

	Standard Plan (Per annum)	Executive Plan (Per annum)
Mechanical Breakdown	R3,000	R5,000
Motor Vehicle Accident	R3,000	R5,000
Taxi/Transport	R 500	R 500
Total Annual Limit	R3,500	R5,500

Special Provisions

- 10.5. Proof of collision or breakdown and expenditure incurred satisfactory to us must be provided in a timeous manner.

Exclusions

- 10.6. No claim will be admitted where this policy has lapsed or has been cancelled and not reinstated or where a claim for benefits in terms of your PRIME MOTOR ASSIST policy has been rejected.
- 10.7. All claims must be reported within 48 hours of the loss. Failure to timeously report your claim may prejudice the Insurer's ability to evaluate it and may lead to the rejection of your claim. To report a loss or lodge a claim please call 011 745 7800 (office hours), e-mail claims@primemeridian.co.za or via the [PMD Mobile App](#).



Notices

11 How to complain

13 FAIS compliance

17 POPI compliance

How To Complain

A. How do I complain?

We promise to investigate and resolve all complaints in a fair and professional manner. Should you not be satisfied with the outcome of a claim or the service you have received from us, then please contact us at:

Market Conduct Department

Physical Address: Prime Meridian House, Building 6, Bryanston Gate, 170 Curzon Road, Bryanston, 2021

Postal Address: PostNet Suite 430, Private Bag X51, Bryanston, 2021

Telephone: 011 745 7800

E-mail: complaints@primemeridian.co.za | legal@primaryasset.co.za

FSP Number: 41040

Where the outcome of a complaint is disputed:

- a. You will be notified of the name and contact details of the person that will facilitate the dispute resolution process;
- b. When a decision has been reached you will be provided with the outcome of such decision in writing with reasons for the decision reached.

B. How long will my complaint take?

- a. We will acknowledge your complaint in writing within 48 hours of receipt;
- b. We aim to resolve complaints within 10 working days;

- c. Where we are unable to resolve your complaint within 10 working days, due either to the complex nature of the complaint or to the need for additional investigative work etc., we will agree a reasonable timeframe with you for the resolution of your complaint. The timeframe will not be more than 42 days;
- d. We promise to keep you informed of our progress at least every 5 working days and;
- e. Where a complaint is resolved in your favour, we will ensure that full and appropriate corrective action is taken without delay.

C. Not happy with the outcome of your complaint?

Should you not be entirely satisfied with the outcome of a complaint or disputed complaint with the Insurer's administrator, and the feedback provided was not in your favour, you may also make representation to **Santam Structured Insurance Limited** in writing, by addressing your concerns to:

The Market Conduct Officer:

Telephone: 011 685 7600 / 0860 762745

E-mail: SSI.Rejections@santam.co.za (Rejected Claims)

E-mail: SSI.Complaints@santam.co.za (Other Complaints)

Kindly refer to Section B. above for the relevant turnaround times in respect of complaints.

Appeal of rejected claims

- a. We will acknowledge receipt of your appeal in writing within 48 hours of receipt;
- b. If your claim is rejected by us, then you have **90 days** from the receipt of our rejection letter to make representation to us;
- c. Subject to point b. above, we will make a final decision and will notify you in writing **within 45 days** after receipt of your rejection appeal.

D. External dispute resolution mechanisms

- a. It is important to note that we encourage our clients to try and first resolve any complaints with us and/or the Insurance Company directly before submitting a complaint to the relevant Ombudsman. This is because you are likely to achieve the same overall outcome but in much less time.
- b. Nonetheless, if you are not satisfied with the outcome of our own dispute resolution processes, or if our feedback to you is not in your favour, then you have the right to have the decision reviewed by an authorised external party.

These include:

The Short Term Insurance Ombudsman

Telephone: (011) 726-8900

Facsimile: (011) 726-5501

Website: www.osti.co.za

This ombudsman's task is to act as a "mediator" or informal arbitrator and he/she does not represent either of the parties to the dispute. This is the correct ombudsman to approach for rejected claims.

The FAIS Ombudsman

Telephone: (012) 470-9080

Facsimile: (012) 348-3447

Website: www.faisombud.co.za

The FAIS Ombud deals with complaints against the conduct, service or advice provided by a financial services provider. If you are unhappy with the quality of any information or explanation provided then this is the correct ombudsman to approach.



