



# 4x4 Off-Road Cover

Cover for off-road and extreme lifestyle enthusiasts with vehicles, including caravans, motorbikes, quad bikes & trailers.





The Indigo Brokers 4x4 Off-road Cover is meticulously crafted for the true off-road enthusiast. Whether you have a 4x4, 4x2 with diff-lock, caravan, motor/quad bike, or trailer, our Extreme Lifestyle Insurance Policy ensures comprehensive protection. Experience flexible and competitive rates tailored to your adventurous lifestyle.

### Benefits & Inclusions:

- **Retail Value Coverage:** We cover your 4x4 vehicles at their retail value. Modifications and extras can be separately noted and added to the total sum insured.
- **Total Loss Coverage:** If damage exceeds 70% of the new retail price, including VAT and emissions tax, we pay the current purchase price of a new vehicle of the same or similar model, or the limit of indemnity shown in the schedule, whichever is lower.
- **Theft or Total Loss After 12 Months:** For vehicles stolen or declared uneconomical to repair more than 12 months after first registration, we pay the limit of indemnity or the reasonable retail value at the time of loss, whichever is lower.
- **Winching Equipment Coverage:** Full mechanical and electrical derangement cover for winching equipment.
- **Cross-Border Technical Assistance:** Assistance for sudden or unforeseen mechanical or electrical breakdowns across borders.
- **Portable Equipment Theft Cover:** Automatic theft cover for portable DVD players, GPS units, and recovery equipment beyond South African borders.
- **Comprehensive Roadside Assistance:** Includes 20L of fuel, emergency accommodation, and protection and removal services beyond South African borders.



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client focused. results driven.

## Cover Extensions & Enhancements:

- **Glass/Windscreen Cover:** Automatically included up to the amount reflected in the schedule, with no excess if arranged through the Indigo Brokers call center.
- **Locks and Keys Coverage:** Automatically included up to the amount reflected in the schedule.
- **Sound Equipment Coverage:** Covers sound equipment up to 5% of the sum insured or the maximum amount reflected in the schedule. Additional coverage is available for higher-value systems.
- **Emergency Repairs:** Up to the amount reflected in the schedule for emergency repairs without prior consent, provided an itemized invoice is submitted.
- **Vehicle Repatriation:** Covers repatriation of your vehicle, trailer, or caravan to South Africa up to the amount reflected in the schedule.
- **Extended Territorial Limits:** Full coverage in any country south of the equator.
- **Wreckage Removal:** Covers reasonable costs for removing wreckage.
- **Post-Repair Delivery:** Covers reasonable costs to deliver your vehicle to you in South Africa after repair.



# GET IN TOUCH

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