

PRE-OWNED VEHICLE MECHANICAL WARRANTY PRODUCT SPECIFICATION

VEHICLE ELIGIBILITY

COVERED

- Must be a passenger, 4x4 or light commercial vehicle
- Must be in sound mechanical condition
- have a valid roadworthy certificate (where applicable)
- have a gross vehicle mass of less than 3 500 kg;

Cover continues to 300 000kms / 15 yrs

Specifically **EXCLUDED**:

- taxis
- rental vehicles
- exotic vehicles
- rebuilt (code 3) vehicles
- modified vehicles any vehicle that has been or is being used for any form of motoring competition

VEHICLE CATEGORY

- Category A: Vehicles less than 7 years old, with less than 120 000 km's.
- Category B: Vehicles less than 9 years old, with less than 160 000 km's.
- Category C: Vehicles less than 10 years old, with less than 220 000 km's.
- Category D: All other vehicles that do not fall into the above categories.

This warranty will cover your vehicle up to a maximum of **300 000km or 15 years**, whichever occurs first

DEBIT DATES	Any day of the month (not within 7 not further than 37 days)
EFFECTIVE DATE	30 days after receipt of first premium
JURISDICTION	Policy is valid only within the territorial limits of South Africa, Botswana, Namibia, Lesotho, Mozambique, Zimbabwe and Swaziland. All payments will be made in the currency of South Africa. This 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

Petrol Engines: All vehicles **must** be serviced and maintained according to the manufacturer's specifications.

Diesel Engines: All vehicles **must** be serviced and maintained according to the manufacturer's specifications.

The vehicle must be serviced and maintained according to the vehicle Manufacturer's specification at either an Authorised Dealer or RMI/AA accredited Servicing Centre.

SERVICE OVER RUN

If your services are up to date, the customer has to service your vehicle in the next 30 days at a Dealer, RMI or AA garage.

TRANSFER OF POLICY

The new owner may apply for continuation under this policy.

The owner must agree to take over premiums.

The new owner also has to provide his banking details to the administrator.

CANCELATION CLAUSE

30 days written notice

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.

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.

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

EXCLUSIONS

- a) Any parts not specified under the section "Components Covered";
- b) Any repairs undertaken without the prior authorisation of the Administrator;
- c) Any damage caused by theft, hi-jacking, an accident, misuse or neglect;
- d) Any damage resulting from the fitting of experimental units, or modifications, other than those approved by the vehicles original Manufacturer;
- e) Any standard services and service parts required during routine maintenance procedures;
- f) Any repairs, should it be discovered that the odometer has been disconnected or tampered with;
- g) Any gradual reduction in operating performance commensurate with the age and kilometers covered by the vehicle.
- h) Any claims for repair, replacement or alterations not accompanied by a valid, fully completed and detailed VAT invoice;
- i) Any mechanical and/or electrical failure which is recoverable under any other insurance policy;

- j) Any loss or damage resulting from any water, foreign substances, incorrect or contaminated fuel, defective products or poor workmanship;
- k) 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;
- l) Any oil leaks of any nature and/or damage caused as a result thereof;
- m) Any hoses, pipes, auxiliary belts, fan blades and CV rubber boots or dust covers;
- n) Any re-gassing of the air conditioner;
- o) 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

