



Enhance Your Cover With Our VALUE-ADDED PRODUCTS

Don't settle for a one-size-fits-all policy.

These value-added solutions are engineered to address niche operational risks and provide a more robust safety net for your enterprise. By customising your commercial policy with our expert-led modular options, you ensure your coverage aligns precisely with your business's risk profile and fiscal objectives.



COMMERCIAL



CAR HIRE

Protect Your Business Continuity

Don't let a damaged or stolen vehicle stall your operations. If your company vehicle is out of commission, we provide a replacement for up to 30, 45, or 60 days—minimising downtime and protecting your professional reputation.

GROUP	DESCRIPTION	30 DAYS	45 DAYS	60 DAYS
Group B	Manual Toyota Etios / Similar	R 90.00	R 130.00	R 175.00
Group D	Automatic Toyota Starlet / Similar	R 110.00	R 155.00	R 195.00
Group O	Automatic BMW 3 Series Similar	R 195.00	R 295.00	R 380.00
Under 25	Manual	R 155.00	R 195.00	R 235.00
	Automatic	R 175.00	R 215.00	R 255.00
Commercial - 1 ton or similar		R 185.00	R 245.00	R 370.00
Loss of use		R 325.00	R 480.00	N/A



WHEEL & TYRE

Your Shield Against Road Hazards

Wheel and Tyre is a bespoke product that covers direct damage to your vehicle caused by a road hazard to any tyre and / or rim, subject to specific Ts and Cs.

Monthly Premium	Tyres	Rims	Claim limit per annum
R45.00 per month	Max R10 000 per tyre Max 2 tyres per incident	Max R10 000 per rim Max 2 rims per incident	Max. R20 000 per vehicle
R70.00 per month	Max R20 000 per tyre Max 2 tyres per incident	Max R15 000 per rim Max 2 rims per incident	Max. R40 000 per vehicle

**This cover is available for private type and light delivery vehicles (under 3500kgs)*

www.howdie.co.za

An authorised Financial Services Provider

Subject to underwriting and acceptance criteria. This information sheet outlines the standard range of relevant and effective solutions we cover. However, Howdie's proactive approach means we are constantly tailoring innovative variants to meet unique requirements, so please check with us for the latest updates.



COMMERCIAL

**HOWDIE ASSIST**

The **Howdie 24-hour Assistance Call Center** for single vehicle or Heavy Commercial Vehicle (HCV) assist. We assist with **mechanical or electrical breakdowns, roadside security, or accident towing.**

With a team of qualified professionals available 24/7, you can rest assured that your commercial vehicle will be looked after in an emergency.*

SINGLE VEHICLE ASSIST

Applies to vehicles **under 3500kg**

We assist with:

- **Flat battery** - jump start only (replacement of battery for the member's account)
- **Flat tyre** (help with change of tyre)
- **Keys locked in vehicle** (unlocking only)
- **Fuel assistance** (limited to five liters per incident)
- **Minor roadside** - running repairs (electrical, coil, immobilizer etc.)
- **Transmission of urgent messages**

R30 per vehicle

Overall annual limit of R5000 per policy.

We are pleased to extend our **Executive Chauffeur & Airport Transfer suite** to our commercial policyholders.

Designed specifically for directors and business owners utilising private-type vehicles.

R15 per vehicle

HCV ASSIST

Applies to vehicles **over 3500kg**

We assist with:

- **Mechanical or electrical breakdown**
- **Roadside security**
- **Accident towing.**

Assistance is only available in South Africa.

R175 per vehicle

Overall annual limit of R16 500 per HCV.

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Call 0861 467 966
for 24-hour assistance

Should Telkom lines be down for whatever reason, please call **083 307 5707** for roadside assistance.

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