

TELEMATICS



MUA



Insuring the Individual.

What Is Telematics?

Telematics is the technology of sending, receiving and storing data via a telecommunications device. Vehicle telematics units can do this whilst the vehicle is moving, stationary or switched off.

Vehicle telematics can be used to help calculate insurance premiums, allowing insurers to gain a more accurate understanding of an individual's driving behaviour. This allows insurers to tailor your premium to your risk behaviour. Simply put, the better you drive, the lower your premium.

How Does It Work?

Information is collected by an out-of-sight telematics unit that MUA in partnership with Tracker fit to your vehicle. This clever little box then sends information to Your Dashboard, your personalised online page available through our website and mobile app. The unit's information allows you to monitor your own driving behaviour and collects the following data:

- Speeding – monitors and records instances of excessive speed and exceeding the speed limit
- Excessive Cornering – monitors instances of excessive cornering
- Relative Speed – the vehicle's actual speed versus the average speed of all other vehicles fitted with a Tracker telematics unit during the last 3 months; this can help ascertain whether a vehicle is speeding, but still driving consistently with other road users
- Mileage – total mileage travelled over a period of time
- Time of Day – monitors and records what times of day the vehicle is in use

We have utilised this technology to help reduce the cost of your vehicle insurance by using accurate, personalised data to encourage safer, more positive driving habits. Upon renewing your policy we will also be able to calculate your new premium reflecting your actual driving habits, rather than old-fashioned underwriting criteria based on averages.

How Can Telematics Help You?

Encourages safe driving for you and your family

Telematics creates an incentive for you and your family to engage in safer driving practices. The better you drive, the more you are rewarded by possible premium reductions.

Starter Discount

- By installing the telematics unit you will automatically receive a 10% upfront welcome discount on your premium.
- Upon renewal of your policy, MUA will now be able to tailor your premium according to your actual driving behaviour - giving you the power to drive down your premium.

Low Mileage Discount

Low mileage will result in premium discounts for the following:

- 0 to 5000km per year - you qualify for a 20% discount
- 5000 to 10 000km per year - you qualify for a 17.5% discount
- 10 000km to 15 000km per year - you qualify for a 15% discount
- 15 000km to 20 000km per year - you qualify for a 12.5% discount



Young Driver Benefits

They have the licence, they have the keys ... but do YOU have peace of mind?

New drivers are given a powerful tool when they sit behind the wheel of a vehicle – you need a powerful tool to help them manage this responsibility.

Telematics combines GPS/satellite and cellular technology to provide you with access to your personal web portal, where you can access accurate information regarding your driving behaviour via any internet-enabled device.

Automatic Crash Notification

Should you or one of your family members be involved in an accident, the force of impact is detected by the telematics unit fitted to the vehicle. This sends a signal to Tracker's emergency centre, where one of their dedicated team members will contact you in order to offer assistance. If necessary, they will arrange for your vehicle to be towed to the nearest approved panel beater – the cost of the tow is included up to a limit of 100km; thereafter you will be liable for any additional cost. They will also stay in contact with you until the necessary towing and emergency services have been arranged.



"What do you need most in an emergency like a vehicle accident or theft of your vehicle?"

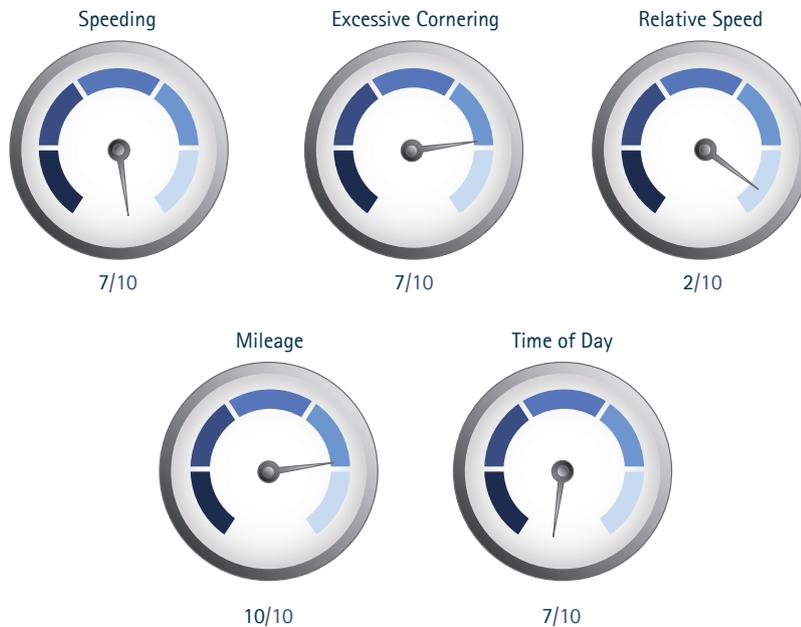
You need immediate assistance and peace of mind!"

