



SIS MOTOR WARRANTY POLICY WORDING

MV
motorvaps



FREQUENTLY ASKED QUESTIONS

1. WHICH BENEFITS DOES MY VEHICLE QUALIFY FOR? (PLAN M, A, B or C)

Your benefits are determined at date of purchase and policy renewal. If your policy is paid monthly, your policy will renew annually.

2. WHAT DOES A WARRANTY COVER?

A Warranty provides cover for your vehicle's components from sudden and unforeseen Mechanical Breakdown or Electrical Failure. Maintenance and Servicing of the vehicle is not covered.

3. IS THERE A WAITING PERIOD?

Unless an approved Motorvaps dealer has done an inspection on the vehicle, there is a waiting period of 90 days for the Warranty portion of the plan. Damage occurring during or before this period is not covered on this plan.

4. WHICH COMPONENTS ARE COVERED FROM MECHANICAL FAILURE?

The components are listed under the components covered section of the warranty and a summary of components covered can be found on the schedule of benefits (found on the last page of this policy).

5. WHICH COMPONENTS ARE NOT COVERED?

If an item is not listed under the components covered section, it is not covered.

6. WHAT IS WEAR & TEAR AND IS IT COVERED?

The definition of wear and tear is the ongoing deterioration of a mechanical part arising through the use or age of your vehicle. This is not covered. Fair Wear and Tear and deterioration resulting in actual failure is covered, refer to point 1.6.5 for more information.

7. MUST I TAKE MY VEHICLE FOR INSPECTION?

If you have not purchase your vehicle from an approved Motorvaps Dealer you will need to take your vehicle for an approved Motorvaps inspection or if it is older than 10 years of age from the date of first registration or has travelled more than 200 000km or if you have been specifically instructed to do so.

8. WHEN MUST I SERVICE MY VEHICLE?

If your vehicle comes with a full service history, your vehicle must continue to be serviced as per the manufacturers recommendations at any RMI approved workshop or dealership. If your vehicle does not have a full service history, please pay special attention to point 3.2 in the policy wording.

9. WHAT MUST I DO IN THE EVENT OF A BREAKDOWN?

Stop use of the vehicle immediately, contact the Roadside Assistance (Dial: 010 211 5725) and have your vehicle towed to your nearest RMI approved repairer. Thereafter inform the repairer that you have a warranty with Motorvaps and contact our claims department to register your claim. Please refer to clause 6 in this wording for more information.



INTRODUCTION

This policy document, the information you have provided and the proposal form, once accepted by us form the contract of insurance between us (Motorvaps (Pty) Ltd) and you (the insured). Upon receipt of the requisite premium, The Insurance Company will accept the risk if your vehicle complies with the terms and conditions as set out in your policy. The Insurance Company reserves the right to decline this insurance, which will be done within 30 days of receipt of the proposal form. If we do decline, we will refund the full premium.

The Components Covered and Benefits Schedule consists of two sections, Section 1 being an Insurance Section and Section 2 being Additional Benefits Section which is non-Insurance. The whole document including the “Terms and Conditions” and “Exclusions” is relevant to both sections. Section 1 the Insurance Section and Section 2 the Additional Benefits Section is combined as one Plan and cannot be purchased separately.

1. YOU ARE INSURED FOR

This policy covers you in the event of an unexpected mechanical breakdown or electrical failure for passenger vehicles, including 4x4s and light commercial vehicles with a maximum gross vehicle mass (GVM) of 3 500kg. This policy covers vehicles used on any maintained Southern African road. The policy is administered by Motorvaps (Pty) Ltd (the Administrator).

1.1 Benefits

Your policy covers the repair or replacement of components specifically listed under “Components Covered” section due to a mechanical breakdown or electrical failure which occurs during the cover period of this policy.

1.2 Vehicles

Vehicles covered under this Plan must be passenger vehicles, 4x4’s or light commercial vehicles with a gross vehicle mass of less than 3 500kg. Excluded from these plans are taxis, hire vehicles, rebuilt vehicles (CODE 3), modified vehicles (including turbo conversions) and vehicles that are, or have been, used in any form of motoring competition.