Further information in compliance with the Financial Advisory and Intermediary Services Act no.37 of 2002

About the intermediary

Prime Meridian Direct (Pty) Ltd

FSP Number: 41040
 Registration Number: 2004/032998/07
 Physical Address: Prime Meridian House, Building 6, Bryanston Gate, 170 Curzon Road, Bryanston, 2021
 Postal Address: Post Net Suite 430, Private Bag X51, Bryanston, 2021
 Telephone: 011 745 7800
 Email: info@primemeridian.co.za

Compliance Officer

Name: Financial Services Compliance CC t/a Compliance Consulting
 Registration Number: C0325
 Representative: Greta Maritz
 Telephone: +27 11 745 7800
 Facsimile: +27 11 367 7000
 E-mail: compliance@primemeridian.co.za

Legal Status and Interest in Insurer

Private company with limited liability and no direct financial interest in the Insurer.

The Intermediary holds neither directly nor indirectly more than 10% of the shares of any of its product suppliers nor has it any equivalent substantial financial interest in any such supplier.

During the preceding 12 months, the Intermediary have received more than 30% of their earnings from Santam Structured Insurance Limited.

The Intermediary carries public liability and professional indemnity insurance and the qualifications of its Key Individuals include B Com (Honours) CA(SA); FIISA and all Key Individuals have written and passed the RE 1 and RE 5 exams.

Mandate Provided

The intermediary is authorised to submit short-term insurance applications to the Insurer's Administrator for consideration.

Services and Financial Products the Intermediary is permitted to provide:

Long-Term Insurance Category B	Advice and Intermediary Service
Short-Term Insurance Personal Lines	Advice and Intermediary Services

The name, class or type of product and the nature and extent of the benefits provided are set out in the accompanying policy documentation provided by the product suppliers and includes information about the nature and extent of their obligations to you and your obligations to them.

Details of the Public Officer

Name: Daryl Mulder
 Telephone: 011 745 7800
 E-Mail: dm@primaryasset.co.za

Details of Key Individuals and Representatives

Mr. SB Benfield (KI, Rep) Mr. DR Matthews (KI, Rep)



About the administrator

This policy is administered by PrimaryAsset Administrative Services (Pty) Ltd

FSP Number: 3920

Registration Number: 1992/001306/07

Physical Address: Prime Meridian House, Building 6, Bryanston Gate, 170 Curzon Road, Bryanston, 2021

Postal Address: Post Net Suite 429, Private Bag X51, Bryanston, 2021

Telephone: 011 706 9565

Email: compliance@primaryasset.co.za / info@primaryasset.co.za

Compliance Officer

Name: Financial Services Compliance CC t/a Compliance Consulting

Registration Number: C0325

Representative: Greta Maritz

Telephone: +27 11 745 7800

Facsimile: +27 11 367 7000

E-mail: compliance@primemeridian.co.za

Legal Status and Interest in Insurer

A Private company that holds neither directly nor indirectly more than 10% of the shares of any of its product suppliers nor has it any equivalent substantial financial interest in any such supplier.

During the preceding 12 months, the Insurer's Administrator has received more than 30% of their earnings from Santam Structured Insurance Limited.

The Insurer's Administrator carries public liability and professional indemnity insurance and the qualifications of its Key Individuals include B Com (Honours) CA(SA); FIISA and all Key Individuals have written and passed the RE 1 and RE 5 exams.

Mandate Provided

This certifies that the Insurer has granted PrimaryAsset Administrative Services (Pty) Ltd ("The Administrator") an administrative mandate to represent the Insurer and to accept and issue short-term insurance policies on its behalf.

The intermediary is authorised to submit short-term insurance applications to the Insurer's Administrator for consideration.

The name, address and contact details of the product suppliers are provided in the documentation covering each of the products purchased. All conditions or restrictions imposed by the product supplier are set out in the applicable policy documentation.

Services and Financial Products the Intermediary is permitted to provide:

Long-Term Insurance Category B	Advice and Intermediary Service
Short-Term Insurance Personal Lines	Advice and Intermediary Services

The name, class or type of product and the nature and extent of the benefits provided are set out in the accompanying policy documentation provided by the product suppliers and includes information about the nature and extent of their obligations to you and your obligations to them.

Details of the Public Officer

Name: Daryl Mulder

Telephone: 011 745 7800

E-Mail: dm@primaryasset.co.za

Details of Key Individuals and Representatives

Mr. N Fernandes (KI, Rep) Mrs. P Nieuwoudt (Rep) Mr. D Mulder (KI, Rep)

Mr. B. J. Haarhoff (Rep)



Claims Procedure

Should you have a claim against your policy, please call the claims centre on 011 745 7800 (Weekday office hours: 08h00 until 17h00).

