Master rental terms

DRAFT NOT FOR SIGNATURE — SUBJECT TO NAMIBIAN LEGAL & INSURER APPROVAL

REVIEW MATERIAL ONLY — NOT AN OFFER, APPROVED POLICY OR ENFORCEABLE AGREEMENT. No customer is bound by these drafts. All declarations, payment authority, signing areas, operational promises and source provisions below are retained for review only and must not be executed or relied upon before approval.

Source: owner-supplied September 2026 rental document text, adapted for MPW 4x4 Rentals and Tours CC / Tour Namibia. Source page order and substantive provisions, schedules, booking fields and signing areas are retained. This is a text-based adaptation, not a facsimile of the original Word layout. No registration number, street address or vehicle ownership is asserted.

CONFLICT / APPROVAL NOTICE — COVER: older master, website and summary source terms describe Zero Excess on Covered Claims and Tyre & Windscreen Cover as included. The published supplier /rates page instead adds N$475/day zero excess plus N$145/day tyre/windscreen (N$620/day). The older booking form lists Standard included / N$25,000 hold; Reduced N$195/day / N$7,500 hold; Zero N$375/day / N$0 hold; Tyre & Glass N$125/day. Vehicle detail pages contain further conflicting historical prices. None are adopted as MPW insurance charges, excess, deposits or inclusions. These unresolved source figures are intentionally preserved below for reviewer comparison.

COVER SCOPE: source wording differs on tyres, glass and undercarriage inclusion. Single-vehicle/undercarriage cover, tyre/windscreen counts, rims/glass exclusions, third-party limits, recovery, approved routes and security holds require insurer approval. Zero Excess only applies to covered claims where specifically approved; it is not all-risk insurance. No free zero excess, N$0 deposit or all-inclusive package is promised.

PAYMENT / CANCELLATION / DEPOSITS: the source proposes a 20% booking deposit, balance due dates and cancellation bands (31+ days less N$500 and bank/card costs; 15–30 days 50% deposit refund; 8–14 days 25%; 0–7/no-show non-refundable). Security holds differ across source documents and are distinct from booking deposits. All penalties, refund rules, charges, taxes, payment methods and card authority remain unapproved MPW proposals, not binding policy.

OPERATIONS / LEGAL: reviewer signoff is required for driver age/licence requirements, surcharges, speeds/night driving, GPS/privacy, transfers/waiting periods, kilometres, breakdown/replacement promises, routes/cross-border fees, liability and governing-law wording. Rebranding a source promise does not confirm MPW can provide it. Confirm legal entity details with a Namibian lawyer without inventing registration/address data. Freeze one approved version and align quotation, website and final signed documents only after signoff.

BASE PRICING: MPW mirrors published Namibia Destinations base rental tariffs for the seven authorised configurations. Contracts/cover are separate. Base rates are VAT-inclusive, minimum 7 days, with collection-date season for the entire rental; insurance and other extras must be itemised on request. The old source booking/insurance schedules are review context, not additions to the public base rates.

REVIEW CONTACT: MPW 4x4 Rentals and Tours CC | tour-namibia.com | info@tour-namibia.com | +264 81 143 2045. Do not send completed passport, licence, card details or signed drafts through the public enquiry form. Blank fields and signature lines are illustrative review spaces only.

Retained source provisions — source page 1 / 7

Every provision below is unapproved review wording, subordinate to the conflict/approval notice. Do not sign or treat it as an agreed obligation.

MASTER TERMS & CONDITIONS

4x4 Self-Drive Vehicle Rental | Tour Namibia service

Version: 25 September 2026

Commercial draft for final Namibian legal and insurer review before publication or signature.

info@tour-namibia.com | +264 81 143 2045 | tour-namibia.com

Retained source provisions — source page 2 / 7

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Plain-language summary

THE MOST IMPORTANT RULE

If an authorised driver uses the vehicle on approved routes, respects the driving rules, reports incidents correctly and does not trigger

an exclusion, the selected damage waiver applies to covered claims. “Zero Excess” means N$0 excess on a covered claim - it does

not turn excluded damage into covered damage.

