

RISKFLOW

• MOTOR FLEET INSURANCE •

PRODUCT GUIDE 2026



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OLD MUTUAL
INSURE

RISKFLOW

PRODUCT GUIDE SOUTH AFRICA

Protect your business.
Empower your drivers. Drive your success.

MOTOR FLEET SECTION (LDVS, PASSENGER VEHICLES & MOTORCYCLES)

The Motor Fleet section provides cover for the loss of or damage to insured fleet vehicles, including light delivery vehicles (LDVs), passenger motor vehicles and motorcycles, arising from accidents, fire, hail, or theft/hijack.

This cover is designed for businesses operating vehicle fleets for day-to-day commercial use, including but not limited to:

- ▶ Corporate and commercial vehicle fleets
- ▶ Sales, service, and support fleets
- ▶ Delivery and distribution fleets (LDVs not exceeding 3,500 kg GVM)
- ▶ Passenger vehicle fleets used for business purposes
- ▶ Companies transporting their own goods or personnel

Fleet insurance enables multiple vehicles to be insured under a single policy, offering centralised administration, consistent cover, and cost efficiencies compared to insuring vehicles individually.

Benefits automatically included in the Riskflow Policy

- ▶ Credit Shortfall Up to 15% of Vehicle Value
- ▶ Contingent Damage
- ▶ Emergency Expenses.....R15 000
- ▶ Fire Brigade Charges.....R20 000
- ▶ Import Duty
- ▶ Loss of Keys.....R20 000
- ▶ Repatriation and Cross Border Towing R50 000
- ▶ Search and Recovery Charges.....R25 000
- ▶ Temporary Removal R10 000
- ▶ Wreckage Removal.....R10 000
- ▶ Car Hire Costs.....R500 per day max 30 days
- ▶ Window Glass R20 000
- ▶ Clothing and Personal Effects.....R5 000
- ▶ Loss of Fuel (accident only) R1 500
- ▶ Signwriting R10 000
- ▶ Cross Border Riot and Strike.....R50 000
- ▶ Radio/ Sound Equipment.....R20 000

VEHICLE CLASSIFICATION CATEGORIES

- ▶ **Private motor vehicles (PMV)**
 - Including sedans, station wagons, SUVs, LDVs, motorcycles and double cab bakkies
- ▶ **Light delivery vehicles (LDV)**
 - Vehicles not exceeding 3,500 kgs GVM
- ▶ **Heavy & Medium Commercial Vehicles (HCV)**
 - Goods carrying vehicles exceeding 3,500 kgs
- ▶ **Trailers**
 - Non-self-propelled goods carrying bodies drawn by any vehicle
- ▶ **Buses & Coaches**
 - Vehicles with more than 16 seats
- ▶ **Special types**
 - Self-propelled forklifts, road construction vehicles, cranes, construction vehicles with plant permanently attached
- ▶ **Agricultural vehicles**
 - Tractors and equipment used for agricultural purposes

COVER OPTIONS

- ▶ Comprehensive cover on Commercial vehicles, PMVs, LDVs and special types
- ▶ Third Party Fire & Theft only
- ▶ Third Party only

OPTIONAL EXTENSIONS

- ▶ **Riskflow 24/7 Assist – Commercial Roadside Assistance:**
- ▶ Mechanical Breakdown Towing to the nearest repairer (Annual Limit of R 5000 per vehicle)
- ▶ Tyre Replacement Assistance (Up to R1 000 per incident)
- ▶ Lockout/Replacement Key Assistance (Up to R1 000 per incident)
- ▶ Battery Assistance (Up to R1 000 per incident)
- ▶ Winching/Extraction Service
- ▶ Vehicle Protection Service
- ▶ **Personal Accident Cover for Driver**
 - R100 000 for Death and Permanent Total Disability
- ▶ **Extended Motor Third Party Liability – up to R7 500 000**
- ▶ **Excess Reducers**
 - Own Damage, Theft/Hijack, Third Party, Windscreen and Penalty Excesses
- ▶ **Loss of Use Cover**



GOODS IN TRANSIT (GIT) SECTION

Goods in Transit Insurance, sometimes referred to as GIT, insures goods against loss or damage while being moved from one place to another. At Riskflow, we provide cover for the following general categories:

1. Professional transport companies transporting goods on behalf of their clients for compensation.
2. Part-time transport contractors, such as farmers, usually transporting their own goods but occasionally transporting goods for third parties for compensation.
3. Commercial and agricultural clients transporting their own goods in or on their own vehicles, with a specified maximum load limit per vehicle or with a limit per consignment.

