

Volvo Eienaarsklub van SA.

Versekerings Waardsie riglyne:

1. Gebruik die riglyne op die waardasie vorm
2. As jy voertuig hoër waardeer as aangedui hieronder moet jy die redes motiveer. Dit kan wees agv sekere ekstras ens wat aangebring is. Lae kilo's ens.
3. Moet nie te streng/ vrygewig wees nie. Wees gebalanseerd en vra die eienaar wat hy als gedoen het sodat jy n idée kan vorm van die geskatte waarde van die voertuig. Gebruik die werklike koste as n begin punt. Sien punt 5 hieronder
4. Omrede daar nie regtig n markwaarde bestaan nie moet die waardasie redelik en billik wees, nie die werklike koste wat dit gekos he tom die voertuig daar te kry nie. Ons weet van 544's wat al R150 000 en meer gekos het!
 - a. Jy kan dieselfde verwerk teen 70% elders laat doen
 - b. 2e handse parte vs ingevoerde parte
 - c. Goedkoper kroomwerk
5. Neem kennis van skaars modelle, bv:
 - a. 123 GT
 - b. 142 GT
 - c. 1969 1800 S B20
 - d. 544 B18
 - e. 1800E/ ES
6. Neem kennis van modifikasies, n P1800 met n T4 enjin, die enjin is duurder as die hele voertuig. In gevalle soos die moet dit eers met die versekering bespreek word om te hoor hoe hulle daarna kyk in terme van risiko ens. Kyk ook uit vir
 - a. Metaalverf
 - b. Klank stelsels
 - c. Enjin modifikasies
 - d. Ekstra ligte
7. Klank stelsels en bybehore moet apart gespesifiseer word deur die eienaar. Indien die eienaar dit wil verseker maak n nota van die model en waarde.
8. Daar moet 7 fotos van die voertuig wees, een van elke kant, voor, agter, enjin kompartment, binnekant en bagasie bak.
9. Kyk uit vir opmerkbare skade aan die bakwerk, glas ens.
10. Neem kennis van onderdele wat af is, bumpers, ens.
11. Vir rekord doeleindes maak notas van skade, roes ens.
12. Moet nie toelaat dat jy te veel beïnvloed word deur die eienaar nie, die waardasie moet regverdig en billik wees. Enige dispute or ontevredenheid moet na die komitee toe verwys word.
13. Die eienaar is verantwoordelik om die polis vereistes na te kom en homself van die inhoud te vergewis.
14. **NB – n stel fotos PLUS n afskrif van die voltooide vorm MOET aan die Deon van Loggerenberg (dvl@mweb.co.za) of Johan Kotze gestuur word (themailbox@hotmail.com)**
15. **Met ontvangs word n waardasie sertifikaat deur een van ons uitgereik, geteken en dan aan die eienaar/ lid gestuur. Epos adres MOET OP die vorm verskaf word.**
16. Waardasies word slegs deur aangestelde waardeerders gedoen. Die lys van waardeerders sal op die webtuiste wees en gereeld aan die lede kommunikeer word.

17. Waardasies is vir lede verniet. Nieu klub lede wat waardasies gedoen wil hê moet R200.00 fooi betaal en "waardasie" as verwysing gebruik. Bewys van betaling moet die waardasie vorm vergesel. Sertifikaat sal nie uitgereik word sonder betaling nie.

Volvo Owners Club of SA

Guidelines for the valuation of vehicles for Insurance purposes

1. Use the guidelines as it appears on the valuation form.
2. If you value the vehicle at a higher value than stipulated below you must be able to motivate the reasons why. Low mileage, extras etc.
3. Be careful in not being too strict nor too liberal, a balanced view should be taken and ask the owner about the vehicle and what has been done, get an idea of what it has cost him thus far as it will give you an indication of an estimated value. See point 5 below, use the actual cost as a starting point.
4. Due to the fact that there is no real market value the vehicle must be valued at a reasonable and fair value, not the actual cost of the restoration to get it there. We know of 544's that has cost R150000 to get them in their current condition!
 - a. You can get the same paint job at 70% at another place.
 - b. You can find good second hand parts instead of importing new ones
 - c. Chrome work is cheaper at some places etc.
5. Take cognisance of rarity of the vehicle, for example
 - a. 123 GT
 - b. 142 GT
 - c. 1969 1800 S B20
 - d. 544 B18
 - e. 1800E/ES
6. Take cognisance of the original form of the vehicle, for example a P1800 with a S40 T4 engine (the engine is more expensive than the entire car!), in these instances one should first discuss the matter with the insurance to determine what their position is, as it would in all probability be a high risk vehicle. Look out for the following:
 - a. Accessories
 - b. Metallic paint
 - c. Engine modifications
 - d. Driving lights
7. Radios/ CD shuttles and any other accessories must be specified separately, if the individual wants to insure this the make and model must be recorded and the replacement value be specified.
8. There must be 7 photos of the vehicle, front, back, left & right, engine compartment, interior & luggage compartment.
9. Check for any visible damage to the vehicle such as scratches, dents, broken glass (lights & windscreens).
10. Make sure there are no missing external parts – bumpers are off and when the vehicle is in an accident they claim for bumpers.
11. For record purposes make a list of visible scratches, cracks, dents, blemishes, rust etc.
12. Don't allow yourself to be influenced by the owner too much, any disputes or disagreements must be referred to the committee.
13. The owner of the vehicle is responsible to ensure he abides with the rules and regulations of the insurance policy, and to familiarise himself with the contents thereof.
14. **NB – a set of photos plus a copy of the completed valuation form must be sent to Deon van Loggerenberg (dvl@mweb.co.za) or Johan Kotze (themailbox@hotmail.com)**

- 15. On receipt a valuation certificate will be issued by Deon or Johan, it will be signed and then sent to the member/ owner. Email must be provided on the valuation form.**
16. Valuations are only done by club approved valuers. The list of valuers will be published on the website and will be communicated to members regularly.
17. Valuations are free for paid up club members. Non members who want valuations done must pay a R200 fee and use "valuation" as reference. Proof of payment must accompany the valuation form. The certificate will not be issued without payment.