• Minimum rental: 7 days unless the confirmed quote states otherwise.

• Only authorised drivers named on the booking / Rental Agreement may drive. Minimum age: 23. Licence held for at least 1 year.

• Our standard automated package includes Zero Excess on Covered Claims and Tyre & Windscreen Cover unless the quote

expressly states otherwise.

• Zero Excess does not mean every type of damage is covered. Exclusions still apply.

• Contract limits: 60 km/h in towns, 80 km/h on gravel, 110 km/h on tar, and maximum 60 km/h on rough 4x4 tracks, always subject to

lower posted/legal limits and conditions.

• Long-distance rural driving between 19:00 and 06:00 is not permitted except in an emergency or with prior written approval.

• Cross-border travel and high-risk routes require written approval before departure.

• Contact us immediately after any accident, theft, serious damage or mechanical warning. Do not arrange non-emergency towing /

repairs without approval.

• Vehicle, equipment and keys remain the Renter’s responsibility until the return is formally recorded.

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1. Parties, booking and documents

These Terms apply to every vehicle rented through MPW 4x4 Rentals and Tours CC' Tour Namibia service ("MPW", "we", "us"). The

person named as renter on the booking / Rental Agreement is the "Renter" or "you". These Terms, the confirmed quotation,

Rental Agreement, vehicle condition report, equipment checklist and any written route / cross-border approval form one

agreement. If there is a specific conflict, the signed Rental Agreement and confirmed quotation control the commercial details for

that booking, while these Terms control the general rental rules.

• A booking is confirmed when MPW accepts the booking and the required booking deposit has cleared.

• Standard booking deposit: 20% of the confirmed rental total unless the quotation states otherwise.

• The balance must be paid by the due date shown in the confirmed quotation. MPW may withhold the vehicle until cleared

payment is received.

• The vehicle supplied may be the booked vehicle or a reasonably equivalent replacement where necessary due to breakdown,

damage or fleet availability.

• The vehicle remains MPW's property (or the property of the vehicle owner / finance party) at all times.

2. Driver requirements

• Only the Renter and additional drivers recorded on the booking / Rental Agreement may drive.

• Every driver must be at least 23 years old, have held a valid licence for at least 1 year, and present the original licence at

handover.

• A licence in English is accepted where valid in Namibia. If the licence is not in English, the driver must also carry an

International Driving Permit or recognised English translation together with the original licence.

• Drivers aged 23-24 attract the current young-driver surcharge shown in the charge schedule.

• The Renter is responsible for ensuring all additional drivers comply with these Terms and is jointly responsible for charges

arising from their use of the vehicle.

Retained source provisions — source page 3 / 7

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3. Rental period, rates and payment

• A rental day is a 24-hour period or part thereof measured from the agreed collection time unless the quotation states

otherwise.

• Minimum rental is 7 days for standard online bookings.

• Unlimited kilometres are included unless a quotation expressly states otherwise.

• Rates and confirmed additional charges are those in the accepted quotation. Future website price changes do not alter a

confirmed booking.

• Early return does not create an automatic refund for unused rental days.

• Extensions must be approved in writing before the original return time. The applicable rate for the extension will be confirmed

when approved.

• The Renter authorises MPW to charge amounts properly due under the signed Rental Agreement to the authorised

card/payment method, including documented damage, missing equipment, fines and agreed additional charges.

4. Damage waiver / insurance - what it means

The rental vehicle is insured under a vehicle policy, but the client-facing “Zero Excess on Covered Claims” is a contractual

damage waiver that reduces the Renter’s liability for covered vehicle damage. It should not be confused with European-style “fully

comprehensive” or “all-risk” insurance. Cover remains subject to the insurer’s policy terms, this Agreement and the exclusions

below.