1.3 Vehicle Categories

Vehicles are categorised according to year model and/or the distance travelled. Please see the table at the end of the Plan, which indicates the vehicle categories and the claim limits.



1.4 Effective Date of the Plan

1.4.1 New Vehicles

Commences on the date/kilometers when the manufacturer's warranty expires. It is your responsibility to notify us of the date on which the manufacturer's warranty expires. Only locally manufactured vehicles and vehicles imported with a minimum of a 12 month local manufacturer's warranty will be accepted.

1.4.2 Used Vehicles

This plan is designed for used cars and new cars alike. If there is no manufacturer's warranty in force, there is a 90 day waiting period before this plan is activated.

In order to waive this waiting period the vehicle needs to undergo an inspection at a Motorvaps approved workshop or Dealership. Any costs for this inspection may be for your account.

1.5 Duration of the Plan

The period of the Plan is indicated on the Plan Schedule. This may be monthly, annual or longer.

1.6 Components Covered

You will find the items of the components covered in the Schedule of Benefits.

IF YOU HAVE A VALID BREAKDOWN, THE FOLLOWING ADDITIONAL BENEFITS ARE AVAILABLE TO YOU: All benefits are subject to the limits shown in the Schedule of Benefits of this Plan.

1.6.1 Strip and quote

We agree to pay for the cost of "strip and quote" of the component as per the Plan limit under the schedule of benefits only if we do not accept liability for the claim. The total amount payable will be limited to the higher benefit amount and the rest of the costs will be for your account. This Strip and Quote benefit is only limited to repairs on engine, gearbox, transfer box and differential only.

1.6.2 Consumables

Consumables and oils will be covered in the event of a valid claim as per Plan limit under the schedule of benefits. Please note that we will only approve market related prices on oils and consumables.

1.6.3 Resultant Damage

Where a covered component is damaged by the failure of a non-covered component, we will pay for the repair or replacement of the component covered under this plan only. This



will exclude all failures caused by foreign objects. Meaning that we will not pay for a failure, if caused by anything other than a component or part on the vehicle.

1.6.4 More Than One Failure at the Same Time

Any number of failures that happen or are reported at the same time will be treated as one claim. In this event, we will authorise the more expensive component and the rest of the costs will be for your account.

Meaning any additional failures occurring within 30 days from the date that the first claim is concluded or where the vehicle has traveled less than 1500km from the date that the first claim is concluded, will be seen as failure which occurred at the same time and will be treated as one claim.

1.6.5 Wear and Tear

The definition of wear and tear is the ongoing deterioration of a mechanical part arising through the use or age of your vehicle.

Fair Wear and Tear and deterioration resulting in actual failure, arising through usage or age of the vehicle is covered to a maximum of 50% of the stated benefit amount or 50% of the quoted amount whichever is the lesser.

Very Important - Please also refer to the Plan definition of what a mechanical breakdown is for more clarity.

1.6.6 Tow-in Charges

If you have a breakdown and the failed component is covered by us, your tow will be covered by us, as per the limit stated in the Schedule of Benefits. Towing has to be arranged by our facility.

1.6.7 Vehicle Hire

If the repairing dealer is unable to complete the work within 2 days of your claim being authorised, we will repay you for the vehicle hire providing that you use a recognised vehicle hire company and you provide us with an invoice and proof of payment. We do not pay for fuel or insurance costs. We will not pay for vehicle hire or transport if the delay is caused due to parts or components not being available. This refund is subject to the limit stated in the List of Benefits.

1.6.8 Overnight Accommodation

If your breakdown is more than 100km from your home, we will reimburse you on receipt of your accommodation invoice and proof of payment. This refund is subject to the limit stated in the List of Benefits. This benefit only applies if the failure is covered by this Plan.



2. GENERAL CONDITIONS

2.1 Definitions

2.1.1 Mechanical or Electrical Breakdown

Means, the breaking or burning out of any of the components listed in the “Components Covered” section, as a result of a sudden and unforeseen breaking, failure or collapse of an insured part.

2.1.2 Cost of Repair

Means the reasonable charges for components and labour to repair or replace the covered component(s) listed. Please note that we are entitled to request an aftermarket (non-original) part or parts to be fitted and you will be liable for the difference in cost if you prefer another part to be fitted. Betterment and wear and tear will apply to all parts.

