

05 December 2017

Attention D T Zikhali
PER EMAIL: nathizikhali@gmail.com

Confirmation of Cover

We herewith confirm that the following vehicle is insured, subject to the terms and conditions of our contract with the policyholder under policy number 42517992. Cover to commence on 01 November 2017. The Finance House's (WESBANK) interest has been noted. Please note that Sasria cover is included.

Policyholder

Name	D T Zikhali	Passport Number	
Physical Address	7 Bhoola Road, Kenville		

The Vehicle

Vehicle Description	TOYOTA COROLLA QUEST 1.6 (2016)		
Registration Number	ND 14203	VIN Number	AHTLB52E703109408
Use of Vehicle	BUSINESS - UBER	Engine Number	1ZR326026

The Cover

N R Zikhali (8701245568089) is noted as the Regular Driver. This vehicle is Comprehensively insured on **RETAIL VALUE** for Accident & Intentional, Theft & Hijack, Window Glass, Acts of Nature, Fire & Explosion, R2 500 000 Third Party Liability, R10 000 Roadside Assistance, R10 000 Towing & Recovery, R1 000 Locks & Keys, R5 000 000 Passenger Liability. The vehicle is only covered in South Africa as optional cover for business use outside of South Africa was not selected.

Vehicle Security

Overnight Risk Address	7 BHOOLA ROAD KENVILLE, DURBAN		
Tracking Device	YES	Early Warning System	
Immobiliser	FACTORY FITTED	Microdot	NO
Anti-Hijack Unit	NO		

Conditions of Cover

- Cover is conditional upon the inspection of the vehicle. The premium will be collected on the agreed date irrespective of whether confirmation of inspection has been received by MiWay. It is your responsibility to ensure the vehicle gets inspected as you will have no cover until that has been done.
- MiWay will provide you seven working days extension to have the required MiWay approved security device installed and services activated.
- There will be no accident, theft or hijack cover if this vehicle does not have a Ctrack Locator or a Ctrack Communicator device provided by MiWay, that is active, paid for and in a working condition at the time of loss.

Important to Note

- This vehicle is not covered under this policy if used for the following purposes: Traffic control including blue light brigade; law enforcement; emergency scene towing; transporting of explosives, fireworks, arms & ammunition, asbestos and asbestos products; motor racing; vehicles used to convey fare paying passengers unless it is a taxi service where the fare is determined by electronic taxi meter or by means of a mobile phone application as well as a shuttle services collecting passengers from a predetermined location where the correct use has been selected. Passengers carried in trailers are not covered under this policy.
- Roadside Assistance will cover the call-out fee for mechanical breakdown, tyre changes and mud recoveries in South Africa, as well as the initial towing cost to the maximum as stated on the Coversheet for roadside emergencies. The costs to pay for additional towing, parts and labour will be for the policyholder's account.
- There will be no cover for any item that is outside the borders of South Africa for more than two consecutive months.
- By choosing the speed-dependent excess it does not mean that accidents as a result of excessive speeding will automatically be paid. The driver should at all times take reasonable steps and precaution to minimise or prevent an incident, and should it be determined that the speed the driver was driving at was reckless at the time the claim may be rejected. The speed at the time of accident is the maximum speed during the 20 seconds preceding the moment of impact. The speed limit is defined as the road speed limit according to the National Road Traffic Act or the speed limit according to road traffic signs at the accident location, whichever is lower.

Regards



Greta Goosen
Head of Client Services