Cover Options (Maximum limit of R1 000 000 per load)

- ▶ All Risks – The client is covered for the loss of or damage to goods in transit that belong to them or for which they are responsible. Cover applies whether the cause is an accident or any other type of incident.
- ▶ Fire, explosion, collision, derailment and overturning only.
- ▶ Fire, explosion, collision, derailment, theft and hijack only.

Benefits Included in the Riskflow GIT Policy

- ▶ First Loss Basis – This benefit negates the calculation of average with regards to Riskflow policies.
- ▶ Driver Fidelity cover included.
- ▶ Territorial Limits – Africa, South of the Equator.
- ▶ Salvage, clean-up and load recovery costs – up to R20 000 for non-hazardous goods.
- ▶ Fire extinguishing charges.
- ▶ SASRIA.

Optional Extensions

- ▶ GIT Basic Excess Reducer.
- ▶ GIT Theft/Hijack Excess Reducer.
- ▶ Cross-Border Riot and Strike cover.

General Exclusions

- ▶ Wear and tear or gradual deterioration (unless following an incident or accident for which you can claim).
- ▶ Mechanical, electronic or electrical breakdown, failure, breakage or derangement (unless following an incident or accident for which you can claim).
- ▶ Goods not properly secured or covered with canvas whilst in transit.
- ▶ Loss, delay, loss of market, depreciation or changes brought about by natural causes (unless following an incident or accident for which you can claim).
- ▶ Any accident where the insured motor vehicle is not roadworthy or carrying a load that exceeds its capacity (unless otherwise stated on the policy schedule).
- ▶ Incidents where the client or someone with their consent or knowledge is under the influence of intoxicating liquor or drugs, driving without a valid licence or professional driving permit where required.
- ▶ Loss of or damage to cash, bank and currency notes, coins, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts or securities of any kind.

- ▶ Theft from an unattended motor vehicle (subject to the exceptions and conditions stated in the policy schedule).
- ▶ Inherent vice or defect, vermin, insects, damp, mildew or rust.
- ▶ Dishonesty by the client, their principal, partner, member, director or employee acting alone or in collusion (this exclusion does not apply to any driver or driver assistant).
- ▶ Detention, confiscation or requisition by customs or other officials or authorities.
- ▶ While in transit by sea or inland waterway.
- ▶ Breakdown of refrigeration equipment.
- ▶ Please refer to the full list of exclusions in the Policy Wording.

RISKFLOW 24/7 ASSIST COMMERCIAL VEHICLES, PMVS & LDVS

Roadside Assistance and Accident Management



24/7 Contact Number: 082 508 4122

The Riskflow Assist 24/7 Call Centre provides immediate access to a team of dedicated case managers, together with a national network of accredited assistance service providers who will assist with roadside emergencies. Services are only applicable when requested through the Call Centre. Parts, repairs, maintenance services and other goods or services are not included unless specifically stated.

This product does not constitute an insurance policy and the Call Centre does not indemnify the member against losses, liability, expenses or damages suffered. All limits stated below are covered by the Insurance Policy attached to this Roadside Assist benefit. Where a vehicle breakdown results in the insured or policyholder being stranded, the Call Centre will arrange one or more of the following services:

Riskflow 24/7 Assist – Commercial Roadside Assistance

- ▶ Mechanical Breakdown Towing to the nearest repairer (Annual Limit of R 5000 per vehicle)
- ▶ Tyre Replacement Assistance (Up to R1 000 per incident)
- ▶ Lockout/Replacement Key Assistance (Up to R1 000 per incident)
- ▶ Battery Assistance (Up to R1 000 per incident)
- ▶ Winching/Extraction Service
- ▶ Vehicle Protection Service – Where necessary, the Call Centre will dispatch a police or runner vehicle to guard the vehicle and load until the roadside assistance or tow truck arrives. Subject to availability in the specific area.
- ▶ Accident Management – In the event of an accident, Riskflow 24/7 HCV Assist will arrange towing to the nearest approved repairer. The cost of the accident tow will be covered by the Insurance Policy if a claim is registered. If no claim is registered, the insured will be liable for the cost