2.1.3 Motorvaps will only pay Market Related prices for parts and labour.

2.1.4 Motorvaps will solely determine what these market related prices are.

2.1.5 Only the component that has failed will be covered under this plan, should the repairer recommend or elect to replace additional parts this will be for your authorisation and cost and will not be covered under this plan.

2.2 Other Service Plans, Maintenance Plans, Insurances or Warranties

If there are other Plans in force at the time of a claim covering the vehicle for a similar breakdown or failure, we will not accept liability for the costs of repairs or replacement of claimed components.

2.3 Rights of the Finance Company

If the payment was financed by a finance company, the finance company has first rights to payment from cancellation of this Plan. We will refund any payments due to the finance company first, if applicable, before any refund that may be due to you is made.



2.4 Countries where a Breakdown may occur

This plan will apply only to your vehicle when it is in the Republic of South Africa (RSA), Namibia, Zimbabwe, Swaziland, Lesotho and Mozambique. All claims payment shall be in South African currency, into a bank account held in South Africa.

2.5 Value Added Tax (VAT)

All monetary amounts include VAT, at the ruling rate.

2.6 Betterment

If your claim is valid, it is not our aim to put you in a better financial position than before the claim.

In certain circumstances, where replacement parts are fitted and this results in your vehicle being in a better condition than it was prior to the breakdown, you may be required to pay towards the cost of the parts. An example would be where new parts or components are fitted due to the unavailability of parts in a similar condition to those which have failed.

The betterment percentage is calculated using your vehicle's age, measured from date of first registration, and the total distance travelled from date of first registration.

We will apply betterment as per the table below which indicates the **maximum percentage** which you will be held liable.

MAX AGE or MAX KILOMETERS	BETTERMENT PERCENTAGE
Less than 4 Years old or 120 000km	No Betterment
Less than 5 years old or 140 000km	25%
Less than 6 Years old or 160 000km	35%
less than 7 Years old or 180 000km	45%
Less than 8 Years old or 200 000km	55%
Less than 9 Years old or 200 000km	65%
More than 9 years old or 200 000km	75%

Motorvaps will pay the remaining percentage of the repair cost or the remaining percentage of the benefit amount as stated in the schedule of benefits, whichever is the lesser.

2.7 Claim Limit

The individual claim limit that applies to this policy is stated in the Schedule of Benefits. The maximum total amount payable under this policy shall not exceed the current market value of the insured vehicle.



2.8 Cancellation

You can cancel the Plan at any time by writing to us. We can cancel or change your Plan by giving you 30 days' notice. If you or we cancel the Plan we will deduct a pro-rata portion of the premium for the time on contract and the administrative costs related to the acquisition and termination of the Plan as detailed on the proposal form. All correspondence regarding any changes or cancellations will be done in writing via letter, fax or electronic mail to your last known address. Please note that if there is any claim approved or paid there will be no pro rata refund.

When your vehicle is traded in or in the hands of a Motor Dealer for the purpose of selling the vehicle, the plan will be considered cancelled and all benefits will cease immediately.

2.9 Fraud and Dishonesty

You must be honest at all times. If you submit any fraudulent claim or documentation, your claim will be rejected and Plan cancelled with immediate effect.

2.10 Payment

If for whatever reason payment for your plan has not been received by Motorvaps. There can be no valid claim against this plan.

2.11 Right to move the Vehicle

Motorvaps Reserve the right to move your vehicle to preferred agent should we believe this to be in the best interests of ourselves and yourself.

2.12 Personal Details

It is your responsibility to let us know immediately if any of your personal details, i.e. address, telephone number, etc. changes.

2.13 Recovery of Damaged or Replaced Parts

In the event of a valid claim where replacement parts are fitted, Motorvaps reserve the right to recover the damaged parts or components as salvage. Claims authorisation may be subject to the recovery of the damaged parts or components.



3. IMPORTANT POINTS TO REMEMBER

Your claim will not be paid if you do not adhere to the following:

- 3.1 Your motor vehicle must be serviced and maintained as per manufacturer's specifications if the vehicle comes with full service history.
- 3.2 If the vehicle at time of purchase **does not have full service history**, the vehicle must be serviced within 30 days from date of purchase of this plan. Failure to do so will render this plan null and void.