When a claim arises, please refer to the accompanying policy documentation for details of the procedures to be followed. However, should you have any uncertainty in this regard, please contact the UMA as per the contact details as set out above.

About the insurer

Santam Structured Insurance Limited

FSP Number: 1027

Registration Number: 1952/000436/06

VAT Number: 4100149816

Physical Address: 7th Floor, Alice Lane Building 3, Corner Alice Lane and 5th Street, Sandton, Johannesburg, 2146

Postal Address: PO Box 652659, Benmore, 2010

Telephone: +27 11 685 7600 / 0860 762 745

Email: ssi.marketconduct@santam.co.za

Compliance and Complaints Departments

Compliance Telephone Number: +27 11 685 7600 / 0860 762 745

Compliance Email: ssi.compliance@santam.co.za

Complaints/Disputes Telephone Number: +27 11 685 7600 / 0860 762 745

Complaints Email: ssi.complaints@santam.co.za

Dispute of Claim Rejection Email: ssi.rejections@santam.co.za

SAIA

The Insurer is a member of the South African Insurance Association (SAIA).

Physical Address: Ground Floor, Willowbrook House, Constantia Office Park, C/O 14th Avenue & Hendrik Potgieter Street, Weltevreden Park

Telephone: +27 11 726 5381

Email: info@saia.co.za

Type of Insurance Policy

Your policy is a domestic short term insurance policy.

Premium Obligations of the Policyholder

The extent of the premium obligation/s under the policy is reflected on your application form and Policy Schedule which is issued to you once your application for insurance has been accepted.

Premium Payment and Due Date

- Monthly premiums are payable by debit order every month on the agreed pay date.
- Should the agreed pay date fall on a Saturday, Sunday or recognised South African public holiday, you authorise the Insurer (or its nominee) to debit your selected bank account at its discretion on the following or previous business day.

Consequences of Non-Payment

- Cover commences on the First Premium Date provided that the eight required photographs have been submitted and payment of the first Monthly Premium has been received.
- Any premiums not received by the Insurer within 15 days following your premium due date will result in the policy cover lapsing.

Extent of premium obligations you assume as a Policyholder:

As shown on your application form and policy schedule:

Premium breakdown by plan:

How your premium is distributed	Insurer	Administrator	Intermediary	Total (incl. VAT)
Stand Alone: Standard	R127.50	R13.50	R9.00	R150.00
Stand Alone: Plus	R165.96	R17.91	R15.13	R199.00
Stand Alone: Executive	R195.50	R20.70	R13.80	R230.00
Stand Alone: Exec Plus	R233.96	R25.11	R19.93	R279.00
Combined: Lite	R41.65	R4.41	R2.94	R49.00
Combined: Standard	R84.57	R8.96	R5.97	R99.50
Combined: Plus	R135.99	R14.85	R14.16	R165.00

Premium breakdown by optional benefit:

How your premium is distributed	Insurer	Administrator	Intermediary
Car Hire Extended Benefit	88%	9%	6%
Tyre Maintenance Reward Benefit	88%	9%	6%
Retrenchment Indemnity Benefit	88%	9%	6%
Windscreen Replacement Protector	88%	9%	6%
Towing Extension Benefit	88%	9%	6%

Insurers represented (Product Suppliers):

Santam Structured Insurance Limited

underwritten by



The name, address and contact details of the product suppliers are provided in the documentation covering each of the products purchased. All conditions or restrictions imposed by the product supplier are set out in the applicable policy documentation.

Customer Responsibility

It is important that all of the information provided by you or on your behalf is complete and accurate. Should this not be so, the possible consequences of incomplete, misrepresented or non-disclosed information associated with your application include the cancellation of the products applied for and the forfeiture of any monies paid to date, the repudiation of all claims irrespective of their cause or nature, and the possible institution of criminal action against you.

Whilst reasonable steps would have been taken to ensure that the products applied for by yourself are suitable for providing cover appropriate to the purchase you have made, no analysis of your financial needs or risk profile has or will be made by the Intermediary or those associated with it. It is therefore vital that you take particular care to ensure that the product or products you have purchased are appropriate and adequate for your needs.

Conflict of Interest Management Policy

The Intermediary maintains a conflict of interest management policy which has formally been adopted by its Board. The policy may be viewed at www.prime.co.za.

Remuneration of the Intermediary

Any remuneration received by the intermediaries, representatives or mandatories is set out in monetary terms herein.

