



# Claim approval, excess & safe driving guide

According to Arrive Alive statistics, more than 90% of road accidents are completely unnecessary and can be avoided if road users simply follow the basic rules of the road.

South Africa's roads are amongst the most dangerous in the world with more than 1 million accidents, 14,000 fatalities and 220,000 injuries every year!

At Prime, we value the safety of our policyholders and their families, which is why we kindly require you to follow the rules of the road and take all reasonable precautions to minimize damage to, or avoid loss of, your vehicle. Your insurance policy has been issued to you on the basis that you will take this responsibility seriously.

The purpose of this guide is to clarify exactly what is reasonably expected of you when driving your vehicle and what factors the Insurer will consider when processing your claim.

By simply following the information that is provided in this guide, you will greatly minimise your odds of having a car accident and will equally ensure that your claim is processed quickly and efficiently.

Kind Regards,

The Prime Team

## WHAT MUST I DO TO GET MY CLAIM PROCESSED AS SWIFTLY AS POSSIBLE?

**Honesty is always the best policy!** The best way to ensure that your claim is processed quickly and effortlessly is to provide us with as much accurate information as possible.

Make sure that the information you provide is straightforward, complete and includes documentation and photographic evidence that answers the following questions:

1.  How did the accident happen?
2.  Exactly where and when did the accident occur?
3.  Where were you coming from and where were you going?
4.  Who was driving the vehicle at the time of the accident?
5.  What are the identities and vehicle details of any third parties involved?

### PLEASE TAKE NOTE:

*If it is found that the information you have provided to us is not accurate or has been misrepresented in some way, it may lead to the rejection of your claim.*



## WHAT IS AN EXCESS AND HOW DOES IT WORK?



Think of an excess as your contribution to the total cost of repairs or replacement of your car when you claim.

**It's a way of sharing the responsibility of owning and driving a car with us. It's a team effort to keep your car safe and sound!**

## HOW ARE THE EXCESS AMOUNTS DETERMINED?



The various excess amounts shown on your policy schedule are based on several factors including the make, model and value of your car, your claims history and driving experience. **In many cases, your basic excess would have been voluntarily chosen by you when purchasing your policy.** Drivers under 30 years of age may have the basic excess determined for them.



What do we mean by a **basic excess**?

A basic excess is an amount that applies to every claim (except glass claims) irrespective of the circumstances. **It's your guaranteed minimum contribution to any repair or replacement costs. With Prime, your basic excess reduces every month!**

**Example:**  
If your reduce-to-zero excess is R3,600, **it reduces by R100 each month!**  
**Isn't that great?**

## How does the **reduce-to-zero excess** work?

### Here's some good news!

**Prime is South Africa's only car insurance provider to offer a basic excess that reduces every month, becoming zero after just 36 months! This means that you're saving with Prime every single month!**

**When your basic excess is zero it will no longer apply when you claim.**

It is important to know that your reduce-to-zero excess is reset to its original amount after you claim or miss a premium.



### Example:

Thembi has a small accident where she reverses her car into a pole at a shopping center, damaging her bumper. **It will cost R18,000 to repair the damages.**

Thembi has a reducing excess with Prime, and it has gone down every month, from R5,000 when she started to just R1,667 at the time of her accident. **We will pay R16,333 towards Thembi's claim.**

— Read more —>

## So there's more than one excess type?

**YES, THERE IS!**

Apart from the **basic excess**, there are other excess amounts that may apply **depending on the claim**:



**Early claim excess**



**Glass excess**



**Open driver excess**



**Limited information excess**



**Dangerous conditions excess**

Remember, these other excess amounts apply in addition to your basic excess.

### How does the glass excess work?

Good news! When you claim for glass, your basic (reduce-to-zero) excess will not apply. **Instead, all that you will be required to pay is 25% of the claim amount.**

### What is an open driver excess?

This excess only applies when someone other than you or a regular driver is using your car, **with your permission**, at the time of an accident or loss.



### How do the Limited Information, Dangerous Conditions and Early Claim excess amounts work?

To create balance and fairness, these additional excess amounts vary according to the size of your claim.

If you have a minor mishap, the excess will be small.  
If you have a major accident, the excess will be higher.

On your policy schedule, you will see that for each of these excess types, **three different amounts are listed** to cater for each of the following scenarios:



Less than 25k

**Cosmetic damage**



More than 25k

**Repairable damage**



Car dependent

**Write-off / Total loss**

← Read more →

## What is an early claim excess?

If you claim within 6 months of purchasing your car insurance from us, you will have to pay an early claim excess in addition to your basic excess.



This excess encourages **responsible driving during the early months** and helps to balance costs for the insurer that has only collected a few premiums from you.

## What is a limited information excess?

There may be times when the policyholder simply doesn't provide enough information for us to fully understand how the accident or theft happened. Under these circumstances, the Limited Information Excess will apply.

**The good news is if you remember to take photos, use our 24-hour roadside assistance, and note down all the necessary details, this excess won't apply!**



## What is a dangerous conditions excess?

This excess comes into play when an accident or loss happens under **conditions that are known to be risky**. These include driving at night between 11pm and 5am, driving on gravel roads, or if your car is stolen from a public place without a functioning tracking device.

**By avoiding dangerous situations** you can easily avoid having to pay this additional excess.



### Example:

After a Saturday night out, Samuel had a serious accident at 12:30 am. In the confusion, he didn't call Prime's 24-hour roadside assistance but instead used a local towing service. He also forgot to take down the details of the other party and didn't take any accident scene photos. His car was also declared a write-off.

**Because he didn't use our roadside assistance, couldn't provide photos or the other party's details, both his limited information and dangerous conditions excesses will apply.**

**Samuel's Total excess payable =**  
Basic (reduce-to-zero) excess + Dangerous conditions excess + Limited information excess.