There after: All vehicles must be serviced as per the manufacturers recommendation, which is typically annually or after the vehicle has travelled a specified number of kilometers.

Any valid claim within the first 6 months will only receive a maximum 50% of the stated benefit and 75% of the stated benefit within the first year.

- 3.3 When any mechanical or electrical failure occurs stop use of the vehicle immediately.
- 3.4 You must supply us with any documents we require to process a repair.
- 3.5 You must report all claims to us and take the vehicle to a Motorvaps Authorised Franchised or RMI (Retail Motor Industry) registered facility within 7 days of the breakdown otherwise the claim will not be accepted.

4. SERVICING

4.1 Plan M

You must service your vehicle in accordance with the manufacturer's service specifications and frequency and your vehicle must be serviced at an authorised Franchise Dealership.

4.2 Plan A, Plan B and Plan C

You must service your vehicle according to the original manufacturer's service frequency and specifications if vehicle has full service history, if not, vehicle needs to be serviced as per our specifications, either at a manufacturer appointed Franchised or RMI (Retail Motor Industry) registered facility. You have a leeway of 1 500km or 30 days of the service due date. No self-servicing will be allowed.

- 4.3 All documentation regarding the service of the vehicle is to be retained.

You will be required to submit this information to Motorvaps in the event of a claim under this policy. If you fail to do so at the time, the repair will not be accepted.



5. YOU ARE NOT COVERED FOR

The following are general exceptions that apply to the whole Policy:

5.1 Nuclear Risks

Loss, damage or liability directly or indirectly caused by, or arising from, ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste arising from burning nuclear fuel, or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.

5.2 War and Public Disorder

Any loss, damage or liability caused by civil commotion, riot, strike, war, mutiny, military rising, martial law, rebellion, revolution, any act in protest against any State, Government or any Government body.

5.3 You are not covered for the following with regards to your vehicle:

5.3.1 Components that were broken or had failed before the Plan started.

5.3.2 Repairs that have not been authorised by us.

5.3.3 Any repairs if the odometer is not working or has been changed in any way or has been disconnected or replaced without our authority.

5.3.4 Any damage resulting from oil leaks or for oil leaks themselves.

5.3.5 Damage to drive shafts or steering racks as a result of damaged rubber boots or if there is no grease in the boots.

5.3.6 Damage caused by incorrect lubricants, fuels, unreasonable use, improper servicing or malicious damage.

5.3.7 Damage caused by a road accident. This is not comprehensive insurance.

5.3.8 Damage to vehicles that have been altered with in any way from the manufacturer's specifications.

5.3.9 Any components that are not listed under the List of Benefits.

5.3.10 Any components that are covered by a manufacturer's or supplier's warranty at the time of the failure.

5.3.11 Damage to all electrical wiring.

5.3.12 Service specific items or items that need to be changed at specific or regular intervals such as oil, grease, filters, hydraulic fluid, additives and anti-freeze, spark plugs, points, condenser, "v" and cambelts, consumables and the like.

5.3.13 Replacement of burnt valves.



- 5.3.14 Faults in workmanship or materials paid for by us on your behalf.
- 5.3.15 Costs or expenses that you can recover from your motor insurance Plan.
- 5.3.16 Towing costs where you have not arranged towing through Motorvaps as stipulated.
- 5.3.17 Any component or part that has not failed.
- 5.3.18 Abuse of any kind.
- 5.3.19 Negligence of any kind.
- 5.3.20 Damage to any covered component caused by a foreign object.
- 5.3.21 Any component that is covered by another plan or policy.

6. CLAIMS

YOUR RESPONSIBILITIES WHEN YOU HAVE A BREAKDOWN OR FAILURE:

- 6.1 Check the part and benefit schedule to make certain the cause of breakdown is covered.
- 6.2 Determine if the components are covered and the maximum limit for which we will be responsible.

PLEASE REMEMBER - IF THE COMPONENT IS NOT LISTED UNDER THE LIST OF BENEFITS, IT IS NOT COVERED

- 6.3 **Plan M:** You must report all claims to us and take the vehicle to a Franchised Dealer within 7 days of becoming aware of the breakdown or failure otherwise the claim will not be accepted.

