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Prime
South Africa

Summary
Information
Document

★★★★★
Rated 10/10 on [hellopeter](#)

Important Contact Numbers

Head Office (Office hours)

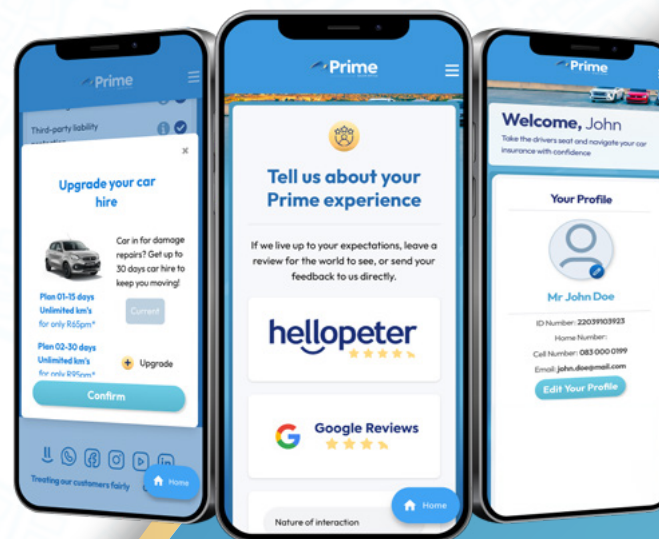
Customer Service & Claims	011 745 7800
Policy Purchases	086 022 2261
Complaints & Compliance	011 745 7820
Email	info@prime.co.za

Emergency Numbers (24 hours)

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



Save our Roadside Assistance contact details to your phone.



Take control of your cover!

Download the New Prime SA App today

- Get your Policy Documents
- 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



1. What You are Covered for

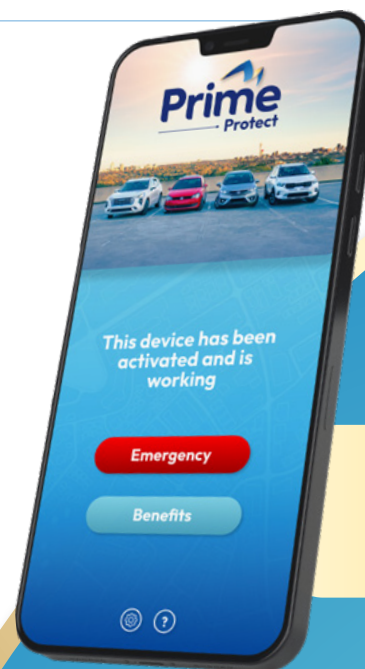
Standard Benefits by Product

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!



Free 24/7 Emergency Assist

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



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.



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

2. How your Premiums work

Premium Payment

Your policy starts when you pay your first premium and it stays active as long as you pay on time each month.

Submit Photos

Full cover is only available after we receive and approve eight photos of your car. Without these photos, there's no cover for damage or loss, and no premium refund will be given. Photos can be sent via the **Prime SA Mobile App**, **WhatsApp (078 669 4947)**, or **email (photos@prime.co.za)**.

If your cover lapses due to non-payment, you must pay your next premium and send updated photos to reactivate it.

Premium Payment Rules:

- If your premium due date falls on a weekend or public holiday, we'll collect it on the business day before.
- Missed a payment? No worries! You have 15 days to pay via EFT and keep your cover active.
Please note: The grace period doesn't apply to your first premium or the first payment after a missed one.
- If payment isn't made within the grace period, your cover will lapse. We'll try to debit your account again on the last day of the grace period to help you stay covered.
- Any bank charges for transactions are your responsibility.
- If you reverse a debit order, your cover will be cancelled immediately, and the grace period won't apply. You can reinstate your cover, but all excesses will reset.

Let's work together to keep your cover running smoothly!

3. What you are not covered for

The policy does not provide cover for loss or damage when:

1. You do not meet the policy conditions like:
 - Missing a premium payment or not sending photos of your car; or
 - Not having a driver's license; or
 - Using your car for commercial purposes.
2. Your car is damaged in the following ways:
 - By road hazards; or
 - Driving through a flooded/waterlogged road; or
 - Driving more than 20km/h above the speed limit; or
 - Driving under the influence of alcohol or drugs; or
 - Failing to follow visible road traffic signs, road markings, or traffic lights, and while illegally parking.
3. Damages to your car include:
 - Pre-existing damage, lack of maintenance or repair, and unroadworthiness; or
 - Damage to car contents and accessories; or
 - Resultant and consequential damage or loss caused by continuing to use your car after an accident.

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

Safe Driving Guide



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

Stick to Speed Limits

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



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.



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!

Park and Stop Safely

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



Don't Drink when Driving and Stay at the Scene

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

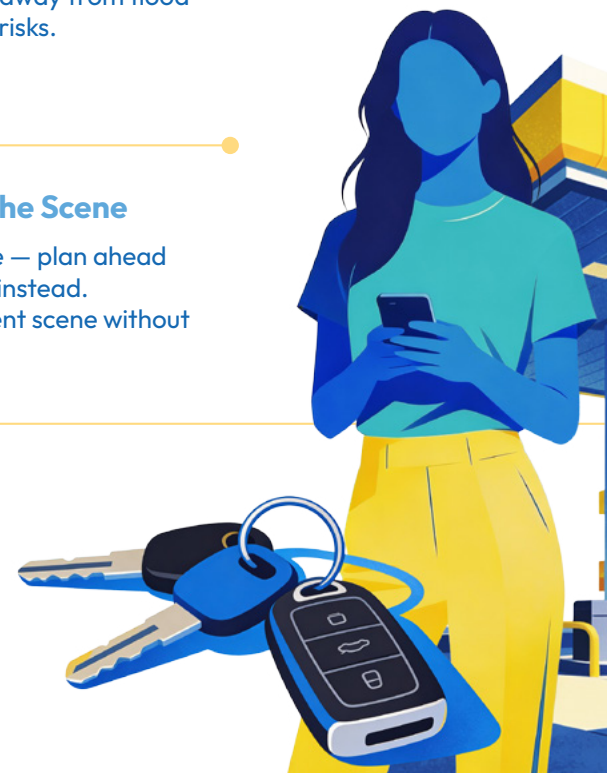
- Never drink and drive — plan ahead and use Uber or Bolt instead.
- Don't leave an accident scene without official approval.

Your chances of being involved in an accident increases

23x by using a mobile phone or device while driving.

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.



Prime SA Mobile App

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!

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

Tips for a Smooth Claim Process:

Be Honest and Accurate:

Share clear details about:

- What happened.
- When and where it occurred.
- Your route (starting point and destination).
- Who was driving.
- Info about others involved and their property.

Take Photos:

- The accident scene from various angles and distances.
- Damage to your car and other vehicles or property.

What to Expect After Your Repair Claim is Approved:

- Pay the required **excess*** into the bank account we provide to confirm your repair booking.
- Repairs will be done by one of our preferred repairers.

For part replacements:

- Repairs will follow safe and fair practices.
- We won't compensate for delays caused by unavailable parts.

Repairs must begin within 60 days of our approval. If delayed by you, we'll only cover the approved amount, and you'll handle any extra costs.

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

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 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.