

EXCESS: **WHEN YOU WILL NOT HAVE TO PAY AN EXCESS**



This Endorsement is applicable only to road registered sedans, wagons, utilities, or goods carrying vehicles with a gross vehicle mass under 3,500 kilograms insured under Sections 1 to 6 of this Policy.

The Insured will NOT have to contribute any Excess towards a claim if:

- the Insured can satisfy the Insurer that the claim involves a collision with another Motor Vehicle and the collision which gave rise to the claim was totally the fault of the driver of another Motor Vehicle.
- the Insured must provide the Insurer with the registration number of the other Motor Vehicle and the full name, licence number and address of the other driver, and
- the amount of the Insured's claim exceeds the applicable Excesses under this Policy.

This Endorsement only applies if the Insurer is allowed legally to recover the amount of any loss including any applicable Excesses from the third party.

Where the driver of the other motor vehicle disputes who was at fault, the Insured must pay any Excess which applies but Insurer will refund it if the Insurer is successful in establishing that the other driver was at fault.