RISKFLOW EXCESS STRUCTURE

COMMERCIAL VEHICLES, PMVS & LDVS

Motor section		
Description	Limit	Excess
• Basic excess		
• Private type motor cars • Commercial vehicles • Special Types • Motorcycles, buses, and trailers • Heavy commercial vehicles		• 5% of agreed loss or damage subject to a minimum of R5 000 • 5% of agreed loss or damage subject to a minimum of R5 000 • 5% of agreed loss or damage subject to a minimum of R5 000 • 5% of agreed loss or damage subject to a minimum of R1 500 • 10% of agreed loss or damage subject to a minimum of R10 000
• Driver under 23 years of age		• Additional R600
• Driver over 23 but under 26 years of age		• Additional R300
• Vehicle stolen or hijacked and not recovered		• Additional 2.5% of agreed loss subject to a minimum of R1 000 (R500 minimum for motorcycles)
• Vehicle stolen with no approved anti-theft device (not applicable to motorcycles)		• Additional 2.5% of agreed loss subject to a minimum of R500
• Vehicle stolen with no approved tracking and recovery device (Applicable to private type cars, commercial vehicles, and special types only where the limit of indemnity of the vehicle exceeds R750 000)	• R750 000	• Additional 2.5% of agreed loss
• High Risk Vehicles (HRV) • Ford Ranger (including Wildtrak, Bi-Turbo and Raptors) • Nissan NP2000 • Hyundai & Kia Bakkies • Isuzu KB & D-Max • Toyota Fortuner, Toyota Hilux, Toyota Landcruiser, Toyota Prado, Toyota Quantum, Toyota Etios, Toyota Verso • Volkswagen Polo GTI • The device will need to be: • NB: Compulsory tracking devices will NOT apply to vehicles based in the following regions: Western Cape / Eastern Cape and Northern Cape (NB: list is periodically updated)	• All	• Theft and /or hijack cover exclusion • Vehicle Recovery System (the Device) Warranty will be applied. It is warranted for the vehicle described below: • a. that the Device from an approved service provider has been installed in the insured vehicle alternatively the Device from an approved service provider will be installed within 14 (fourteen) days from inception of cover for theft or hijacking for the vehicle. • b. that for the duration of the policy, the Device will at all times be kept fully operational and maintained. • c. that the insured will comply with all terms and conditions in accordance with the contract concluded with the approved service provider. • d. the contract is not downgraded to an inferior offering without prior written notification. • e. that in the event of the insured having breached the Device Warranty, cover for theft or hijacking is excluded and the premium will be adjusted provided that this Device Warranty will not apply to Damage arising from attempted theft or attempted hijacking.

RISKFLOW VEHICLE TRACKING REQUIREMENTS

All Vehicles with a Value of more than R750 000 – Tracking device with Recovery option required.
All Vehicles with a Value below R750 000 – VESA level 3 or 4 or factory fitted alarm/immobilizer and/or Tracking device.

High Risk Vehicles - The high-risk vehicle models include certain variants as listed in our regular publication of the Compulsory Vehicle Recovery System or Tracking Device list (MM codes), of the following models:

- ▶ Ford Ranger (including Wildtrak, Bi-Turbo and Raptors)
- ▶ Nissan NP200
- ▶ Hyundai H100
- ▶ Kia Bakkies K2500 & K2700
- ▶ Isuzu D-Max & Isuzu KB
- ▶ Toyota Fortuner
- ▶ Toyota Hilux
- ▶ Toyota Landcruiser / Landcruiser Pick Up & Prado
- ▶ Toyota Quantum
- ▶ Toyota Etios
- ▶ Toyota Verso
- ▶ Volkswagen Polo

The device will need to be Automatically activated/self-arming with recovery and must be linked to a 24-hour monitoring control centre

The company shall not be liable to pay for loss or damage to any Insured vehicle, Insured trailers and/or Goods-in-transit (GIT) or any part thereof because of theft or hijacking irrespective of the manner in which the theft/hijacking took place unless:

- ▶ The insured can prove that prior to the happening of such theft or hijacking (or attempt thereof) the vehicle was fitted with an approved Riskflow tracking and/or camera system as specified in the Riskflow Tracking Requirement section of the policy wording and/or schedule;
- ▶ The insured can prove that the system was operational at the time of any theft or hijacking or any attempt thereof;
- ▶ The insured can prove that a legal contract existed between the insured and the supplier of the vehicle and/or trailer tracking system and that any monthly subscription fees have been paid in full at the time of any theft or hijacking or any attempt thereof;
- ▶ The vehicle tracking system is monitored, on a 24-hour basis, by a manned control room operated by employees of the supplier of the vehicle tracking system;
- ▶ The contract which exists between the insured and the supplier of the vehicle tracking system requires the supplier, in the event of the tracking system being activated, to immediately notify the insured of the activation and proceed forthwith with steps to recover the vehicle;
- ▶ These requirements are compulsory on all vehicles, as stipulated in the Riskflow Tracking Requirements section (3.2.10) of the policy wording.

