



you.insured
car home contents

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IMPORTANT:

Youi (Pty) Limited is an authorised financial services provider (FSP 22785). Underwritten by OUTsurace Insurance Company Limited and OUTsurace Life Insurance Company Limited (FSP 896).

This document does not replace your schedule or policy wording. Please make sure you read those documents to understand the cover you selected.

Call us on 086 000 9684 (YOUI) should you wish to update your cover. Our friendly advisors are waiting to assist.

7-Step Guide

to your Youi cover

We put this 7-step guide together with helpful info about important aspects that affect your cover and your claim. You can help make your claims experience a breeze by taking note of each of these points.

Remember that you can call us on 086 000 9684 (YOUI) for any queries relating to your cover or if you need to claim. You are also welcome to contact us via our website – www.youi.co.za and we will call you back during normal business hours.

1 Read your policy wording and schedule

We never read the important documents because they're boring and full of 'legalese'. That's why we've made your documents simple and straightforward by using plain language. Your schedule has the details of your specific cover and, together with your policy document, highlights the terms and conditions of your cover.

Check the following:

- The details of what is covered and what is not covered
- Any special conditions
- Your premium details and the excess you'll need to pay if you claim
- The optional cover (such as car hire, Youi.Safari, extended cover for geysers, etc.). Your schedule will indicate what optional cover you selected and what the premium is. If the word "OPTIONAL" appears on your schedule then you have not selected that extra cover.

2 Make use of Youi.Assist

Our service operates 24/7 for vehicle and home emergencies. If your car is covered with us, we'll assist with any roadside emergencies. If your home is covered with us, we'll assist with home emergencies. Please check your Youi.Assist brochure for full details and in order for you to get professional service. We'll ensure that our approved supplier assists you.

3 Security devices

If any security device (such as a home alarm system or vehicle tracking device) is a condition of cover (i.e if you don't have this requirement, you are not covered), please make sure the device is in working order and that you make use of it. In certain instances we have the option of charging you an extra premium if you do not have the necessary security device in place.

4 Regular driver

The regular driver of the car is the person who drives it most often. There can only ever be one regular driver and any other drivers are therefore not the regular driver. They are allowed to drive the car and do not have to be noted as drivers. There may be a difference between the regular driver and the registered owner; we only want to know who the regular driver is. Some people list the wrong regular driver to save on their premium (e.g. the son is the actual regular driver but the father is listed as the regular driver). This may mean that a claim will not be settled if the son drives the car and is involved in an accident.

5 Driving after drinking alcohol

If you will be drinking alcohol and need to get back on the road, we urge you to be responsible. Have a friend who has not had alcohol drive you home safely.

6 Car insurance facts

- Non-factory fitted sound equipment and vehicle accessories must be specified in order to be covered. They'll then be noted on your schedule.
- We've seen a steep increase in theft of personal items from cars parked in public places like shopping centres. If you leave your personal items in your car, store them in the boot or storage area out of view of the prying eyes of thieves. Your All Risk cover states that items must be concealed and that the car must be broken into (there must be visible signs of forced entry); so remember to lock your car as well.
- Be aware of thieves who use normal gate or garage remote controls to block the signal of your car remote control when locking your car. This is possible since many car remotes operate on the same frequency as the other remotes. You might think that your car is locked after pressing your remote button, but in reality, the signal may have been blocked by a criminal, leaving the car and its contents vulnerable to theft. The best thing for you to do is to always physically check that your car is actually locked after pressing the remote button.

7 Home and contents insurance facts

- Cover your items for the correct value to prevent you from being underinsured. The correct value is today's replacement cost which may differ from what you originally paid for the items. This is applicable to your Contents, Buildings and All Risk cover.
- Any jewellery is only covered (under Contents cover) if you tell us the total value of your jewellery, which will then be noted on your schedule.
- Your personal possessions (including jewellery) that you take out of the house must be covered under All Risk cover.
- Make sure that your property is well maintained. Damage caused by a lack of maintenance or due to wear-and-tear is not covered.
- If your geyser bursts, close off the water supply to reduce the risk of further damage to your property.
- Defective workmanship is not covered and can cost you more than you thought. Use reputable companies to carry out work at your house (e.g. building, maintenance or repairs). Use a builder approved by the NHBRC (National Home Builders Regulation Council). In the event of defective workmanship on your property you'll then be able to claim from the builder through the NHBRC.



A smarter way of doing insurance

With us everything is about you. You get more options on your insurance policy so that you can design a package that will fit your insurance needs perfectly.

