



  
**Prime**  
South Africa

**Summary**  
Information  
Document



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# Important Contact Numbers

## Head Office (Office hours)

Customer Service & Claims	<b>011 745 7800</b>
Policy Purchases	<b>086 022 2261</b>
Complaints & Compliance	<b>011 745 7820</b>
Email	<b>info@prime.co.za</b>

## Emergency Numbers (24 hours)

Police	<b>10111</b>
Ambulance	<b>082 911</b>
Towing & Roadside Assistance	<b>0861 782 876</b>
Prime Protect Injury Assist	<b>0870 229 791</b>








Save our Roadside Assistance contact details to your phone.



# Take control of your cover!

**Download the New Prime SA app today**

-  Register a claim online in minutes
-  Get 24/7 emergency roadside help at the touch of a button
-  Add optional benefits
-  Manage your policy debit orders
-  Get your Policy Documents



# 1. What You are Covered for

## Standard Benefits by Product

Standard Benefits	Comprehensive Cover	Customised Cover	Third-Party Plus+
Sum insured	Retail value	Market value	GBA* (up to Trade value)
Total Loss (Theft, hijacking, accidental write-off)	✓	✓	GBA*
Natural Fire & Disaster	✓	✓	GBA*
Repairable damage	✓	GBA*	GBA*
Third Party Liability	R1 million	R500,000	R500,000
Hail damage	✓	GBA* up to R20,000	GBA* up to R10,000
24-hour Towing & Roadside Assist	✓	✓	Optional
Glass	✓	✓	Optional
Lost or Stolen Keys	✓		
Riot and Strike (SASRIA)	✓	✓	✓
Drivers	Open Driver Policy	Limited Drivers: Up to 2 Extra	Limited Drivers: Up to 2 Extra

GBA\* - Growing Benefit Amount

## Optional Benefits by Product

	Comprehensive Cover	Customised Cover	Third-Party Plus+
Car hire 15 / 30 day options	✓	✓	✓
Tyre & Rim	✓	✓	✓
Credit shortfall Up to 20% of the current sum insured	✓	✓	
Additional Drivers	Open driver policy	✓	✓



# Download the Prime Protect App

**Supercharge your policy and unlock an extra R300,000\* in benefits**



### Free Accidental Death Cover

R10,000 Free Accidental Death Cover if you die in an accident in the insured car.



### Injured Passenger Cover (Private Hospital Care)

Private Medical Cover for passengers injured in your car!



### Injured Driver Cover (RAF Assist)

Get expert advice and legal assistance in lodging a claim with the Road Accident Fund for damages, loss of income, and medical expenses.



### Free 24/7 Emergency Assist

Whatever the time, wherever you are, Prime is always there for you!



### Free 24/7 Accident Detection

Have peace of mind knowing that Prime will be there for you even when you may not be able to call for help after a serious car accident.



Available with our Comprehensive Policy only. \* For more information visit our website.

## 2. How the Excess Amounts Work

An excess is your share of the cost when you claim. It's how we share the responsibility of keeping your car safe.

### How are the excess amounts determined?

Your excess amount is based on your car's make and model, your driving experience and claims history.

Here is a breakdown of the different excess types on your policy:

	Comprehensive	Customised	Third PartyPlus
<b>STANDARD EXCESSES</b>			
Basic excess	Fixed or reducing	Fixed or reducing	Fixed
Glass excesses	25% replacement cost	25% replacement cost	
Other Driver excess	Fixed or reducing		
Early Claims excess <sup>1</sup>	✓	✓	

The details and values of your applicable excess can be found in your policy schedule.

- <sup>1</sup> Early Claims Excess applies to claims made before your 7th premium payment.

