



Do you have the cover you need?

With MiWay, you have the freedom to package your cover according to your specific needs. Vehicle product options listed below for your reference:

Vehicle Product		Cover					Additional / Optional Cover				Benefits		Excess
Product Name	Type of Cover	Accidental & Intentional Damage	Theft & Hijack	Fire & Explosion	Acts of Nature	Liability (3rd Party)	Window Glass Cover	Optional Car Hire	Towing & Storage* following insured peril	Sasria	MiHelp Roadside Assist*	WeDrive*	First amount payable by client
MiWheels	Comprehensive (if all perils selected)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Flat excess amount opted by client
	3rd Party, Fire & Theft	✗	✓	✓	✗	✓	✗	✓	✓	✓	✓	✓	Flat excess amount opted by client
	3rd Party only	✗	✗	✗	✗	✓	✗	✗	✗	✓	✗	✗	No excess
MiWheels Lite	Comprehensive (if all perils selected)	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✗	10% of Insured value
	3rd Party, Fire & Theft	✗	✗	✗	✗	✓	✗	✓	✗	✓	✗	✗	10% of Insured value
	3rd Party only	✗	✓	✓	✗	✓	✗	✗	✗	✓	✗	✗	R5000
MiWheels Limited	Customised Cover	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	R4 000 for theft. R2 000 for other perils
MiWheels Total Loss	Comprehensive	✓	✓	✓	✗	✓	✗	✗	✓	✓	✗	✗	R5 000 3rd party only claim

Choose the level of insurance cover for your vehicle:

- **'Comprehensive' cover** provides the widest cover and covers for theft and hijacking, damages due to an accident, fire or explosion and natural disasters like hail and floods. Comprehensive insurance cover also includes damage to the vehicle's windows and liability to other parties as a result of an accident, as well as intentional damage to your vehicle.
- **'Third-Party, Fire and Theft' cover** provides insurance cover for your car against theft, fire-related damages, and damages you may have caused to another person's vehicle during an accident.
- **'Third-Party Only' cover** provides liability cover for any damage you may cause to the property of another person. Damage or loss to your own vehicle is not covered.
- **'Total Loss'** provides cover to clients for the total loss of their vehicles only due to write-offs, theft or hijack, as well as limited third-party liability. Accidental damage that does not result in a total loss is not covered.

Insure your vehicle for one of the following values:

- **Retail value** (the recommended insured value - the current selling price on the dealer's floor as per the TransUnion Dealers' Guide)
- **Market value** (the average between the vehicle's retail and trade values)
- **Trade value** (the average price that a motor dealer will pay you for the vehicle as per the TransUnion Dealers' Guide)
- **Special agreed value** (which applies to unlisted, vintage and collectors' vehicles, caravans and trailers where a valuation is given by an appropriate approved source)

* If not covered (✗), client may still use our service, but the cost thereof will be for the client's account. MiWay is an Authorised Financial Services Provider (Licence No 33970).