

## EXTENDED MECHANICAL WARRANTY PRODUCT SPECIFICATION

### VEHICLE ELIGIBILITY

The age and distance covered by your vehicle at the time your Policy becomes effective, will determine the category under which your cover commences.

In order for your vehicle to be covered under your Policy, it is essential that your vehicle complies with the following:

### COVERED

**Better-Extend 1, 2, 3 & 4** (see "Limits of Liability" table).

- Must be a passenger, 4x4 or light commercial vehicle with a gross vehicle mass of less than 3 500 kg;
- Must have a full service history in place, as per Manufacturer's specification;
- Must not be a taxi, rental vehicle, an exotic vehicle, a rebuilt vehicle (Code 3), a modified vehicle or a vehicle that is or has been used in any form of motoring competition or sport;
- Must be in a sound mechanical condition and have a valid roadworthy certificate;
- Must have a valid Manufacturer Warranty or Maintenance Plan in place.

**Please note:** In order to qualify for **Better-Extend 1, 2, 3 & 4**, the vehicle must have less than 120 000 km's recorded on the odometer from date of original registration.

Product	Better Extend 1	Better Extend 2	Better Extend 3	Better Extend 4
Engine Capacities	Engine Capacity (Less Than) < 1599cc	Engine Capacity 1600cc - 1999cc	Engine Capacity 2000cc - 2499cc	Engine Capacity (More Than) > than 2500cc

### Specifically EXCLUDED:

- Any taxi's
- Rental vehicles
- Exotic vehicles
- Rebuilt vehicles (Code 3)
- Modified vehicles or vehicles that are or have been used in any form of motoring competition or sport.

### VEHICLE EXTENSION

24 months or until a total of 250 000 km's

<b>DEBIT DATES</b>	Any day of the month ( <b>not within 7 not further than 37 days</b> )
<b>EFFECTIVE DATE</b>	Cover commences on the date/kilometers that your Manufacturer's Warranty or Maintenance Plan expires.
<b>JURISDICTION</b>	Your Policy is valid only within the territorial limits of <b>South Africa, Botswana, Namibia, Lesotho, Mozambique, Zimbabwe and Swaziland.</b> All payments will be made in the currency of South Africa. Your Policy will be governed by the laws of the Republic of South Africa whose courts will have jurisdiction in any dispute arising under your Policy.

### **SERVICE REQUIREMENTS**

Your vehicle must be serviced and maintained as per Manufacturer's specifications at an Authorised Dealer.

**Note:**

- a. A maximum tolerance as per Manufacturer's specification will be allowed.
- b. After each service, the appropriate service record must be completed. Service receipts must be kept as proof of service, as this may be requested in the event of a claim.
- c. Failure to comply with the above can invalidate your Policy.

### **TRANSFER OF POLICY**

In the event that you sell your vehicle, your Policy may be transferred to the subsequent owner, provided your Policy is still valid with an updated vehicle service history and no premiums are outstanding. If transferred, the owner must agree to take over premiums. This request must be submitted in writing (including the new owner's information and banking details) to the Administrator, subject to approval. Your Policy may not be transferred from one vehicle to another.

### **CANCELATION CLAUSE**

30 days written notice. Commences on the date or kilometres that your Manufacturer's Warranty or Maintenance Plan expires and continues on a monthly basis 24 months or the vehicles odometer reaches 250 000 km's. The onus is on you to advise the Administrator when the odometer reaches 250 000 km's.

### **CLAIMS PROCEDURE**

In the event of a mechanical and/or electrical failure which is likely to result in a claim, you must advise the Administrator telephonically on the numbers provided. The Administrator will recommend Authorised Dealers in your area who has conformed to the stringent requirements of the Administrator's quality control panel. You may choose the Authorised Dealer. All repair work must be authorised in advance and carried out by an Authorised Dealer.

Failure to obtain prior authorisation before repair work has been completed will invalidate your claim.

#### **Information necessary when reporting a claim**

- Owner's name;
- Policy number;
- Current odometer reading on your vehicle;
- Nature of mechanical failure / breakdown (failure, cause, remedy);
- Address where vehicle can be inspected;
- Service records and/or invoices;
- Receive authorisation prior to any repairs commencing.

Should it be necessary to disassemble any component to establish the cause or extent of the damage, it is your responsibility to authorise the disassembly so as to establish whether there is any liability under your Policy. The cost for the disassembly to ascertain the cause of failure will be for your own account in the event the claim is not covered.

The Administrator reserves the right to inspect your vehicle or failure before authorisation is given.

After the work has been completed by the Authorised Dealer, you shall inspect the vehicle so as to ensure that the service work is satisfactory and complete in all respects.

Please ensure that the Authorised Dealer submits all repair invoice(s) within 30 days after the repairs are completed, failing which the claim will not be considered.

Should your claim be rejected, you are entitled to receive a full explanation from the Administrator.