It's a smarter way of doing insurance that can save you lots. Call us on 086 000 9684 (YOU!).

The perfect fit

We know that there's no such thing as one-size-fits-all insurance. Instead, you get to pick and choose an insurance package that's as unique as you are.

- **Tailored insurance:** Design an insurance package that's tailored to your unique car and home insurance needs.
- **Choose from our variety of optional covers:** Add as many of our optional covers as you want and need. This can include anything from car hire, sound equipment cover to cover for any non-standard vehicle accessories.
- **Flexible excess structures:** Choose to pay the default excess in case of a claim, or select a higher excess amount to enjoy a lower monthly premium.

Huge savings

- **Fewer assumptions:** We make fewer assumptions about you, your insurance needs and your budget. Instead, we make sure to calculate your premium based on your unique risk profile and try to accommodate your specific budget wherever possible.
- **Save on broker fees and commissions:** As you'll be dealing directly with our friendly consultants, you don't ever have to pay broker fees or commissions.
- **Guaranteed premiums:** Your premium is guaranteed for 12 months, even if you claim.

Great benefits

- **Free Youi.Assist emergency assistance:** Depending on whether your car or your home is insured with us, Youi.Assist will provide you with free emergency home or roadside assistance, 7 days a week, 365 days a year.
- **Youi.Rewards:** The Youi.Reward is a loyalty bonus that is paid to you every three years, even if you submit a claim or if you skip any of your monthly premium payments. Your Youi.Reward payout will be based on your average premium paid over the relevant three year period.
- **First-class service:** On average, we answer the phone within a few seconds and resolve your query on a first call basis. Call us on 086 000 9684 (YOUI) - our team of friendly client care consultants are ready to assist you with any policy-related queries and if you need to claim, you can be sure that we'll be there for you, every step of the way.

- **No forms, no fuss:** We deal with you telephonically, which means a no-forms-no-fuss arrangement which saves you lots of time and frustration.
- **A handpicked list of service providers:** We have a handpicked list of service providers (e.g. panel beaters, builders, plumbers) who work to the high standards we expect from them, backed with the necessary guarantees to keep our clients happy.
- **Advanced systems:** Our advanced systems and highly trained staff ensure the speedy processing of claims.
- **Car theft claims:** We don't apply a six-week waiting period before a stolen vehicle claim can be processed. Valid claims are paid out as soon as the necessary administrative process has been completed.
- **No need to get comparative quotes:** When you claim, we do all the work for you. There is no need for you to run around to get quotes as we will take care of all of this on your behalf.

More Youi products

- **Youi.Safari:** This optional cover is perfect for those who enjoy venturing beyond South African borders to countries such as Kenya, Angola, Tanzania, Uganda and Zambia. This option includes impressive benefits such as roadside assistance, medical evacuation and full repatriation of vehicles to South Africa.
- **Youi.Basic.Cover:** You will receive limited insurance cover for non-financed vehicles that are older than five years and that are worth less than R50 000. Cash payments are made for theft and collisions according to predetermined limits.
- **Youi.Credit.Protection:** You will be covered in case of death, critical illness, permanent disability, temporary disability or retrenchment. This product also includes a Premium Waiver cover where we'll pay your credit protection premium for every month where we make a payment for a retrenchment or a temporary disability claim.

Call **086 000 9684 (YOUI)** for more information on these and other Youi products.





Youi.Assist

What is Youi.Assist?

Youi.Assist will provide you with emergency assistance when you need it most – 24 hours a day, 7 days a week. Just call 086 000 9684 (YOUI).

Roadside Assistance

Roadside Assistance applies to each vehicle (with a mass of less than 3 500 kg) noted on your schedule. You are covered for any of the emergencies listed under 'What is Covered' and that occur within South Africa.

- The annual limit for each vehicle noted on your schedule is a maximum of two incidents, or a cost of R5 000, whichever happens first.

What is covered	Limit
Breakdown (excluding accidents): <ul style="list-style-type: none"> • Tow to the nearest service provider or place of safe keeping 	Tow-in cost: <ul style="list-style-type: none"> • The initial tow costs are covered • The costs of additional tows are not covered
<ul style="list-style-type: none"> • Safe storage of your vehicle 	R400
<ul style="list-style-type: none"> • Flat tyre • Flat battery • Keys locked in car • Run out of fuel 	Call out + one hour labour
If you are stranded more than 50 km from home	
<ul style="list-style-type: none"> • Hotel accommodation or alternative transport 	R400
<ul style="list-style-type: none"> • Repatriation of your vehicle 	R400

- The costs for materials, parts and additional labour are not included.

