



## **Flat Rate Insurance Offering Terms and Conditions:**

1. You are required to complete and sign a Debit Order form for the portion of the insurance premium that you will be liable for.
2. You are required to pay the insurance premium for the duration of the policy.
3. Kindly note that you may not use the vehicle for commercial purposes.
4. The period of the insurance of the campaign is 12 months, thereafter you will be required to go through a revision process whereby PSG will assess your individual risk and a new insurance rate will be applied.
5. The Principal & Regular driver must be 25 years and above with a 3 year claims free insurance history dependent on the model selected.
6. No excess waiver may be applied.
7. C1 / EC1 license types will be excluded on this campaign.
8. Car Hire - Group B (30 days) is included in the premium.
9. SASRIA is included in the premium.
10. Kindly note that if you do not qualify for the flat rate offer, PSG will furnish you with a risk-based premium for your consideration.
11. Should a driver younger than 25 years drive the vehicle on any occasion the standard Santam additional excess will apply.

## **Excess structure:**

1. Basic Excess: R5000, Additional Excess: R5,000.
2. Windscreen replacement excess of R1,000 will apply.
3. Nil excess on windscreen chip repairs.

**Please refer to the policy wording for the full terms and conditions associated with the Insurance Offer.**