STANDARD MPW PACKAGE

Unless the confirmed quote expressly states otherwise, the standard automated package includes (1) Zero Excess on Covered

Claims and (2) Tyre & Windscreen Cover. The quote may show these as separate line items even though both are included in the

package total.

If a claim is covered and the Zero Excess option is active, the contractual vehicle-damage excess is N$0. This does not remove

liability for excluded events, excluded items, additional charges, recovery arising from excluded conduct, lost equipment, fines or

other amounts expressly payable under the Agreement.

5. What is covered and what is not

COVERED WHEN THE RULES ARE FOLLOWED

• Accidental collision and body damage to the rental vehicle

while an authorised driver is using an authorised route and

complying with the Agreement.

• Accidental single-vehicle collision where no exclusion applies. A single-vehicle incident is not automatically rejected merely because no other vehicle was involved.

• Theft of the vehicle where reasonable security steps were taken, the original keys are retained, and police/MPW reporting requirements are met.

• Sudden accidental undercarriage impact on an authorised road/track, provided it was not caused by off-road misuse, an unsuitable route, water crossing or reckless driving.

• Tyre & Windscreen Cover when included in the confirmed quote: 1 tyre + 1 windscreen for a 7-day rental; up to 2 tyres + 1 windscreen for rentals of 8 days or longer, subject to the limits below.

• Third-party claims are handled under the vehicle policy subject to the insurer’s terms, legal requirements and policy limits.

NOT COVERED / RENTER LIABLE

• Unauthorised / unlicensed driver; alcohol, drugs, racing, deliberate damage, unlawful use, grossly negligent or reckless driving.

• Damage arising from material speeding, repeated serious speeding, prohibited night driving, or a prohibited / unapproved route where the breach caused or materially contributed to the loss.

• Water ingress, river / flood / sea-water damage, beach or dune driving without written approval, or getting stuck / recovery due to unsuitable-route use.

• Wrong fuel, overheating after warnings, mechanical misuse, incorrect 4x4 operation, towing without approval, overloading, or continuing to drive a damaged / unsafe vehicle.

• Rims; side or rear glass; mirrors; missing tyres; missing rims; keys; personal belongings; and camping equipment unless specifically covered in the quote.

• Tyre damage after the cover limit, damage from driving on a flat tyre, sidewall abuse, deliberate deflation misuse or failure to stop after a tyre warning.

• Vegetation / thorn scratches caused by deliberately forcing the vehicle through unsuitable bush tracks; burns / smoking damage; unauthorised roof or body-panel use.

• Sandblast / severe sandstorm damage unless specifically stated as included in the confirmed quote.

• Recovery, towing, storage and repair costs resulting from an

excluded incident or unauthorised route.

Cover decisions are based on the available evidence, including the condition report, photographs, police report, GPS/telemetry, statements,

repair assessment and insurer requirements. A breach should affect cover only to the extent stated in this Agreement or where the breach caused

or materially contributed to the loss, except for serious breaches such as alcohol/drug driving, unauthorised drivers or deliberate unlawful use.

Retained source provisions — source page 4 / 7

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6. Tyres, windscreen, rims and glass

• Tyre & Windscreen Cover applies only when shown on the confirmed quote.

• 7-day rental: up to 1 damaged tyre and 1 windscreen per rental. Rental of 8 days or longer: up to 2 damaged tyres and 1

windscreen per rental.

• Covered tyre damage means accidental road damage while the vehicle is being used normally on an authorised road / track.

The driver must stop promptly and avoid driving on a flat or seriously damaged tyre.

• Rims are excluded. Bent, cracked, badly scuffed or missing rims are charged at actual repair / OEM replacement cost plus

fitting / balancing where applicable.

• Missing tyres are not treated as tyre damage and are charged at replacement cost.

• Side windows, rear glass and mirrors are excluded unless a confirmed quote expressly includes them.

