Momentum Explorer for the 4x4 enthusiast
Momentum Explorer is an optional extension of cover on vehicles, trailers and watercraft for those who intend on travelling to neighbouring countries. It includes wider geographical cover, as well as certain additional benefits to ensure that you have peace of mind while living on the wild side.

Where you will be covered:

The vehicle is covered in South Africa, Angola, Botswana, Kenya, Lesotho, Malawi, Mozambique, Namibia, Swaziland, Tanzania, Uganda, Zambia and Zimbabwe. The watercraft is also covered while afloat within a 20km distance off the coast, where applicable, of these countries.

Third party cover does not include any country-specific third party insurance. This cover must be taken out at each border post should this be required for the country to which you are travelling.

When you will be covered:

This cover is applicable when going on a private or social trip (holiday) to any of the above-mentioned countries. Momentum Explorer is available as an optional extra on comprehensive and/or limited vehicle cover with us.

What you need to know:

Momentum Explorer is conditional upon a minimum subscription period of 12 months. Any one trip may not exceed three consecutive months.

What you will be covered for:

- **Breakdown**: Mechanical and electrical breakdown cover for the vehicle and watercraft, including the anti-theft device(s), while outside South Africa. Cover is limited to the costs of airborne technical assistance and additional labour costs incurred because the vehicle is outside South Africa. Cover is limited to R7 500 for any one incident.

- **Emergency**: Emergency accommodation while outside South Africa is limited to R1 000 per person per day, to a maximum of R16 000 for any one insured incident. If the vehicle is involved in an accident while outside South Africa, emergency repairs may be effected in order to get the vehicle functional and mobile. The cost of repairs is limited to R7 500.

- **Repatriation**: The repatriation of the vehicle and its occupants to South Africa is limited to R65 000 for any one incident caused by any of the noted perils in your policy wording, as well as mechanical or electrical failure of the vehicle, while outside South Africa.

- **Loss or damage**: Loss of or damage to the vehicle caused by any of the perils noted under the respective sections in your policy wording.

- **Medical costs**: Full costs of medical repatriation, transportation and inter-hospital transfers are covered (see Medical Benefit table for details).
### Medical Benefit Table

<table>
<thead>
<tr>
<th>Benefit / Limit</th>
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<td>Emergency medical advice and assistance line</td>
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<td>In-hospital medical monitoring</td>
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<td>Compassionate visits</td>
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**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 three consecutive months and which are out of the country for more than a total of six months 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.
Get in touch

For emergencies or queries relating to the insured vehicle

When in South Africa 086 000 6784
When outside South Africa +27 (0) 10 211 5837

For more information, you can get in touch with your financial adviser or contact the call centre on 086 000 6784.

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