Plan A, Plan B and Plan C: You must report all claims to us and take the vehicle to a manufacture appointed Franchised or RMI (Retail Motor Industry) registered facility within 7 days of becoming aware of the break down or failure otherwise the claim will not be accepted. If you are unable to contact such a dealer, contact the CLAIMS OFFICE DURING NORMAL OFFICE HOURS.

Office Hours: Monday to Thursday: 08h30 to 17h00.

Friday: 08h30 to 16h30.

This office is closed on public holidays.

Claims Office: 086 117 6225

Claims Fax: 086 764 7297

E-Mail: claims@motorvaps.co.za

Please have the following information available when calling:

- 6.3.1 Your name and contact details,



- 6.3.2 Your Plan number,**
 - 6.3.3 Your vehicle's current kilometer reading,**
 - 6.3.4 The nature of the breakdown or failure,**
 - 6.3.5 The name, address and contact details of the repairer.**
- 6.4** The repairing dealer must establish the nature of the breakdown and must contact the Claims Office for authorisation before proceeding with the repairs. Repairs cannot start unless the Claims Office has given authorisation, and their claim authorisation number.
- 6.5 When the repairs have been completed, you can choose to:**
- 6.5.1 Pay the amount to the repairing dealer accompanied by an order number from us and then send the invoice and proof of payment to us enabling us to reimburse you,
 - 6.5.2 Ask the repairing dealer to invoice us directly. We will only pay for the portions covered by this Plan and the balance will be for your account.
 - 6.5.3 The invoice must be submitted for payment within 30 days of the date of completion of the repairs. Failure to do so will result in the claim no longer being considered.
 - 6.5.4 Payment will only be made once the job has been fully completed by the repairer, the completed release note and invoice has been received by Motorvaps.
- 6.6 Rejection of claim and time bar**
- 6.6.1 If your claim has been rejected or the amount disputed, you have 90 days after receipt of our rejection letter to make representations to us in respect of our decision.
 - 6.6.2 You have a further 6 months to start legal action against us after the expiry of the 90 days referred to above.
 - 6.6.3 If you do not serve a summons on us within this period, you will give up the right to challenge our rejection.
- 6.7** Where the vehicle requires work to be done in excess of that which Motorvaps deem necessary to rectify the fault, the difference in cost will be borne by you. This means that the company will pay for the repair or replacement of the covered component part, but will not pay for any part superior to the one being replaced or repaired.
- 6.8 Rather than excluding vehicles over 200 000km or older than 10 years.** The benefits for any vehicles older than 10 years or with more than 200 000km will be halved. This will be either half the limit allowed or half the actual claim, whichever is the lesser. For vehicles that have more than 250 000km the benefits will be 25% of actual claim or the limit, whichever is the lesser. No wear and tear is covered in these cases.



7. ROADSIDE ASSISTANCE

We offer the following benefits that will be paid for by us unless otherwise stated. Please note that if you do not make use of this service in the event of a breakdown we will not be liable for the cost of towing as per the benefit schedule.

7.1 Towing Services

This service is nationwide and is available 24 hours a day / 7 days a week / 365 days a year. Only towing arranged by Motorvaps will be paid for under this plan.

Services offered include:

7.1.1 Changing of flat tyre,

7.1.2 Out of fuel – Call Out. Cost of fuel is for your own account.

7.1.3 Jump-start – Limited to 2 call outs per year.

Any calls over and above the limit are for your account.

7.1.4 Mobile battery replacements (for your account).

7.1.5 Key lockout service. The costs of the assistance will be covered by Motorvaps to a maximum of R300.00, with the balance of the costs for your account.

7.1.6 **Towing: Plan M:** In the event of a breakdown of the plan holder vehicle, we will arrange for the towing of the vehicle to the nearest Franchised Dealer.

Plan A, Plan B and Plan C: In the event of a breakdown of the plan holder vehicle, we will arrange for the towing of the vehicle to the nearest competent repairer. Competent repairers are defined as Franchise Dealers or RMI (Retail Motor Industry) registered facilities.