• If a tyre must be replaced during the trip, contact MPW first where practical. Keep invoices and fit a suitable matching tyre

approved by MPW.

• Two spare wheels, compressor and tyre-repair equipment may be supplied with the vehicle; use does not itself make the

damage covered or excluded.

7. Speed, GPS and driving conduct

Road / use MPW contract limit Important

Town / built-up area 60 km/h Lower posted limit applies

Gravel / unsealed public road 80 km/h Drive slower for corrugations, animals,

dust or poor visibility

Tarred public road 110 km/h Lower posted / legal limit applies

Rough 4x4 track / terrain Max 60 km/h Often substantially slower; follow

handover advice

• A brief GPS anomaly or isolated minor exceedance does not automatically cancel cover for the rest of the rental. Cover may

be refused or reduced for damage occurring while materially above the applicable limit, where speed contributed, or where

repeated / serious speeding amounts to reckless use.

• Vehicles may record route, location and speed for support, theft recovery, safety and incident assessment.

• Zero-alcohol driving applies as a contractual rule. No driver may operate the vehicle after consuming alcohol or while impaired

by drugs / medication.

• Seatbelts are mandatory. Handheld mobile-phone use while driving is not permitted.

• Long-distance rural driving between 19:00 and 06:00 is not permitted except in an emergency or with prior written approval.

Normal lawful movement within towns is allowed.

• Use H4 / L4 only as explained at handover and according to the manufacturer’s instructions. Do not use locked 4x4 modes on

dry tar / hard surfaces where drivetrain damage may result.

• Stop and contact MPW if a warning light appears, the vehicle overheats, a serious tyre problem occurs, or unusual mechanical

noise develops. Continuing to drive can convert an otherwise mechanical problem into excluded misuse damage.

8. Restricted routes, no-go areas and cross-border travel

8.1 Written approval required before travel

• Any cross-border travel.

• Van Zyl’s Pass, Khaudum National Park, Skeleton Coast north of Möwe Bay, remote / unmarked Damaraland tracks and

other recovery-sensitive routes identified by MPW.

• Botswana wilderness routes including CKGR, Moremi, Savuti, Makgadikgadi and Nxai Pans.

• Any route into Zambia, Zimbabwe or Angola beyond the precise destination / itinerary approved in writing.

8.2 Prohibited unless specifically authorised in writing

• Sandwich Harbour and off-piste coastal dunes.

• Sperrgebiet / restricted diamond areas, Bogenfels / Diamond Coast restricted zones.

• Beaches, dunes, riverbeds, private tracks, unproclaimed routes or closed roads where access is unlawful or unsuitable for the

vehicle.

Unauthorised entry may trigger the route-breach charge in the Additional Charges Schedule plus actual recovery / inspection /

repair costs. Damage waiver protection may be refused for loss arising from the unauthorised travel. An isolated route breach

does not automatically cancel unrelated cover for the remainder of the rental unless the breach is serious enough that MPW

terminates the rental and recalls the vehicle.

Retained source provisions — source page 5 / 7

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8.3 Cross-border travel

• Written MPW authorisation and the applicable documentation / administration fee are required before departure.

• The Renter remains responsible for passports, visas, third-party insurance required at borders, road taxes, carbon taxes,

border entry fees and destination-country requirements.

• MPW cannot guarantee admission by a foreign border authority.

• If a mechanical failure not caused by misuse occurs on an approved cross-border route, MPW will reasonably coordinate

assistance. If a breakdown / incident is caused by excluded conduct or occurs on an unauthorised route, related recovery and

vehicle repatriation costs are for the Renter.

• Where a special remote-route or cross-border security amount is required, it will be disclosed before booking / departure.

9. Accidents, theft, breakdowns and recovery

EMERGENCY / INCIDENT CONTACT

Contact MPW 4x4 Rentals and Tours CC as soon as safely possible: +264 81 143 2045 (WhatsApp / phone) |

info@tour-namibia.com. For an accident, theft or serious incident, obtain a police report / case number within 24

hours where reasonably possible.