RISKFLOW TELEMATICS

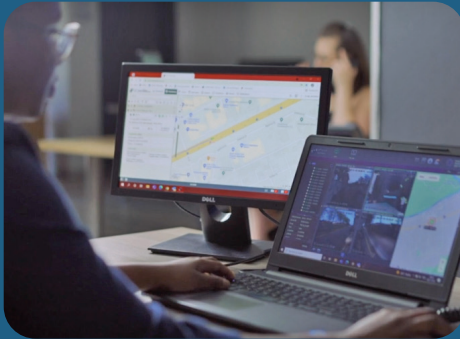
For your benefit, we take risk mitigation seriously!

We now offer superior Fleet Safety Solutions through our partnership with iCAM Video Telematics Solutions to monitor and protect your fleet the right way.



SOLUTIONS:

► VIDEO SYSTEMS



Our Vehicles Video Systems range from 1 to 16 camera channel devices with models to suit all vehicle types.

All devices are embedded with GPS, WiFi, 4G (SIM) and Accelerometer modules. Video resolution is configurable from VGA to FULL HD 1080P for high resolution footage. Video is available in 3 categories: Live Stream feed via mobile network, Event/Alarm Trigger video from our server and Historical Footage directly from the device memory sourced by date and time. On board memory storage capacity ranges from 64GB to 2TB providing up to 900 hours of footage

► TRACKING & TELEMATICS



iCAM Tracking & Telematics products consists of an all - encompassing range of device types which will meet the needs of any client in any economic sector. These Vehicle, Machine, Asset or Trailer based tracking products include access to CANBUS, third party devices such as temperature control, fuel probes and the like.

Driver ID, RFID buttons, Two-way Communication, Satellite Modules are some of our accessories available with these tracking and telematics products all reporting to our Platforms, 24/7 Bureau with Recovery and Monitoring options.

► DRIVER FATIGUE & ADAS



Our Vehicles Video Systems range from 1 to 16 camera channel devices with models to suit all vehicle types.

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iCAM Video Telematics services consist of a broad and all-encompassing range which cater to our customer requirements.

Services include:

- Web, Desktop, IOS & Android platform/s
- Recovery & Monitoring options (including video monitoring)
- Reports & Business Intelligence
- Technical and Support services

WWW.ICAMVIDEO.CO.ZA

CALL : 086 115 8527



RISKFLOW DRIVER ASSIST

RISKFLOW DRIVER ACCIDENT COVER



Category: 24 Hour Cover – Transporter Drivers & Employees
(Two Employed drivers per vehicle)

What is covered:

Bodily injury caused by accidental, violent, external and visible means to any driver of the insured (hereinafter in this section referred to as such person) specified in the schedule. The company will pay the insured, on behalf of such person or his estate, the compensation stated in the schedule in the event of accidental bodily injury to any such person directly and independently of all other causes resulting within 24 calendar months in death or disability as specified in the schedule under the heading circumstances. Each policy will be linked to a company vehicle and a maximum of 2 employed occupants will be covered if the vehicle is involved in an accident.

Policy Features

- Emergency Assistance after an accident
- Covers drivers in hospital after an accident
- Pays out in the event of accidental death or disability

Policy Benefits

Circumstances	Compensation	Excess
Death (Accident)	R100 000 per Insured Person	R5 000 per Insured Person
Permanent Disability (Accident) Medical Expenses	R100 000 per Insured Person R50 000 per Insured Person	R5 000 per Insured Person Nil
No. of persons per vehicle covered	2 (Two)	N/A
24-hour Medical Evacuation	Arranged through Riskflow Call Centre	N/A
Premium (Incl VAT)	R45 per vehicle per month	

RISKFLOW DRIVER TRAINING

ARRIVE ALIVE WITH
MASTERDRIVE
Specialised Corporate Advanced Driver Training

Riskflow in association with Masterdrive offers our clients industry accredited driver training through their Mastertrucker program.

The training can include the following courses:

- | | |
|---|----------------------------|
| • Defensive driving – HCV and commercial | • HCV Roll Over Prevention |
| • Medium commercial vehicle (MCV) driver training | • Driver Assessments |

MasterDrive is a result-driven, driver training organisation that engages with and assists companies in managing driver risk interventions. The company was established in 1999 and became part of the RAC Group (established in 1997). The company has a dedicated team of professional, internationally accredited instructors delivering training on a range of programs. These encompass the full spectrum of vehicles – from motorbikes to cars to buses and trucks.

