



Momentum Explorer

Cover for the 4x4 enthusiast

If you like travelling off the beaten track, this cover is for you.

Momentum Explorer is an optional extension of cover on vehicles, trailers and watercraft if you are planning a trip to neighbouring countries. It includes wider geographical cover and certain extra benefits to make sure that you have peace of mind while living on the wild side.

How it works

You subscribe to cover for a minimum of 12 months.

This cover will apply to a private trip or holiday to any of the countries covered and is available as an optional extra on comprehensive and limited vehicle cover with us. Cover will also apply if your trip is no longer than three consecutive months.

Your vehicle is covered* in South Africa, Angola, Botswana, Kenya, Lesotho, Malawi, Mozambique, Namibia, Swaziland, Tanzania, Uganda, Zambia and Zimbabwe for the following:

Breakdown	Costs of airborne technical assistance and additional labour costs incurred because the vehicle is outside South Africa. Limited to R7 500 for any one incident.	Loss or damage	Loss or damage that was caused by what is covered in the policy document.
Emergency damage	Emergency accommodation while outside South Africa for any incident.	Medical costs	Medical repatriation, transportation and inter-hospital transfers.
Repatriation	Return of your car and the occupants to South Africa for any incident by any of the causes in the policy document, as well as mechanical or electrical failure of the car, while outside South Africa.		

* Your policy document will give the details of everything that is covered.

What is not covered:

- Loss or damage to the vehicle caused by any exclusions noted under the respective sections. Refer to what is not covered for Comprehensive Cover under the Vehicle and Watercraft sections in your policy wording.
- Loss or damage to the vehicle caused by or associated with any civil or political unrest occurring in any of the specified countries except South Africa and Namibia.
- Business use excluded for Momentum Explorer cover. Business use includes the use of the vehicle for any purpose which forms an essential part of the performance of any work function.
- Vehicles that are out of the country for more than **90** consecutive days and for more than a total of **180** days in a calendar year.
- Breakdown costs of spares and standard labour charges in the event of mechanical/electronic breakdown.
- Repatriation cover is excluded if the vehicle is immobilised for any reason other than it being involved in an accident, hijack, theft or mechanical/electrical failure.

