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## Excess Liability Waiver (Security Deposit)

### 1. What is Excess Liability?

- This is NOT insurance. It is used to cover potential damage.
- When you rent a vehicle from us, we will take a refundable deposit for Excess Liability. This amount is charged to your card and will be fully refunded, provided there are no damages or additional costs. Please note, we are not responsible for any currency exchange rate fluctuations or bank fees that may occur.
- This deposit amount can be lowered (refer to rates).
- Lowering the deposit also does not mean you are taking insurance.

### 2. What insurance is included?

You have insurance for collision and theft of the vehicle.

- a. Theft:** insurance only covers a case of theft when you can present the vehicle's keys. (personal belongings not included)
- b. Collision:** the insurance covers when you bump into another vehicle, please refer to 3.b. for a clear explanation.

### 3. What Happens in Case of an Accident?

#### a. Single-Vehicle Accidents

If you're involved in a single vehicle accident (e.g. bumping or scratching the vehicle) or negligence (e.g. speeding, under influence of alcohol, drugs) you are responsible for the full cost of the damage, regardless of the deposit excess amount.

#### b. Collisions

In the event of a collision with another vehicle, your liability is limited to the amount deposited by your credit card, even if the damage exceeds that amount. Please note that the client is always liable for damages of the rented vehicle up to the chosen level of excess, independent of who caused the accident or who is guilty.

### 4. Optional Tyre and Windscreen Insurance

- We offer an add-on insurance:

Covers one (1) damaged tyre and one (1) windscreen.

- If you do not take tyre and windscreen insurance with Drive Namibia, then glass and tyre damages are not covered and will be the responsibility of the client.

#### Rates:

| Excess liability to be debited on credit card  | Rate per day |
|------------------------------------------------|--------------|
| N\$40 000.00                                   |              |
| N\$20 000.00                                   | N\$250.00    |
| N\$5 000.00                                    | N\$350.00    |
| N\$5 000.00 with tyre and windscreen insurance | N\$500.00    |
| Only tyre and windscreen insurance             | N\$300.00    |