

# ARE YOU DRIVING LESS?

YOU COULD SAVE UP TO 20% ON YOUR INSURANCE PREMIUM WITH SMARTPARK.



**It's simple:** If you're driving less than 15000km a year, you could save up to 20% on your insurance premium with **SmartPark™**, brought to you by **Santam**. Because if your car's spending more time at home, you should be spending less on your premium.



## What is SmartPark?

SmartPark is a distance-based vehicle insurance benefit. With SmartPark, your insurance premium will be recalculated and discounted based on the revised number of kilometres you are likely to travel in the foreseeable future – all without having to restructure your policy or compromising your cover.



## Who can benefit from SmartPark?

SmartPark is available to all existing and new vehicle insurance policyholders. If you now work from home, travel less than usual or seldom use an insured vehicle, you stand to benefit from a discount on your car insurance premium.



## Why SmartPark?

As a result of the COVID-19 pandemic, we have noticed significant changes in the daily routines of South Africans, along with taking new approaches to managing personal finances. As a result, we have seen fewer vehicles on the roads, with less exposure to everyday risks.

In response to these changing circumstances and the evolving needs of our clients, Santam has launched the SmartPark benefit that will bring significant savings on your vehicle insurance premium. In an effort to keep pace with innovation and delivering on our promise of Insurance Good and Proper, this new benefit is a practical solution to address the changing needs of our clients.



## How does it work?

Your premium discount will be based on kilometres predicted to be travelled within your annual policy renewal period and a percentage discount will be granted within each of the following kilometre bands:

**0 – 5 000 km**

or

**5 001 – 10 000 km**

or

**10 001 – 15 000 km**

In order to qualify, you must supply your odometer reading along with your predicted kilometre band.

## FAQS

### Is SmartPark available only during lockdown?

No, this new benefit will remain available for vehicles doing lower than average kilometres in the future.

### Which types of vehicles can qualify for SmartPark?

Cars, light duty vehicles and motorhome vehicles can qualify for this benefit.

### Can I change the kilometre band at any time?

Yes, as your circumstances change, you might need to increase or decrease the original limit.

### Under which policy cover option is SmartPark available?

It is available through the comprehensive cover option.

To find out how you can benefit from SmartPark™, speak to your intermediary for more information.