1. **Engine:** All internal lubricated components.
2. **Transmission:** (Manual/Automatic) All internal lubricated components. (Including torque converter and flex plate).
3. **Differential:** All internal lubricated components.
4. **Differential Lock:** All internal components.
5. **Transaxle:** All internal lubricated components.
6. **Management System:** Engine and transmission management control units, crankshaft sensor, camshaft sensor and lambda (O2) sensor only.
7. **Turbo Assembly:** Original Manufacturer fitted turbo charger, intercooler and superchargers only.
8. **Front Wheel Drive Unit:** External driveshafts, couplings, hubs, bearings and drive flanges for 4x4 vehicles only.
9. **Electronic Ignition:** Distributor and coil packs.
10. **Air Conditioner:** Compressor only.
11. **Cooling System:** Water pump, weish plugs, thermostat, thermo-switch and heater radiator only.
12. **Free Wheel Hubs:** Complete unit. (Applicable to 4x4 vehicles only).
13. **CV Joints:** Excluding dust covers and rubbers.
14. **Propshafts and Couplings:** U-joints and centre bearings.
15. **Steering Mechanism:** All internal components of steering box or steering rack. (Including power steering pump).
16. **Braking System:** Master cylinder, servo unit, wheel cylinders and ABS control unit and all sensors. Vacuum pump on diesel vehicles only. (Excluding all friction materials).
17. **Fuel System:** Mechanical and electrical fuel pumps, injectors, fuel injection control and sensor units. (Excluding all calibration and serviceable components and any incorrect or contaminated fuel).
18. **Electrical Components:** Alternator, starter motor, front and rear windscreen wiper motors and electric window motors, electric seat motors.
19. **Electric Winch:** Electric motor only. (Applicable to 4x4 vehicles only).
20. **Clutch:** Clutch plate, pressure plate, clutch cable, clutch fork, master and slave cylinder, release bearing, pilot bearing and flywheel are covered against mechanical failure only.
21. **Suspension:** Upper and lower wishbones with associated ball joints, bushes and springs are covered against mechanical failure only.
22. **Radiator:** Engine cooling radiator only.
23. **Overheating:** Breakdown as a result of overheating.
24. **Drive Pulleys:** Crankshaft, camshaft, tensioners, and jockey pulleys are covered in the event of mechanical failure.
25. **Cambelt Failure:** Cambelt and tensioner. (Excluding routine maintenance).
26. **Viscous and Electric Fans:** Engine cooling only.
27. **Central Locking:** Pump and door actuator only.
28. **Electric Sunroof Motors and Convertible Roof Motors:** Original Manufacturer fitted units only.
29. **Electric Mirrors:** Motor only.
30. **Towing Charges:** Towing charges covered in the event of a valid claim being accepted by the Administrator.
31. **Entertainment System:** LCD screen (10' or less) RF modulator, digital video disc player, compact disc player and power converter. (Applicable only to original Manufacturer fitted units).
32. **Transponder Key:** Original Manufacturer fitted unit only and functional failure only.
33. **Alarms and Immobilisers:** Original Manufacturer fitted units only.
34. **Vehicle Rental:** The vehicle rental offers a convenient 2 day vehicle rental in the event of a mechanical repair or service of your vehicle.
35. **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 Pre-Owned Warranty				
Components	Better Drive 1	Better Drive 2	Better Drive 3	Better Drive 4
1. Engine	R 20 000	R 12 500	R 8 500	R 6 000
2. Transmission	R 12 500	R 8 000	R 6 000	R 4 500
3. Differential	R 12 500	R 8 000	R 6 000	R 4 500
4. Differential Lock	R 7 500	R 5 000	R 5 000	R 3 500
5. Transaxle	R 7 500	R 5 000	R 5 000	R 3 500
6. Management System	R 7 500	R 5 000	R 5 000	R 3 500
7. Turbo Assembly	R 7 500	R 5 000	R 5 000	R 3 500
8. Front Wheel Drive Unit	R 4 500	R 3 500	R 3 000	R 2 000
9. Electronic Ignition	R 4 500	R 3 500	R 3 000	R 2 000
10. Air Conditioner	R 4 500	R 3 500	R 3 000	R 2 000
11. Cooling System	R 4 500	R 3 500	R 3 000	R 2 000
12. Free Wheel Hubs	R 4 000	R 3 000	R 3 000	R 2 000
13. CV Joints	R 4 000	R 3 000	R 3 000	R 2 000
14. Propshaft & Couplings	R 4 000	R 3 000	R 3 000	R 2 000
15. Steering Mechanism	R 4 000	R 3 000	R 3 000	R 2 000
16. Braking System	R 4 000	R 3 000	R 3 000	R 2 000
17. Fuel System	R 4 000	R 3 000	R 3 000	R 2 000
18. Electronic Components	R 4 000	R 3 000	R 3 000	R 2 000
19. Electrical Winch	R 4 000	R 3 000	R 3 000	R 2 000
20. Clutch	R 4 000	R 3 000	R 3 000	R 2 000
21. Suspension	R 4 000	R 3 000	R 3 000	R 2 000
22. Radiator	R 4 000	R 3 000	R 3 000	R 2 000
23. Overheating	R 5 000	R 3 000	R 3 000	R 2 000
24. Drive Pulleys	R 5 000	R 3 000	R 3 000	R 2 000
25. Cambelt Failure	R 5 000	R 3 000	R 3 000	R 2 000
26. Viscous & Electrical Fans	R 2 500	R 2 000	R 2 000	R 1 500
27. Central Locking	R 2 500	R 2 000	R 2 000	R 1 500
28. Electrical Sunroof Motor	R 2 500	R 2 000	R 2 000	R 1 500
29. Electric Mirrors	R 2 000	R 2 000	R 1 000	R 1 000
30. Towing Charges	R 1 000	R 1 000	R 1 000	R 1 000
31. Entertainment System	R 2 000	R 1 500	R 1 000	R 1 000
32. Transponder Key	R 1 500	R 1 500	R 1 000	R 1 000
33. Alarms & Immobiliser	R 1 500	R 1 500	R 1 000	R 1 000
34. Vehicle Rental	R 1 000	R 1 000	R 1 000	R 1 000
35. Hotel Accommodation	R 1 000	R 1 000	R 1 000	R 1 000

Claim Limits (Including VAT)

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