24 Hour Service

Alarm Centre Number: (010) 211- 5725



8. COMPONENTS COVERED (INSURANCE)

Any components not listed are not covered by this warranty

- 8.1 Engine:** All internal mechanical components, excluding decarbonisation, burnt valves and blown cylinder head gaskets.
- 8.2 Gearbox:**
 - 8.2.1 Manual Transmission:** All internal mechanical components, plus gear lever and linkages.
 - 8.2.2 Automatic Transmission:** All internal mechanical components, plus torque convertor, gear lever and linkages.
- 8.3 Differential:** All internal components.
- 8.4 Differential Lock:** All internal components. Excluding electronic actuators.
- 8.5 Transfer Box:** All internal components, including gear lever and linkages.
- 8.6 Turbo or Compressor Assembly:** Factory approved fitment only, boost control valve, intercoolers (flush only). Excluding boost pipes.
- 8.7 Management System:** Engine and transmission management control unit only, EGR valves. Including Mechatronics and Valve Body.
- 8.8 Casings:** Engine block, cylinder head, gearbox and differential casings are covered, subject to Plan liability, only if an internal part of these components caused the failure.
- 8.9 Electronic Ignition:** Ignition Coil only. Excluding ignition barrel (Ignition Lock) or card readers.
- 8.10 Air-Conditioner:** Compressor and clutch pulley only. Excluding the dryer, condenser and the re gas.
- 8.11 Cooling System:** Water pump, thermostat and oil coolers. Excluding heater valve.
- 8.12 Suspension:** Upper and lower wishbones with associated ball joints and bushes. Air Suspension, pump only.
- 8.13 Wheel Bearings:** Front and rear.
- 8.14 Braking System:** Brake booster, master cylinder, wheel cylinders, calipers, ABS control unit and sensors, excluding discs, drums and brake pads.
- 8.15 Fuel System:** Mechanical and electrical fuel pumps, injectors, airflow meter lambda probe, fuel distributor and pressure regulator. Excluding fuel rail and fuel gauge.
- 8.16 Electrical Components:** Alternator, starter motor (including ring gear) and windscreen wiper motors, excluding relays and switches.



- 8.17 **Electrical Winch:** Electric motor only (applicable to 4x4 vehicles only). Factory fitted only.
- 8.18 **Free Wheel Hubs:** Complete units (applicable to 4x4 vehicles only).
- 8.19 **Prop Shaft (Drive Shafts):** Prop shaft, universal joints, Centre bearing and couplings, excluding tube and balancing.
- 8.20 **CV Joints:** Constant velocity joints, excluding rubber boots.
- 8.21 **Steering Mechanism:** All internal components of the rack and pinion, steering box, tie-rod ends power steering pump. Excluding the rubber boots.
- 8.22 **Clutch:** Master and slave cylinder, clutch plate, pressure plate, fly wheel release bearing and clutch fork.
- 8.23 **Sensors:** Sensors to the engine and gearbox only.
- 8.24 **Emission Control:** Catalytic converter. Component failure only. We reserve the right of owners of all old components replaced as a result of a claim. It will be returned to us at our own cost or by our assessor network.
- 8.25 **Cylinder Head Gaskets**
- 8.26 **Drive Pulleys:** Crankshaft, camshaft, tensioners and jockey pulleys are covered in the event of mechanical failure. Excluding Cam belt Tensioners.
- 8.27 **Viscous and Electric Fans:** Engine cooling only.
- 8.28 **Electric Motors:** VVT Motors, sunroof and window winder motors and mechanism.
- 8.29 **Electric Mirrors:** Motors only.
- 8.30 **Central Locking:** Pump and door actuator only, excluding electrical failures and boot locks.
- 8.31 **GPS Navigation System:** Navigation display unit, navigation control module and navigation system wiring harness. Factory fitted only.
- 8.32 **Entertainment System:** LCD screen (10" or less) RF modulator, digital video disc player, compact disc player and power converter. Factory fitted only.
- 8.33 **Phone System:** Charger, cradle, microphone and speakers (manufacturer fitted only).
- 8.34 **Transponder Key:** Original manufacturer fitted unit only and mechanical failure only, excluding electrical failures and software downloads.
- 8.35 **Alarms and Immobilisers:** Original manufacturer fitted unit only.
- 8.36 **Strip and Quote:** Refer to clause 1.6.1
- 8.37 **Oils and Consumables:** Refer to clause 1.6.2