9.1 After an accident / incident

1. Stop safely, protect passengers and the vehicle, and call MPW as soon as reasonably possible.

2. Do not admit liability, promise payment or settle with another party on MPW’s behalf.

3. Record names, contacts, registrations and insurance details of other parties and witnesses; take photographs where safe.

4. Report an accident, theft, attempted theft or serious incident to the nearest police station within 24 hours where reasonably

possible and obtain a case number. If remoteness makes this impossible, notify MPW immediately and report at the first

reasonable opportunity.

5. Do not abandon the vehicle. Follow MPW’s instructions for towing, recovery or repair.

6. Forward any legal notice, demand or summons relating to the incident to MPW immediately.

9.2 Theft

Theft cover requires reasonable care. The vehicle must be locked, keys kept under the Renter’s control and not left in the vehicle,

and the theft must be reported to police and MPW promptly. Loss caused by leaving the keys in / on the vehicle, failing to secure it,

or an unauthorised driver may be excluded.

9.3 Mechanical breakdown

• For a mechanical breakdown not caused by misuse or an excluded event, MPW will arrange reasonable repair / recovery and

bear the vehicle-related costs that are MPW’s responsibility.

• Where practical and available, MPW will arrange a replacement vehicle or reasonable alternative if a covered mechanical failure

makes the vehicle unusable for a material period.

• Remote Namibia has long distances, weak cell coverage and limited parts / recovery services. Response times cannot be

guaranteed.

• Do not arrange non-emergency towing or repair without approval. If MPW cannot be reached and immediate action is

reasonably necessary to protect people or the vehicle, retain evidence / invoices and notify MPW as soon as possible.

10. Return, fuel, cleaning, equipment and fines

• Return the vehicle at the agreed date, time and location. Risk remains with the Renter until MPW or its authorised

representative records the return.

• After-hours returns must follow the agreed key-drop / security procedure. Risk remains with the Renter until the vehicle is

inspected at the next reasonable opportunity.

• Return the vehicle at the agreed fuel level. Wrong fuel is treated as misuse and all resulting repair / recovery costs are for the

Renter.

• Normal travel dust is expected. Excessive mud, sand, stains, smoking residue or unusual cleaning attracts the published

cleaning charge.

• Camping gear, tools, spare wheels, documents and accessories are checked against the signed equipment list. Missing or

negligently damaged items are charged at reasonable repair / replacement cost.

• Official traffic / parking fines are the Renter’s responsibility. MPW may provide driver details to authorities and charge the

published fine-handling fee.

• No smoking or vaping in the vehicle or tents. Burn, ash and odour-remediation costs remain for the Renter.

Retained source provisions — source page 6 / 7

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11. Cancellation, changes and no-shows

Cancellation must be in writing. Unless a confirmed quote states a supplier-specific rule, the following schedule applies to the

standard 20% booking deposit:

Notice before collection Treatment of booking deposit

31+ days Refund of deposit less N$500 administration charge and non-recoverable bank / card costs.

15-30 days 50% of booking deposit refunded.

8-14 days 25% of booking deposit refunded.

0-7 days / no-show Booking deposit non-refundable.

If amounts above the required deposit have already been paid, the balance is refunded after deducting the applicable cancellation amount and

any non-refundable third-party cost specifically approved for the booking. If MPW cannot provide the confirmed vehicle and no reasonable

replacement is accepted, amounts paid to MPW for the vehicle rental are refunded.

12. Additional charge schedule

This schedule makes the most common additional charges transparent. MPW should not charge an arbitrary damage amount: third-party repairs, towing, parts and replacement costs should be supported by reasonable evidence where practical.