The Dashboard

Your own personal online dashboard, where you have access to your own statistical data regarding the following:

1. Speeding
2. Excessive Cornering
3. Relative Speed
4. Mileage
5. Time of Day

This Month's stats



AVERAGE: 6/10 for the period displayed, your driving habits were measured as average.
Improving your driving habits could start to save you money on vehicle maintenance and fuel.

Product Options

Telematics without Recovery

Price R85 monthly subscription fee for 36 months*

This option is for clients who do not require a stolen vehicle and recovery tracking device, but only want the benefit of the Insurance Telematics. It is also a solution for clients who have tracking contracts elsewhere. Statistical data is captured from the unit which is then displayed on Your Dashboard, where you can view your driving behaviour. The unit transmits information and reports on driving patterns and habits. It can detect if you are involved in an accident and it will also alert you via SMS if the vehicle battery has been disconnected. The unit comes with an assist button that allows you to immediately activate Emergency Support Services in the event of an emergency.

Added benefits include:

- Mobile app - log in via the MUA mobile app to gain access to Your Dashboard and view your driving behaviour.
- Automatic Health Checks - Tracker ensures the unit is still reporting.

Installation is FREE of charge and fitted at your preferred location

Telematics with Recovery

Price R220 monthly subscription fee for 36 months*

For clients who are looking for a comprehensive solution, this option includes a tracking unit with telematics capabilities. This unit operates with Global Positioning Satellite (GPS) technology, which means that we can locate your vehicle to within an accuracy range of five meters. The unit automatically provides an advance warning notification to Tracker's Secure Operating Centre if the vehicle moves when the ignition is switched off, or if the power supply to the device is interrupted. The unit comes with an assist button that allows you to immediately activate Emergency Support Services in the event of an emergency.

You have online access to your data and the vehicle details page provides details of your vehicle trips - a valuable tool for motor insurance, business mileage claims and tax returns. You can locate your family on the online map or by the SMS Position Request (SPR) which allows you to receive the latest position and status of your vehicles via your cellular phone.

The telematics unit sends and receives statistical data regarding your driving behaviour. The data is then displayed on Your Dashboard, enabling you to monitor your own driving behaviour.

Added benefits include:

- Mobile app - log in via the MUA mobile app to access Your Dashboard and view your driving behaviour and retrieve your logbook and trip reports.
- Automatic Health Checks - Tracker ensures the unit is still reporting.
- Personalised Auto Risk Zone - stipulates safe zones and no-go areas.
- International Roaming Request - across border coverage at an additional cost.

Installation is FREE of charge and fitted at your preferred location

* PLEASE NOTE:

1. All accident call-outs and towing must be authorised via our call centre.
2. You have a maximum of three accident management call-outs or towing incidents per year. Any costs which are over and above the three incidents will be for your own account.
3. The limits per incident are
 - Medical Transportation - You will be reimbursed up to a maximum amount of R5 000 for medical transportation.
 - Return of Mortal Remains - In the event of death outside of your home town resulting from a medical emergency, we will pay up to R10 000 towards the cost of transporting your mortal remains to your permanent place of residence, within the borders of South Africa.
 - Facilitation to 24 hour poisons hotline. You will also have 24 hour access to suicide and counselling hotlines.
4. The maximum amount payable in respect of all events in any one Annual Period is limited to R10 000.

Insuring the Individual.

MUA Insurance Acceptances have teamed up with Tracker to pioneer a new approach to vehicle insurance.

Tracker has been South Africa's leading vehicle tracking company since the 1990s. And while vehicle tracking and Stolen Vehicle Recovery (SVR) remains the company's core business, the Tracker of today has evolved into a highly sophisticated technological company offering leading edge fleet monitoring and telematics solutions to both individuals and organisations throughout Southern Africa.

The relationship between the SAPS and Tracker is one of the most successful private-public sector partnerships ever seen in South Africa. Not only has it resulted in thousands of arrests, but it has also played a leading role in helping to reduce rampant vehicle crime over the past 16 years.

By arresting thousands of criminals, saving hundreds of lives, and preventing scores of future crimes from ever happening, Tracker is and always will be a powerful force for good in South Africa dedicated to bringing down crime and Taking Back Tomorrow for all its people.

To view T&C's please visit our website www.mua.co.za

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**MUA Insurance Acceptances (Pty) Ltd is an authorised Financial Services Provider (FSP No.: 37947) underwriting on behalf of Compass Insurance Company Limited (FSP No. 12148)
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