

CAR INSURANCE WITH PROTECTION AGAINST VEHICLE THEFT OR DAMAGE



CRITERIA FOR TAKING UP FNB CAR INSURANCE



Individuals with a valid driver's licence.



RMB Private Bank clients.



South African citizens or permanent residents with a green bar-coded ID or Smart ID card.

WHAT IS COVERED

- ✓ Accidental damage
- ✓ 24/7 roadside assistance, emergency medical assistance and trauma counselling
- ✓ Towing, storage and delivery after repairs
- ✓ Theft and hijacking
- ✓ Natural disasters
- ✓ Vehicle usage covered: private/business /work from home
- ✓ Windscreen and permanent window glass
- ✓ Damage caused by animals (not pets)
- ✓ Locks and keys

ADDED COVER



Emergency repairs

If an incident takes place while away from home that would normally be covered.



Vehicle modification

We'll cover the costs if you are disabled due to an insured incident.



Repatriation

You receive a cash payment to help with costs in the event of a breakdown occurring outside of South Africa.



Emergency accommodation

If an incident takes place more than 100km from your home and your vehicle can't be driven.



Car rental excess waiver

The car rental excess waiver* from FNB Car Insurance means if you are in an accident with a rental vehicle, you will only pay R4 500 excess and we will cover the rest.

EBUCKS REWARDS**

You can earn up to R8/litre back in eBucks on fuel at Engen and up to 15% of your monthly car insurance premiums back in eBucks.

1% Level 1	2.5% Level 2	5% Level 3	7.5% Level 4	15% Level 5
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Terms, conditions, earn rules and limits apply.

*Capped at R30 000 per incident, basic excess of R4 500 applies.

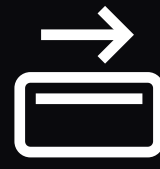
**eBucks is embedded in the insurance products, and earn depends on meeting and maintaining qualifying criteria. For more information on the eBucks rewards program and how to become a qualifying member, visit www.eBucks.co.za.

ADDED BENEFITS



Car rental benefit

If you are in need of a car while awaiting your claim payment or if your car is still in for repairs, you can make use of the car rental benefit.



Credit shortfall

In the event of a total loss, we'll settle the balance between your loan outstanding balance and the retail value of your car.



Scratch and dent cover

- ✓ No excess when claiming
- ✓ Cover of up to R4 500 per claim



Tyre and rim cover

- ✓ Avoid costly pothole damage
- ✓ No excess when claiming



Unspecified portables

Unspecified portable possessions are covered if damaged in an accident. If any items are stolen from your vehicle, there must be evidence of forcible entry.

COVER OPTIONS

	COMPREHENSIVE COVER	THIRD PARTY FIRE AND THEFT	THIRD PARTY ONLY
eBucks	✓	✗	✗
Accidental damage	✓	✗	✗
Theft and hijack	✓	✓	✗
Acts of nature	✓	✗	✗
Fire and explosion	✓	✓	✗
Third party liability	✓	✓	✓
Roadside assistance	✓	✗	✗
Towing and storage	✓	✗	✗
Temporary transport	✓	✗	✗

MAIN EXCLUSIONS

- ✗ Wear and tear, mechanical, electrical, or electronic breakdown
- ✗ Vehicle used to earn an income or modified for use in business or trade (i.e. Uber or similar services)
- ✗ Tyre or shocks damage due to braking, punctures, cuts, bursts, or driving on an uneven surface

WAYS YOU CAN CLAIM

- Call 087 312 0001
- Use the RMB Private Bank App via Secure Chat® or the 'Insurance' tab
- Email fnbstiservicing@fnb.co.za for policy changes, fnbstimotorclaims@fnb.co.za for motor claims

HOW TO GET A QUOTE



Log in to the RMB Private Bank App
> Product Shop > For Me > Insure



Visit rmbprivatebank.com
> For Me & My Family > Insurance > Car