Further information in compliance with the Protection Of Personal Information Act

Sharing and protection of information

1. In terms of the Protection of Personal Information Act of 2013 you are notified that the information provided and obtained in order to issue this policy is mandatory and is collected, held and processed mainly to improve the service provided to you and to provide you with access to the services and products of the Intermediary and its affiliated insurers, reinsurers, UMA's and administrators with whom the Intermediary has contractual agreements.
2. When submitting any personal information, the information that is received from you will be used only for the purpose for which the information is requested and to enable the Intermediary, its affiliated insurers, reinsurers, UMA's and administrators to comply with its obligations or to comply with any legal requirement
3. The South African Insurance Association created a shared database for storing insurance information. This shared information assist in limiting insurance fraud, and to underwrite and assess every risk fairly.
4. In terms of South African law, your Insurer/underwriter may reveal or share information in order to prevent fraud and to underwrite your policy fairly.
5. It is recorded that information relating to the parties to this agreement or to persons whose interests are protected by this agreement may be processed for the conclusion or performance of this agreement, or to protect those interests, or to comply with legal obligations, or for pursuing our legitimate interests or those of any third party to whom the information is supplied.
6. The basis of cover applicable to your policy will be stated in the policy schedule and/or the policy wording.
7. You hereby warrant and understand that we, including our authorised agents, advisors, partners and service providers / contractors, may:
 - 7.1. Collect information:
 - a. We, including our authorised agents, advisors, partners and service providers/ contractors may collect information from you directly; from your usage of our products and services; from your engagements and interactions with us; from public sources, shared databases and from third parties.
 - b. You hereby waive your right to privacy with regard to your insurance / claim and credit information obtained by us or our authorised agents, advisors, partners and service providers / contractors.
 - c. You acknowledge that any insurance information provided by you may be stored in a shared database and used as well as for any decision pertaining to the continuance of your policy or the meeting of any claim you may submit. You agree that such information may be given to any insurer or its agent and our authorised agents, advisors, partners and service provider / contractors.
 - d. You acknowledge that the information may be verified against legally recognised sources or databases.
 - e. Your information will be confidential and will only be processed if you consented thereto; it is necessary to conclude or perform in terms of a contract with you; the law requires that your, ours or a third parties lawful interests be protected or pursued.
 - f. We, including our authorised agents, advisors, partners and service provider / contractors, may process your information. Information includes amongst others information regarding your criminal or credit history, insurance history, marital status, national origin, age, gender, language, birth, education, financial history, identifying number, e-mail address, physical address, telephone number, online identifier, social media profile, physical or mental health, disability, biometric information (like fingerprints, your signature or voice), race or ethnic origin, trade union membership, political persuasion, financial history, criminal history and your name.
 - g. The processing of information includes the collection, storage, updating, use, making available or destruction thereof.
 - h. You must be authorised to provide any personal information of third parties to us. In doing so you indemnify us, including our authorised agents, advisors, partners and service providers / contractors, against any and all losses by or claims made against it as a result of you not having the required authorisation.



7.2. Process your information for the following reasons (amongst others):

- a. To enable us to underwrite policies and assess risks fairly;
- b. To comply with legislative, regulatory, risk and compliance requirements (including directives, sanctions and rules), voluntary and involuntary codes of conduct and industry agreements or to fulfil reporting requirements and information requests;
- c. To detect, prevent and report theft, fraud, money laundering and other crimes;
- d. To enforce and collect on any agreement when you are in default or breach of the agreements terms and conditions, like tracing you or to institute legal proceedings against you;
- e. To conduct market and behavioural research, including scoring and analysis to determine if you qualify for products and services;
- f. To develop, test and improve products and services for you;
- g. For historical, statistical and research purposes;
- h. To process payment instruments (like a cheque) and payment instructions (like a debit order);
- i. To create, manufacture and print payment instruments (like a cheque) and payment devices (like a debit card);
- j. To do affordability assessments, credit assessments and credit scoring, where applicable;
- k. To manage and maintain your insurance policy or relationship with us;
- l. To disclose and obtain information from credit bureaus regarding your credit history;
- m. To enable you to participate in the debt review process under the National Credit Act, where applicable;
- n. For security, identity verification and to check the accuracy of your information;
- o. To communicate with you and carry out your instructions and requests;
- p. For customer satisfaction surveys, promotional and other competitions;

- q. To market to you or provide you with products, goods and services;
- r. To carry out actions for the conclusion or performance of your policy / claim;
- s. To protect your legitimate interests and to pursue our legitimate interests or that of a third party to whom your information is supplied;
- t. We can process your information outside of the borders of South Africa, according to the safeguards and requirements of the law;
- u. We may process your information using automated means (without human intervention in the decision making process) to make a decision about you or your application for any product or service. You may query the decision made about you.

