



**KIA MOTORS**  
FINANCIAL SERVICES

Customer Service  
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[www.kia.co.za](http://www.kia.co.za)



## ADCOVER GUIDE

### **DON'T WONDER WHERE YOU'LL GET MONEY TO COVER WHAT YOU OWE THE BANK.**

If your vehicle is stolen, hijacked and not recovered or damaged beyond repair, Adcover will contribute to paying the shortfall amount between your insurance and the bank.

KIA Financial Services, in association with Regent Insurance Company (Ltd), has designed this product help you to get back behind the wheel.

### **WHAT IS ADCOVER?**

If your insured, financed vehicle is stolen, hijacked or written off, your insurance company will pay your vehicle's market or retail value and not the full outstanding capital balance. You will have to pay the shortfall between the insurance pay-out and the amount owed to your financial institution.

Adcover will settle this shortfall\*.

### **BENEFITS**

- No large, unexpected deposits
- Personal accident benefits
- Fixed, affordable monthly cost

### **VIOLATION COVER BENEFITS**

- Help if you unintentionally miss an instalment
- Help if you unintentionally do not obey a policy condition
- Safe vehicle towing and storage



## WHAT IS COVERED BY PERSONAL ACCIDENT?

- 1) We will pay up to a maximum benefit of R20,000 (twenty thousand rand) in the event of your accidental death and/or permanent total disability caused directly by an accident involving the motor vehicle noted in the schedule. The personal accident benefit is a once-off amount. The amount payable will be a percentage of the benefit amount as described in the Schedule of Benefits table below. For permanent and total disability, the benefit is payable provided that the permanent and total disability happens within 12 (twelve) months of the date of the motor vehicle accident.
- 2) In the event of you having more than one Regent Insurance Personal Accident policy, the benefits will be added together and will not exceed R2,500 000 (two point five million rand).
- 3) All benefits will be reduced by 50% (fifty percent) once you reach the age of 70 (seventy).

## SCHEDULE OF BENEFITS

	Percentage of R20 000 benefit payable
Death	100%
Permanent Total Disability	100%
<b>Loss of (use of):</b>	
- two limbs	100%
- sight in both eyes	100%
- speech AND hearing in both ears	100%
- one limb	50%
- sight in one eye	50%
- speech	50%
- hearing in both ears	50%