The amount depends on the extent of damage or loss:

 **Cosmetic Damage**  
Less than R25k

 **Repairable Damage**  
More than R25k

 **Write off /Total loss**  
Car dependent

## 3. What you are not covered for

The policy does not provide cover for loss or damage:

- Caused by your failure to meet the policy's conditions of cover.
- Caused by pre-existing damage, lack of maintenance or repair, and unroadworthiness.
- To tyres and rims caused by road hazards.
- Caused intentionally by people you know.
- Caused by driving through a flooded/waterlogged road.
- Covered under guarantees or warranties.
- Caused by performance enhancements and upgrades.
- To car contents and accessories.
- Caused by continuing to use your car after an accident (resultant and consequential damage or loss).
- Caused by war, riot, terrorism, and nuclear risk.
- Occurring while driving more than 20km/h above the speed limit.
- Occurring while failing to follow visible road traffic signs, road markings, or traffic lights, and while illegally parking.
- Occurring while you are driving under the influence of alcohol or drugs.
- If you unlawfully leave the scene of an accident.
- For any claims that are fraudulent, misrepresented, or as a result of willful misconduct or unlawful acts.

**NB! This is not a complete list. For more information about these exclusions please refer to your policy Terms and Conditions.**



# Prime's Safe Driving Guide

We care about your safety.

**Over 90% of road accidents** are avoidable by following basic road rules.

Use the Prime Road Safety Guide to stay safe and make claims hassle-free.



## Stick to Speed Limits.

- Speeding reduces reaction time and increases accident risk.
- Always drive within the speed limit to stay safe.



Excessive speed is one of the leading causes of car accidents, particularly during rush hours and holiday periods.

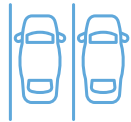


## Follow Road Rules.

- Obey road signs, traffic lights, and lane markings.
- Only overtake on a straight road if it is allowed, clear and safe.



43% of car accidents are estimated to occur at intersections.



## Park and Stop Safely.

- Park legally and in safe areas, away from flood or hail risks.



The ideal safe following distance while driving is 3 car spaces / 2 seconds from the car in front of you. Tailgating increases your risk of a rear-ender!



## Don't Drink when Driving and Stay at the Scene.

- Never drink and drive— plan ahead and use Uber or Bolt instead.
- Don't leave an accident scene without official approval.



57% of all road deaths in southern Africa involve alcohol.



## Safe Driving Habits.

- Always wear your seatbelt and avoid distractions like your phone.
- Drive cautiously on gravel roads – don't exceed 40km/h.
- If you feel unsafe, head to a public place like a petrol station or mall.



Your chances of being involved in an accident increases 23x by using a mobile phone or device while driving.



## 5. How to Claim

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Accidents can be stressful! Download the free Prime SA App to access our digital step-by-step guide to help you through the claims process. The app is free, and we cover the data costs!

### Prime SA Mobile App

Save time using our Prime SA Mobile App!

- Register your claims.
- Upload your required photos.
- Update your personal information.
- Easily find emergency contact numbers.

### Things to do to ensure a quick and easy claim process:

Honesty is key! To ensure your claim is processed quickly and easily, provide as much accurate information as possible that answers the following questions:

- How the incident happened.
- When and where it took place.
- Your starting point and destination.
- Who was driving.
- Details of other people involved and their property.

Take several photos of:

- The accident scene from different distances and angles, showing where all cars involved stopped, etc.
- The damage to your car and any other cars involved.

Please review Prime's [Frequently Asked Questions Guide](#) for more relevant information about your policy and how to claim.

## 6. We'd Love to Hear From You

If you have a suggestion, question, compliment, or something that you are not happy about please write to us at [info@prime.co.za](mailto:info@prime.co.za) or contact us directly on 011 745 7800 .

If there's any difference between this document and the policy terms and conditions, the policy terms and conditions will apply.



# Your satisfaction is what we strive for.

“I had the privilege of being assisted by Tshepile who was very knowledgeable and helpful. I loved my experience with her”

- Edger 4/5 stars



Testimonial sourced from client reviews, pseudonyms used for privacy.