7.3. Share your information with the following persons (amongst others) whom has an obligation to keep your information secure and confidential:

- a. Attorneys, tracing agents, debt collectors and other persons that assist with the enforcement of agreements;
- b. Debt counsellors, payment distribution agents and other persons that assist with the debt review process under the National Credit Act;
- c. Payment processing services providers, merchants, banks and other persons that assists with the processing of your payment instructions;
- d. Insurers, brokers, other financial institutions that assist with the providing of insurance and assurance;
- e. Law enforcement and fraud prevention agencies and other persons tasked with the prevention and prosecution of crime;
- f. Regulatory authorities, industry ombudsman, governmental departments, local and international tax authorities and other persons that we under the law have to share your information with e.g. credit bureaus;
- g. Our partners, service providers, agents, sub-contractors and other persons we use to offer and provide products and services to you;
- h. Persons to whom we cede our rights or delegate our obligations to under agreements e.g. collection agencies, outsourced parties etc.



Your rights:

8. You have the right to access the information we have about you by contacting us at:

PrimaryAsset Administrative Services (Pty) Ltd

E-mail: legal@primaryasset.co.za

Telephone: 011 745 7820

Santam Structured Insurance Limited

E-mail: ssi.compliance@santam.co.za

Telephone: 0860 762 745

9. You have the right to request us to correct or delete the information we have about you if it is inaccurate, irrelevant, excessive, out of date, incomplete, misleading, obtained unlawfully or no longer authorised to be kept. You must inform us of your request.
10. You may object on reasonable grounds to the processing of your information. You may not object to the processing of your information if you have provided consent or legislation requires the processing. You must inform us of your objection. Refer to the contact details provided above.
11. You have the right to withdraw your consent which allows us to process your information; however, we will continue to process your information if permitted by law.
12. You have the right to file a complaint with us or the Information Regulator, once established, about an alleged contravention of the protection of your information.

Approach to service delivery

13. The Financial Services Board has outlined six key themes, which are central to the TCF initiative. PMD will strive to comply with and contribute to these six TCF fairness outcomes viewed from the perspective of its customers as follows:
 - a. Customers are confident that they are dealing with a provider where the fair treatment of customers is central to its culture.
 - b. Products and services marketed and sold in the retail market are designed to meet the needs of identified customer groups and are targeted accordingly.

- c. Customers are given clear information and are kept appropriately informed before, during and after the time of contracting.
- d. Where customers receive advice, the advice is suitable and takes account of their circumstances.
- e. Customers are provided with products that perform as providers have led them to expect, and the associated service is both of an acceptable standard and what they have been led to expect.
- f. Customers do not face unreasonable post-sale barriers to change products, submit a claim or make a complaint.

Standards of service delivery

14. PMD strives to demonstrate through its behaviour in monitoring that it consistently treats customers fairly throughout the stages of the product life cycle to which it can contribute. In order to achieve the service standards PMD and its employee members undertake to:
 - a. Adhere to PMD's corporate culture of ensuring that customers fully understand the features, benefits, exclusions, risks and costs associated with the financial products they purchase;
 - b. Ensure that customers are provided with clear, concise information and are kept appropriately informed before, during and after the purchase of their products, allowing them to make informed decisions;
 - c. Ensure that regular, clear and appropriate correspondence is maintained with customers at all times and that the relevant communication protocols are strictly followed;
 - d. Adhere to PMD's phone etiquette standards and to provide excellent service to the customer where the fair treatment of the customer is central to that service;
 - e. Follow the principle that customer service at all stages must meet customer expectations and that any promises or commitments made must be met;
 - f. Not give any financial advice to customers but to direct them to the organisation's Key Individuals or Representatives where such advice is required or sought;

- g. Ensure that any request from a customer is attended to without any unnecessary barriers or delays;
- h. Fairly manage the customer's expectation at all times;
- i. Leave the customer feeling pleased about their experience with PMD and confident that they are dealing with an honest, professional and ethical organisation where the fair treatment of clients is central to the company's culture;
- j. Ensure all third parties contracted with are committed to treating our customers fairly.



**Use the online
portal to manage
your insurance.**

Visit prime.co.za
and log in.