Home Assistance

Home Assistance applies if you have your Contents or Building cover noted on your schedule. You are covered for any of the emergencies listed under 'What is Covered'.

- The annual limit for incidents that occur at each address noted on your schedule is a maximum of two incidents or a cost of R5 000, whichever happens first.

What is covered	Limit
<ul style="list-style-type: none"> • Locksmiths • Electricians • Plumbers • Tree fellers • Bee keepers • Builders • Glaziers 	Call out + one hour labour

- Security

Call out + 12-hour shift

Referral services

Public Emergency Services

- Notification to the SAPS, Traffic, Ambulance and Fire Brigade Services

Home gadgets

- Referral to service providers for home appliance repairs and services

- The costs for materials, parts and additional labour are not included.
- Referral services: Youi.Assist is still available to you even if your annual limits are exceeded; any costs incurred for the services rendered by the service provider hereafter will be for your own account.

Medical and Legal Youi.Assist

This is optional cover and an additional premium is charged. It is a phone advice line covering you for a list of services anywhere in South Africa.

What is covered under Emergency Medical Assistance

- Advice for any medical/trauma emergency
- Referrals to medical practitioners and facilities
- Refundable hospital admission deposit up to R5 000
- Medical emergency response and transportation (excluding inter-hospital transfer)
- Despatch of doctor and/or essential medicine
- Escorted return of minors
- If hospitalised outside your city or town.

What is covered under Trauma

- Telephonic counselling and support as well as three face-to-face counselling sessions per incident.

What is covered under HIV care

- Blood tests – at time of event, six weeks and three months
- Three-day starter pack of anti-retroviral treatment
- Medication to prevent Sexually Transmitted Diseases.

What is covered under Legal Assistance

- Telephonic legal advice and assistance with legal documentation, e.g. wills and contracts.





Youi.Safari

What is Youi.Safari?

Youi.Safari provides optional cover for vehicles (motorcars, motorcycles, caravans, trailers and watercraft). If you select this cover it will be noted on your schedule and additional premium will be charged.

This document confirms the details of cover and must be read together with the policy document and your schedule.

Where am I 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 20 km distance off the coast, where applicable, of these countries.

This 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 you are travelling to.

When am I covered?

You are covered for private use of the vehicle. This includes use for private, social, domestic or leisure purposes only. In addition, 4x4 vehicles are covered for full off-road use.

What is covered?

Loss or damage

- Loss or damage to the vehicle caused by any of the perils noted under the relevant section (motorcars, motorcycles, caravans, trailers and watercraft) of your policy document.

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.

Medical costs

- The full costs of medical repatriation, transportation and inter-hospital transfers are covered (see the medical benefit table for further details).

Emergency

- Emergency accommodation while outside South Africa is limited to R1 000 per person per day and 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

- 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, as well as mechanical or electrical failure of the vehicle, while outside South Africa.

What is not covered?

Loss or damage

- Loss of or damage to the vehicle caused by any exclusions noted under the respective sections (see what is not covered for comprehensive cover under the vehicle and watercraft sections)
- Loss or damage to the vehicle caused by or associated with any civil or political unrest occurring in any of the specified countries except for South Africa and Namibia
- Business use is excluded for Youi.Safari cover. Business use includes use of the vehicle for any purpose which forms an essential part of the performance of any work or function
- Vehicles which are out of the country for more than three consecutive months
- Vehicles which are out of the country for more than a total of six months in a calendar year.

Breakdown

- The costs of spares and standard labour charges in event of mechanical or electronic breakdown.

Repatriation

- Repatriation cover is excluded if the vehicle is immobilised for any reason other than it being involved in an accident, theft, hijack, mechanical or electrical failure.

You will be provided with the following services as a result of a covered event within the territory:

Medical advice and information hotline	No limit
Emergency medical advice and assistance line	No limit
Referrals to medical practitioners and facilities	Full cost
Medical transportation	Full cost
Inter-hospital transfer	Full cost
Refundable hospital admission deposit	R2 000
Medical repatriation	Full cost
Dispatch of doctor and/or essential medicine	Full cost
Escorted return of minors	Full cost
In-hospital medical monitoring	Full cost
Compassionate visits	Full cost

Contact us on **086 000 9684 (YOUI)** for any emergencies or queries relating to the insured vehicles.

Youi

Call 086 000 9684 (YOUI)

Web www.youi.co.za

Post PO Box 8443 Centurion 0046



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