

VAPS Insurance Underwriters – Car Hire Product Guide 2026

Important Notes

- There must be a valid Comprehensive Underlying policy in place.
- These products are available for Domestic/Personal Lines & Commercial Lines Policies.

VAPS Car Hire Product Guide

VAPS will pay the actual Car Hire charges including the cost of delivery if the Insured Vehicle is unusable or is being repaired following loss or damage covered under the Underlying Motor section or while the vehicle remains uncovered following theft, subject to availability, in terms of the selection of the Group car as shown in the schedule. If selected, VAPS will also pay for a period of 5 days after a Mechanical Breakdown of the vehicle and for two days' rental for routine servicing of the Insured vehicle.

When will we arrange Car Hire?

- Insured Vehicle Stolen or Hijacked - We will arrange car hire upon receipt of instructions accompanied by copies of the claim forms from the Insurer.
- Insured Vehicle damaged but drivable - Provided we have received instructions and copies of claim forms from the Insurer, we will arrange car hire as soon as the insured vehicle has been delivered to an approved panel beater
- Insured Vehicle damaged and not drivable - Provided we have received instructions and copies of claim forms from the Insurer, we will arrange car hire as soon as the insured vehicle has been towed.
- Mechanical Breakdown - Upon receipt of instructions accompanied by the Mechanical breakdown claim form from the Insurer, we will provide the Insured with a hired vehicle for a period of up to 5 days whilst the insured vehicle is not in the Insured's possession.
- Routine Services (Two claims per annum) - Upon receipt of instructions accompanied by written confirmation from an approved motor dealer confirming the service date, we will provide the Insured with a hired vehicle for a period of 2 days, twice per annum, whilst the insured vehicle is not in the Insured's possession

Inclusions & Exclusions

VAT	Included in Daily Rate
Unlimited Daily Kms	Included in Daily Rate
Airport Surcharge	Included in Daily Rate
Delivery & Collection within 25km radius between 0900 & 1600	Included in Daily Rate
Delivery & Collection before 0900 or after 1600	For Policyholder's Account
Contract Fee R110.00	For Policyholder's Account
Additional Drivers	One additional driver Included
Comprehensive Insurance (Excluding excess)	For Policyholder's Account
Excess in the event of a claim – Flat R4 000	For Policyholder's Account
Claim Handling Fee R825	For Policyholder's Account
Refundable Fuel and E-toll Deposit R2 000	For Policyholder's Account
Refuelling Fee R45.00	For Policyholder's Account

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Vehicle Groups, Descriptions & Premiums – Personal & Commercial Lines

			Option 1		Option 2		Option 3		Option 4		Option 5		Option 6	
			Accident & Theft/Hijack		Accident & Theft/Hijack + Mechanical (5 days) + Services (2 days)		Accident & Theft/Hijack		Accident & Theft/Hijack + Mechanical (5 days) + Services (2 days)		Accident & Theft/Hijack		Accident & Theft/Hijack + Mechanical (5 days) + Services (2 days)	
			30 Days		30 + 5 + 2		45 Days		45 + 5 + 2		60 Days		60 + 5 + 2	
Group	Manual / Auto	Description	Sum Insured	Premium Per vehicle	Sum Insured	Premium Per vehicle	Sum Insured	Premium Per vehicle	Sum Insured	Premium Per vehicle	Sum Insured	Premium Per vehicle	Sum Insured	Premium Per vehicle
T	M	Toyota Agya or similar	R10 000	R 90.00	R10 000	R 103.00	R13 500	R 122.00	R13 500	R 138.00	R17 500	R 157.00	R17 500	R 174.00
B	M	Toyota Etios or similar	R10 000	R 101.00	R10 000	R 113.00	R15 000	R 135.00	R15 000	R 154.00	R19 500	R 177.00	R19 500	R 195.00
C	M	Ford Figo or similar	R12 000	R 115.00	R12 000	R 132.00	R18 000	R 157.00	R18 000	R 181.00	R24 000	R 206.00	R24 000	R 229.00
D	A	Toyota Starlet or similar	R12 000	R 115.00	R12 000	R 132.00	R18 500	R 162.00	R18 500	R 187.00	R24 000	R 212.00	R24 000	R 236.00
F	A	Toyota Quest or similar	R25 000	R 121.00	R25 000	R 151.00	R37 000	R 181.00	R37 000	R 226.00	R49 000	R 230.00	R49 000	R 281.00
O	A	BMW 3 Series or similar	R29 500	R 216.00	R29 500	R 252.00	R43 500	R 305.00	R43 500	R 348.00	R58 000	R 390.00	R58 000	R 446.00
M	M	Ford Eco Sport or similar	R34 000	R 184.00	R34 000	R 225.00	R50 500	R 313.00	R50 500	R 352.00	R67 000	R 340.00	R67 000	R424.00
R	A	Toyota Rav or similar	R37 500	R 206.00	R37 500	R 240.00	Not available				Not available			
Y	M	Nissan 1 Ton LDV or similar	R21 000	R 154.00	R21 000	R 181.00	R32 000	R215.00	R32 000	R247.00	R42 000	R 284.00	R42 000	R 315.00
N	A	Toyota Fortuner or similar	R55 500	R450.00	R55 500	R 524.00	Not available				Not available			
W	M	Double Cab LDV Rental vehicle	R62 500	R 450.00	R62 500	R 524.00	Not available				Not available			
E	M/A	Hyundai H1 8 seater similar	R62 600	R 450.00	R62 600	R 524.00	Not available				Not available			