## ALWAYS ADHERE TO THE SPEED LIMIT OF THE ROAD YOU ARE TRAVELLING ON

Exceeding the speed limit gives you less time to react in an emergency and less space to avoid other vehicles, pedestrians or hazards. Speeding also significantly increases the chance of you losing control of your vehicle, especially around corners.

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## ALWAYS MAINTAIN A SAFE FOLLOWING DISTANCE



Ideal 3 car space / 2 seconds to cover this distance and do not tailgate

**Many rear-ender accidents are caused by a failure to maintain a safe following distance.**

This distance allows you more time to react and more space to brake when unexpected things happen.

### PLEASE TAKE NOTE:

*Your claim may be rejected if there is evidence that the driver travelled over 20km/h above the speed limit at the time of, or just before, an accident. Any exceptional circumstances will always be considered by the Insurer.*

— Read more —>

## ALWAYS OBEY ANY ROAD SIGNS AND ROBOT LIGHTS WHEN ENTERING AN INTERSECTION

Driving through a red light and ignoring STOP signs are the most common causes of car accidents at intersections.



**DID YOU  
KNOW?**  
**43%**  
of car accidents are  
estimated to occur  
at intersections

### PLEASE TAKE NOTE:

*If the Insurer has evidence indicating that the driver failed to adhere to a road sign, road marking or red robot, your claim may be rejected. Any exceptional circumstances, such as lighting and visibility of road markings and signs, will always be considered.*

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**TAKE EVERY PRECAUTION TO  
ENSURE YOUR SAFETY****DID YOU  
KNOW?**

The chance of having an accident when you use a mobile phone or other device whilst driving, increases by

**23x****ALWAYS WEAR YOUR SEATBELT AND  
DO NOT USE YOUR PHONE OR OTHER  
MOBILE DEVICE WHILE DRIVING****45%** reduction in risk of death in a car accident if you wear your seatbelt.**50%** less risk of serious injury in a car accident if you wear your seatbelt.**NEVER DRINK AND DRIVE!**

Alcohol and drugs will impair your judgement!

**Use a ride hailing service like Uber or Bolt if you plan to drink.**

**DID YOU  
KNOW?****57%**

of all road deaths in Southern Africa involve alcohol

**PLEASE TAKE NOTE:**

*If the Insurer has reason to believe that a driver was under the influence of alcohol or drugs at the time of an accident, your claim may be rejected.*

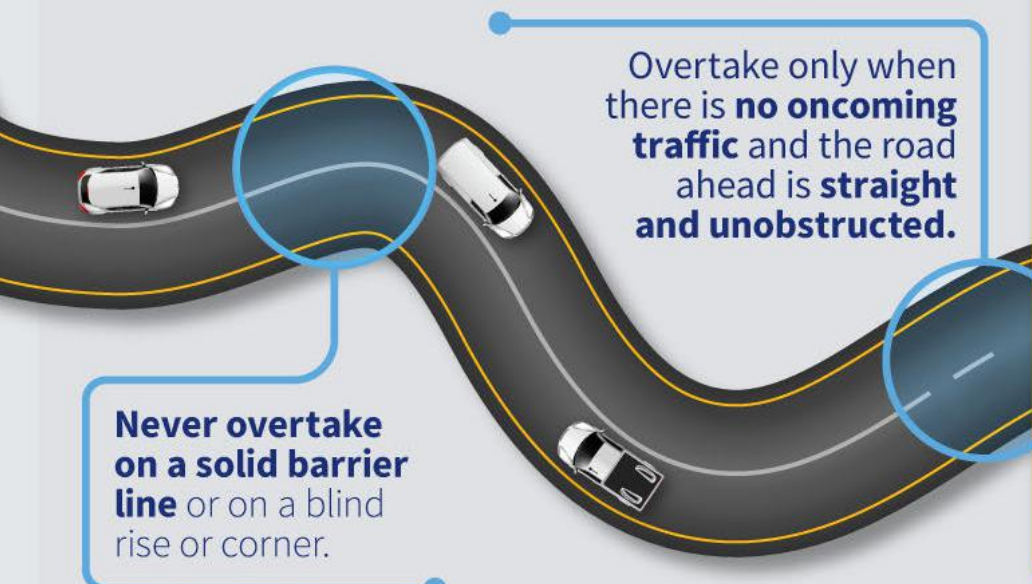
**DRIVE TO  
THE NEAREST  
PLACE OF  
SAFETY**

If you believe that someone is following you or if you think you might be hijacked.

Places such as police or petrol stations, shopping malls or other public areas are good options in an emergency.

[← Read more →](#)

## OVERTAKING IS DANGEROUS! MAKE SURE IT IS SAFE!



Overtake only when there is **no oncoming traffic** and the road ahead is **straight and unobstructed**.

Never overtake on a **solid barrier line** or on a blind rise or corner.

## PLANNING TO OVERTAKE OR EXECUTE A TURN?

Give other road users enough warning by using your vehicle's indicators as early as possible.



If you need to brake, do so gradually and gently.

### PLEASE TAKE NOTE:

*If the Insurer has evidence indicating that you were overtaking or executing U-turn over a solid barrier line or on a blind rise or blind corner, your claim may be rejected.*

## GRAVEL ROADS ARE DANGEROUS - BE EXTRA ALERT!

### NEVER EXCEED 40 KM/H ON DIRT OR GRAVEL ROADS!

Drive cautiously on or avoid dirt/gravel roads as they are **slippery, uneven and full of loose stones**. These roads are more dangerous than cemented or tarred roads, making it much easier to lose control of your vehicle.

**The condition on these roads can also change rapidly** in wet weather or where the road is not being frequently maintained.



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