



TRUE-GRIT AND THE ART OF INSURING THE OUTDOOR EXPERIENCE

The allure of exotic destinations, complete with the call of the wild, a multitude of African places to visit and explore and of course the South African passion for 4x4's are all the perfect ingredients for a great adventure. They also create some pretty unique requirements for insurance.

Bruce Willmore well known for his short term initiatives in the past, has teamed up with SasfinHRS by entering a "product partnership venture" for the launch of a new recreational outdoor insurance offering – TRUE GRIT SOLUTIONS.

Bruce together with Andrew Penney from SasfinHRS have been finalising the detail of the offering and via the SasfinHRS platform, intend to market this new innovation through the broking fraternity on a national scale.

The TRUE-GRIT product is underwritten by Guardrisk Insurance Company Limited with reinsurance backing from the London based reinsurer Tempo. The TRUE-GRIT package is available to brokers and their clients from January 2019.

SasfinHRS will administrate TRUE-GRIT through the broker network, with a management mandate from Guardrisk and allows SasfinHRS authority to settle claims.

Clients get access to TRUE-GRIT by insuring a qualifying AWD, 4WD, 4X4 or 4X2 vehicle with

differential lock (which includes mobile campers 4X4 Classics being pre 1980 production models) where after the Insured can custom design, his own recreational insurance package, catering for his choice of outdoor interests.

Over and above insuring the qualifying vehicle, the Insured can select various additional options, such as:

- Caravans, camper, baggage and utility trailers;
- Tourer, Cruiser and Adventure motorcycles as well as Quad Bikes, ATV's and Golf Carts;
- Portable Outdoor Property providing all risks cover for scuba divers, hunters/sport shooters, archers, pedal cyclists, aerial sports and camping enthusiasts, photographers, motorcyclists





and their gear as well as 4X4 and watersports enthusiasts and their accessories; and

- Pleasure craft, Ski boats, Yachts, Tenders, Jet Ski's and associated machinery.

The policy is significantly flexible by extension, with the premium being affordable by industry standards.

To explain further the motivation for the Motor Section is "Tar, Track & Trail" for adventure driving and the cover extends to include:

- Recreational Off-road utilisation (including taking part in club organised and supervised competitions and rallies);
- Substitution of an insured vehicle in event of total loss in the first 12 months from date of initial registration;
- Ability to travel into Africa, South of the Equator with repatriation following accident and conditional repatriation following breakdown;
- Repatriation extends to include towed units, motorcycles, other insured vehicles and pleasure craft;
- Many other beneficial extensions including but not limited to hospitality, car hire and repatriation of stranded persons (vehicle occupants) from cross border; and
- In the event of recovery of an undamaged stolen or hijacked vehicle, the vehicle will undergo an executive vehicle valet service and 122 point manufacturer check.

Portable Outdoor Property – the cover is on an all risks basis including "whilst in use".

Wet Deck – caters for pleasure and small craft into



territories and the cover extends to include use up 50 nautical miles off shore.

- Cover includes repatriation from cross border, impact with submerged objects, fouling of machinery with flotsam and jetsam, hard impact beaching and medical expenses cover for passengers.

We have contracted with **Customer Loyalty Consultants** for emergency roadside and accident assistance services as well as medical emergency services... plus a host of other beneficial "value added products".

Other optional extensions include:

- Car Hire for 30 days (Choice of 5 different group category vehicles);
- Excess Sure (basic excess only);
- Tyre Sure (includes damage whilst traversing off-road);



- Tyre/Rim Sure; and
- Credit Shortfall/Deposit Protect.

The deductible structure is favourable by industry standards with the basic excess for motor being 4% of claim minimum R2 000 and NIL for hail damage.

MMX Systems have developed the administration portal for TRUE-GRIT and brokers will have access to their client details.

The TRUE-GRIT policy wording is unique in that it combines the technicalities of the product, technicalities of the product, in a short "to the point" user friendly and easy read format.

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