

FAQ: VEHICLE THEFT TRACKING-DEVICE REQUIREMENTS



1. FOR NEW BUSINESS WRITTEN BETWEEN NOW AND 1 DECEMBER, WHEN WILL TRACKING DEVICES BE REQUIRED TO BE INSTALLED IN THESE VEHICLES?

While the requirement will only take effect from 1 December to accommodate existing quotes valid for 31 days, we would advise that any new quotes should already include a requirement for a tracking device. As in cases where the requirement is missed by the Contact Centre or online brokers, Santam will follow up with a 31-day notice letter to the client to comply with the conditions based on the vehicle type.

2. FOR NEW BUSINESS WRITTEN FROM 1 DECEMBER, IS THERE A SAFETY NET IF THE USER FORGETS TO ASK FOR A TRACKING DEVICE?

There is no automated process in the system to manage the tracking requirement. Where correctly advised by a user that a tracking device is required, the client has 31 days to install such tracking device from the commencement of their policy contract. In cases where the requirement is missed by the Contact Centre or Online Broker, Santam will follow up with a 31-day notice letter to the client with the required tracking conditions based on the vehicle type. This applies to both new and existing business.

3. HOW MANY DISCOUNTS SHOULD BE APPLIED? WILL INTERNAL OR EXTERNAL USERS DISCOUNT THE POLICY?

The system will automatically apply a percentage discount when a tracking device is selected. If the discount on the system is less than the minimum of R54 (or R79 for two devices) we agreed to, the user must please add an additional discount to match the R54 / R79.

4. HOW DOES THE USER NOTE THE 2ND TRACKING UNIT ON THE MOTOR ITEM? POLICYCENTER ONLY ALLOWS ONE UNIT TO BE NOTED. THE CLIENT WANTS TO SEE THE SAFETY DEVICE NOTED ON THE CONTRACT.

PolicyCenter does not have the capability to capture an approved secondary device until the system development has been completed. In the interim, users should make a note on the specific vehicle item on PolicyCenter of the approved (as per PolicyCenter) secondary devices that were installed. Users can select 2 Beame devices (Mix Recovery Protect) on PolicyCenter if applicable

5. DISCOUNT ON OTHER TRACKING DEVICES EXCEPT BEAME, HOW MUCH WILL IT BE?

The same as under point 3 above. The system will automatically apply a discount when a tracking device is selected, irrespective of the type of device. If the discount is less than the minimum of R54 / R79 we agreed to, the user will need to add an additional discount to match the R54 / R79. If the system discount is more than R54 / R79, that discount will apply. Santam will not grant higher discounts to accommodate more expensive devices.

FAQ: VEHICLE THEFT TRACKING-DEVICE REQUIREMENTS



6. THE DISCOUNT AMOUNT REFERRED TO, IS IT DISCOUNT ON PREMIUM, OR DOES IT REFER TO THE SERVICE FEE?

The discount will be applied to the item premium to offset the cost of the monthly service fee. In the case of a Beame device, this discount is equal to the monthly service fee. The discount will only be applied once Santam has been notified of the installation.

7. WILL SANTAM GIVE A DISCOUNT ON PREMIUM FOR ALL FITMENTS OR ONLY THE MIX TELEMATICS BEAME DEVICE?

Santam will give the discount for all approved devices as on PolicyCenter.

8. WHAT IS THE COST OF A BEAME DEVICE?

The monthly instalment for one Beame device is R54. The monthly instalment for two Beame devices in the same vehicle is R79. There is no installation cost.

If the client cancels the contract for one device within the first year, a R400 cancellation fee will apply. If the client cancels 2 devices in one vehicle within the first year, an R800 cancellation fee will apply.

9. IN THE COUNTRYSIDE (RURAL AREAS) DISTANCE IS THE ENEMY. I LIVE IN CARLETONVILLE. IS THERE AN ARRANGEMENT IN PLACE WHEREBY BEAME OR WHOEVER ELSE WILL DO THE INSTALLATION, OR MUST I TRAVEL TO THE NEAREST INSTALLER AT A HIGH COST?

Beame has mobile units that will travel to clients in remote areas at no additional cost. Mix Telematics has a national footprint and has committed to servicing all Santam clients in outlying areas of KZN and Gauteng.

10. IS IT EASY TO HIDE AND ALSO NOT EASY TO FIND? SO OFTEN WE HEAR OF VEHICLES BEING STOLEN AND NOT BEING FOUND EVEN WITH A TRACKING DEVICE.

Santam has done extensive research on the recovery rates of vehicles, and we are confident that our approach will benefit both the insured and the insurer. Easy to hide, hard to find. Because Beame does not have to be connected to any power source/battery of the vehicle, there are many more options to hide the Beame device with secure fitment by accredited fitment centres.

FAQ: VEHICLE THEFT TRACKING-DEVICE REQUIREMENTS



11. WOULD 2 DEVICES BE EFFICIENT IF CRIMINALS KNOW THEY SHOULD NOW LOOK FOR 2 DEVICES?

Santam has done extensive research on the recovery rates of vehicles, and we are confident that our approach will benefit both insurer and insured by installing a secondary device as there is a significant increase in the recovery rate if a secondary device has been fitted in the vehicle.

12. MAY I INSTAL A GHOST DEVICE?

There is a general misconception that this device is a tracking device. We would like to confirm that the device is an anti-theft device (immobilizer) and not a tracking device. Clients will still need to comply with Santam's theft tracking device requirement (one or two devices, depending on the vehicle type) if they instal a ghost system.

13. AS AN INTERMEDIARY, WHO CAN I CONTACT AT BEAME?

Beame has created a WhatsApp line, an email address, and a contact centre number for Santam clients and intermediaries.

Whatsapp Number: [087 240 6263](tel:0872406263)

Contact Number: [011 594 0473](tel:0115940473)

Email: santam@beame.co.za

[Click here](#) to view some more details about Beame.

14. WHO COLLECTS THE TRACKING DEVICE PREMIUM?

The tracking device company will collect the premium as the contract is between the client and that company.

15. IF THE CLIENT HAS A TRACKING DEVICE INSTALLED AND SANTAM REQUIRES AN ADDITIONAL TRACKING DEVICE, CAN THE CLIENT INSTALL A BEAME DEVICE?

The client can install a Beame device as an additional tracking system as it will not interfere with the existing device installed.