Areas of training:

Liquid and dry bulk	Solid loads	The MasterTrucker
Heavy-duty vehicle roll overs and the consequential damages, particularly when fuel and other dangerous goods are involved, can be massive. This dictates that practical training, for drivers to better understand critical factors, is essential.	Solid loads require a specific skill set to prevent costly roll overs. Drivers need to adapt to changing loads and adjust driver behaviour to avoid roll overs.	This roll over truck is a fully equipped tanker with outriggers. This allows drivers to feel at what point a roll over can occur without going over. Drivers also learn about factors such as the Centre of Gravity (COG) and centrifugal forces and how they can significantly impact the driver's risk of roll over.

MasterDrive's, one-of-a-kind training in Africa, has been proven to save up to R80 million in one fleet. This alone motivates corporations to embrace the training techniques. Please contact Hein for more information regarding the Driver Training program on hein@risk-flow.co.za

RISKFLOW RISK & BUREAU SERVICES

WHEN THEY'RE DRIVING – WE'RE MONITORING.

Riskflow Risk & Bureau Service is a policy add-on that assists our clients with fleet control room activities backed by highly proficient hindsight, insight and foresight data analytics and reporting for the streamlining of a fleet operation. Dedicated fleet controllers assist with monitoring of vehicle movements, incidents, alerts and alarms and shares this real-time information with the Riskflow Assist 24/7 Accident Centre. Our highly experienced fleet consultants interrogate and interpret vehicle data to provide the insights and actions needed for future cost reduction and operation improvement.

FEATURES

Driver Monitoring

- 24/7 Driver monitoring: speed, harsh braking and acceleration, unscheduled stops, vehicle abuse
- Optimising driver safety and productivity

Real-time Route Monitoring

- Fleet management software analysis
- Eyes-on-screen route monitoring assistance
- Dedicated fleet controllers assigned to clients
- Direct communication with the brokers and clients
- Geozone mapping and adherence
- Fuel consumption monitoring
- Daily health checks

Data Analytics

- Comprehensive data analysed and simplified for your convenience
- Individual driver scorecards and risk profiling.
- Rich fleet analytics data: On-site visits and duration count, driver behaviour, etc.

Consultancy Services

- Highly trained fleet consultants visit clients on-site to customise the reporting around their unique operation.

24/7 Emergency Response Centre

- 24/7 Fleet monitoring
- Emergency response linked to the Riskflow 24/7 Call Centre
- Panic alarms
- Tamper alarms
- Stolen vehicle recovery support
- Vehicle immobilisation (Illegal movement prevention)
- Helicopter/Air response (Available to Autotrak clients at an additional cost)

Reporting

- Detailed weekly and monthly reports tailored to your needs sent to brokers and clients.
- Variety of powerful reports available at your disposal: productivity, safety, travelling time, KM usage, after hours, driver behaviour, POI visits, EXCO monthly summary, and many more.

All this translates to financial savings and greater efficiencies in managing, operating and maintaining your vehicle fleet.

POLLUTION/SPILLAGE COVER BY ENVIROSURE

Envirosure offers a comprehensive environmental policy for customers transporting hazardous goods and potential pollutants. Over the years this cover has been perfected to offer the most value to the Insured. This cover is designed to protect transporters of dangerous goods and potential pollutants from the extensive costs of pollution and rehabilitation following an environmental incident. Potential pollutants can include items as diverse as food products, paint and detergents. Policyholders automatically qualify for a Service Level Agreement with Spill Tech. This ensures that any cleanup will be handled by a leading South African spill-response company.



Riskflow in partnership with Envirosure can offer clients the following Envirosure products added to our policy schedules

- Envirosure Spill Protect Plan
- Transport Cleanup Policy
- Value-added solutions like Side Tank spillage and Excess Solutions

The Spill Protect Plan by Envirosure

Envirosure is proud to offer its customers a revolutionary product designed to simplify and expedite all cleanup and insurance aspects related to an environmental spill. Thanks to our recent merger with Spill Tech, we can now offer an industry first: the Spill Protect Plan™ which provides comprehensive cover incorporating risk management, insurance and claims management.

The Spill Protect Plan™ is designed as a complete environmental impairment management solution to provide:

- Expert advice on risk assessment and incident prevention in your business process
- Immediate response to any environmental incidents
- Access to insurance specialists who will handle all the legalities and often complex paperwork related to your claims

Benefits of the Spill Protect Plan:

- Hazcall24: 24-hour Call Centre and Incident Management Control Room
- Guaranteed immediate response
- National response footprint by ISO certified skilled responders
- Live updates – accurate incident record keeping
- Spill Tech discounts offered on related services
- Compliance reporting support
- Risk management – training, emergency exercises, spill kits
- Responders have a vested interest in the cleanup
- Wide range of cover with Riskflow