Charge Current schedule / basis

Cross-border administration & authorisation Botswana / South Africa: N$1,500 per rental. Zambia / Zimbabwe: N$2,000 when specifically

approved. Government border, road-tax, carbon-tax and third-party fees remain for the

Renter.

After-hours collection or return N$750, by prior arrangement.

Additional drivers First additional driver included. Further authorised drivers: N$280 once-off per driver.

Young driver (age 23-24) N$280 per day per young driver.

Refuelling N$250 administration fee plus the actual fuel shortfall.

Cleaning N$350 for excessive dirt beyond normal travel dust. Heavy interior valet / stains / excessive

mud or sand: up to N$1,500. Smoking/vaping: N$2,500 deep-clean fee plus actual burn/trim

repair where applicable.

Traffic fines Fine amount plus N$450 administration fee per fine / notice processed after the rental.

Lost key / remote N$1,500 call-out / administration fee plus actual replacement, programming, locksmith and

towing costs.

Key locked in vehicle N$750 administration fee plus third-party call-out / locksmith costs.

Lost border permit / vehicle documents N$500 administration fee plus re-issue, courier, agent or border charges actually incurred.

Missing / damaged camping equipment Actual reasonable repair or replacement cost according to the signed equipment checklist.

Lost/broken Wi-Fi device: N$1,000 unless the actual replacement cost is higher.

Tyres / rims beyond cover Actual tyre replacement and fitting/balancing costs. Rims are excluded from tyre cover and

charged at actual repair or OEM replacement cost.

Windscreen beyond cover limit / excluded

glass

Actual repair or replacement cost. Side/rear glass and mirrors are not included in standard

Tyre & Windscreen Cover unless the quote states otherwise.

Unauthorised route / no-go breach Inspection / breach charge up to N$10,000 plus reasonable recovery, cleaning, inspection

and repair costs actually caused by the breach.

Excluded-damage administration 10% of third-party repair / recovery / assessment costs, minimum N$500 and maximum

N$5,000 per incident, in addition to the actual excluded costs.

Late return without approval The applicable daily rental rate continues for each 24-hour period or part thereof. After-hours

handling may add N$750. Documented direct costs caused to a confirmed following booking

may also be charged.

One-way / remote collection or drop-off As quoted for the specific route and booking.

Retained source provisions — source page 7 / 7

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All stated charges are VAT-inclusive. Charges apply to bookings confirmed under this version unless a confirmed quotation states a different

amount. Third-party costs are charged at actual reasonable cost and supported by available evidence where practical.

13. Liability, personal property, data and governing law

• Self-drive travel in Namibia and neighbouring countries involves remote roads, wildlife, variable road surfaces and weather.

The Renter is responsible for safe driving and route choices.

• MPW is not responsible for loss or theft of personal belongings or for indirect / consequential loss such as missed flights,

accommodation changes or loss of income arising from events outside MPW’s reasonable control.

• Nothing in these Terms excludes liability that cannot lawfully be excluded or liability arising from MPW’s own gross negligence

or wilful misconduct.

• GPS / personal data may be used for booking administration, support, security, theft recovery, claims, debt / fine

administration and legal compliance, and shared with insurers, recovery providers, authorities or courts where reasonably

necessary.

• These Terms are governed by the laws of the Republic of Namibia. The parties should first attempt to resolve disputes in

good faith; unresolved disputes may be brought before a competent Namibian court.

• If one provision is invalid or unenforceable, the remainder continues to apply. A failure by MPW to enforce a provision

immediately is not a permanent waiver of that provision.

Internal review checklist before publication

REMOVE / CONFIRM BEFORE FINAL PUBLICATION

Have a Namibian lawyer and the vehicle insurer confirm: legal entity / registration details, exact scope of undercarriage and single-vehicle cover, third-party policy limits, approved countries/routes, cross-border deposit policy, the additional-charge amounts,

cancellation wording, privacy notice and card-charge authority. Once confirmed, freeze a version number and make the website,

booking email and signed contract all reference the same version.