**No claim will be paid if completed without prior authorisation from the administrator**

## **EXCLUSIONS**

### ***This Policy does not cover:***

1. Any parts not specified under the section "Components Covered";
2. Any repairs undertaken without the prior authorisation of the Administrator;
3. Any damage caused by theft, hi-jacking, an accident, misuse or neglect;
4. Any damage resulting from the fitting of experimental units, or modifications, other than those approved by the vehicles original Manufacturer;
5. Any standard services and service parts required during routine maintenance procedures;
6. Any repairs, should it be discovered that the odometer has been disconnected or tampered with;
7. Any gradual reduction in operating performance commensurate with the age and kilometers covered by the vehicle.
8. Any claims for repair, replacement or alterations not accompanied by a valid, fully completed and detailed VAT invoice;
9. Any mechanical and/or electrical failure which is recoverable under any other insurance policy;
10. Any loss or damage resulting from any water, foreign substances, incorrect or contaminated fuel, defective products or poor workmanship;
11. Any cause of breakdown, in the opinion of the Administrator acting on behalf of the Insurer that was evident prior to the effective date of your Policy;
12. Any oil leaks of any nature and/or damage caused as a result thereof;
13. Any hoses, pipes, auxiliary belts, fan blades and CV rubber boots or dust covers;
14. Any re-gassing of the air conditioner;
15. Any taxi's, rental vehicles, exotic vehicles, rebuilt vehicles (Code 3), modified vehicles or vehicles that are or have been used in any form of motoring competition or sport.

## **COMPONENTS COVERED**

Your Policy covers the repair and/or replacement of components, specifically listed under the section "Components Covered", arising from the mechanical and/or electrical failure during the cover period of your Policy and is subject to the terms, conditions and exclusions set out herein. All repair work must be authorised in advance and carried out by the Authorised Dealer as recommended by the Administrator in the section "Claim Procedure".

1. **4x4 Front Differential Unit:** Differential unit and free-wheel hubs.
2. **Air Conditioner:** Compressor only. (Excluding re-gassing).
3. **Braking System:** Master cylinders, wheel cylinders, callipers and servo unit. (Excluding friction surfaces, hand brake mechanism, Abs pump and sensors).
4. **Cambelt Failure:** Cambelt and tensioner. (Excluding routine maintenance).
5. **Clutch:** Clutch plate, clutch fork, pressure plate, master and slave cylinder, release bearing and pilot bearing are covered against mechanical failure only.
6. **Cooling System:** Water pump, welsh plugs, thermostat, thermo-switch and heater radiator only.
7. **CV Joints:** Constant velocity joints. (Excluding dust covers and rubbers).
8. **Differential:** All internal components.
9. **Electrical Components:** Alternator, starter motor (including ring gear) windscreen wiper motors, electric window motors. (Excluding serviceable items, switches, relays, brushes and bushes).
10. **Electronic Ignition:** Distributor and coil packs.
11. **Engine:** All internal components.
12. **Front Wheel Drive Unit:** External driveshaft's, couplings, hubs and bearings, and drive flanges.
13. **Fuel System:** Mechanical and electrical fuel pumps, fuel injection control and sensor units and injectors. (All calibration and serviceable components are excluded and the use of incorrect or contaminated fuel).
14. **Transmission (Manual/Automatic):** All internal components, including torque converter. (Excluding flex plate).
15. **Management System:** Engine and transmission management control units only.

- 16.Overheating:** Damage caused to your engine as a result of overheating. (Excluding failure from heater radiator, water pipes and flanges).
- 17.Propshaft and Couplings:** Propshafts, universal joints and centre bearings.
- 18.Steering Mechanism:** All internal components of steering box or rack. (Including power steering pump).
- 19.Turbo Assembly:** Original Manufacturer-fitted turbo charger only, includes impellers, shafts, bushes and casings. (Excluding intercoolers).
- 20.Towing Charges:** Towing charges covered in the event of a valid claim being accepted by the Administrator.
- 21.Vehicle Rental:** The vehicle rental offers a convenient 2 day vehicle rental in the event of a mechanical repair or service of your vehicle.
- 22.Overnight Accommodation:** Hotel Accommodation is covered if breakdown occurs in excess of 300 km's from your place of residence. (In the event of a valid claim being accepted by the Administrator).
- NB:** Go to the Policy wording for a full description of what is included and excluded

### LIMITS OF LIABILITY

Budget Monthly Extended Warranty	
Components	Better Extend 1 - 4
1. 4x4 Front Differential Unit	Unlimited
2. Air Conditioner	Unlimited
3. Braking System	Unlimited
4. Cambelt Failure	Unlimited
5. Clutch	Unlimited
6. Cooling System	Unlimited
7. CV Joints	Unlimited
8. Differential	Unlimited
9. Electrical Components	Unlimited
10.Electronic Ignition	Unlimited
11.Engine	Unlimited
12.Front Wheel Drive Unit	Unlimited
13.Fuel System	Unlimited
14.Transmission (Manual/Automatic)	Unlimited
15.Management System	Unlimited
16.Overheating	Unlimited
17.Propshaft and Couplings	Unlimited
18.Steering Mechanism	Unlimited
19.Turbo Assembly	Unlimited
20.Towing Charges	R 1 000
21.Vehicle Rental	R 1 000
22.Overnight Accommodation	R 1 000

#### Claim Limits (Including VAT)

The maximum amount payable per claimable occurrence for each item is clearly reflected in the "Limits of Liability". Any number of failures that occur or are reported simultaneously will be treated as one claim. In this instance the liability will not exceed the amount of the major component benefit.

**Please note:** The total claim aggregate shall not exceed the current trade value of your vehicle.