MOTORCYCLE RENTAL INSURANCE EXPLAINED: STANDARD DEDUCTIBLE/EXCESS

This document is intended to explain our insurance cover, the insurance excess (also called the deductible), what is included as well as excluded, and what it means for you, so you are fully familiar with our terms and procedures.

All our motorcycles are comprehensively insured against accident damage, theft, fire, and third-party claims. However, our cover is subject to you (the rider) paying a portion of any claim – this is called the deductible or excess.

As part of our motorcycle rental program, we are required to secure this amount via an online/electronic credit card hold/ authorisation before handing over your rental bike.

Standard Deductible

The standard deductible is approximatively ZAR 40,000 per motorcycle. (Small models has a lower excess amount). ZAR is the currency of South Africa – the South African Rand. You can check current exchange rates on a site like www.xe.com.)

- If the motorcycle is damaged during your rental, we will recover the repair costs from your credit card.
- If the repair cost is less than ZAR 40,000, we will refund the balance to your card.
- If the repair cost exceeds ZAR 40,000, your liability is limited to the deductible amount of ZAR 45,000.
- If there is no damage, the full ZAR 40,000 hold will be released back to you.

How the deductible is secured

We authorise the deductible amount via a secure online portal. We will send you a link to approve the hold through our online service provider.

We encourage you to use the online system – it only places a temporary hold on your card and does not charge it. If you are unable to authorise the amount online, the only alternative is to pay the full ZAR 40,000 on your credit card on the day of collection. This will result in unnecessary international bank fees and interest, so we strongly recommend using the online link.

When you are fully liable (insurance exclusions)

You will be responsible for the full cost of any damage with zero insurance cover in the following cases:

1. Water damage or submersion (including salt water)
2. Wilful damage or any damage caused by gross negligence
3. Riding under the influence of alcohol or drugs
4. Riding on restricted roads or in restricted areas
5. Damage to the clutch or gearbox caused by incorrect use
6. Engine seizure due to low oil level, incorrect use, or incorrect fuel/oil supplements