PLEASE NOTE:

- 8.38 Overheating:** Failure as a result of overheating is covered exclusively under this benefit and is subject to plan liability.
- 8.39 Over fueling:** Failure as a result of over fueling is covered exclusively under this benefit and is subject to plan liability.
- 8.40 Cambelt Failure:** Subject to plan liability when the actual stripping or breaking of the teeth of the cam belt, which results in damage. All Cambelt linked failure is covered exclusively under this benefit and is subject to plan liability.

9. ROADSIDE ASSISTANCE (NON-INSURANCE)

ADDITIONAL BENEFITS in the event of a valid claim:

- 9.1 Tow-in Charges:** Refer to clause 1.6.
- 9.2 Vehicle Hire:** Refer to clause 1.6.
- 9.3 Overnight Accommodation:** Refer to clause 1.6.
- 9.4 Roadside Assistance:** Refer to clause 1.6.

10. OPTIONAL BOOST PLAN AND DOUBLE BOOST PLAN

The plan may include a Boost plan or a Double Boost plan if selected and paid as per your Transaction Schedule. Only one of these extra benefits may be selected.

Boost Plan: Allows you an additional **R6000** for Mechanical or Electrical failure only, this will be a once off benefit for the duration of the Plan. Once this benefit has been used up it will fall away.

Or

Double Boost Plan: Allows you an additional **R12 000** for mechanical or Electrical Failure only, this will be a once off benefit. Once this benefit has been used up it will fall away.

Boost benefits will cover you for failure of the listed components only. Wear & Tear and failure as a result of Wear & Tear is not covered under the boost benefit.

This plan is subject to the full terms and conditions, clauses and requirements of the underlying warranty.



DISCLOSURE NOTICE TO SHORT TERM INSURANCE POLICYHOLDERS

This document, in conjunction with the policy document, provides important information about the short term insurance policy you have purchased. These documents will assist you in understanding your rights, obligations and whom to contact. Please read this document carefully and retain it with your policy documents.

IMPORTANT DETAILS ABOUT YOUR BROKER (FINANCIAL SERVICES PROVIDER)	
Name	Motorvaps (Pty) Limited FSP Number: 45790
Contact Details	Tel: (086) 117 6225 Fax: (086) 657 0077 Email: Claims@motorvaps.co.za; info@motorvaps.co.za Web: www.motorvaps.co.za
Address	Physical: Suite 201 Tokai Village Centre, Vans Road, Tokai, Cape Town, 7945
Legal Status	Company Registration Number: 2012/201128/07 Registered as a Financial Services Provider
Income earned by broker	The broker has not earned at least 30% of its income in the last 12 months from this product supplier.
Ownership interest in the Product Supplier	The broker does not own more than 10% of the shares of the product supplier.
Professional Indemnity, Fidelity Insurance & Guarantees held	Yes
Important Notes: <ul style="list-style-type: none"> You must disclose all material facts to Motorvaps. A material fact is one which is so important to Mutual & Federal Risk Financing Limited that if it had known about it, Mutual & Federal Risk Financing Limited may not have insured you or may have insured you on different terms and conditions. You must be completely honest in all your dealings with Mutual & Federal Risk Financing Limited. It is your responsibility to ensure that all statements, answers or other information provided by you or by your broker to Mutual & Federal Risk Financing Limited are accurate and complete. If you do not provide complete and accurate information, it may affect the validity of your policy and any claim you submit may be rejected. Your duty of disclosure continues for the duration of your policy. You must inform Mutual & Federal Risk Financing Limited of any changes to material facts or new material facts. This includes any losses you suffer whether or not you elect to claim for the loss. In the event of any dispute arising under the policy, the dispute resolution is not limited to arbitration; If you do not pay your premium on time as stipulated in your policy, your policy will lapse and you will not have any cover for losses suffered. We will not reject a claim because a premium was not paid on due date, if payment was made during the period of grace. The broker is a non-mandated intermediary and has an intermediary contract with Mutual & Federal Risk Financing Limited. The broker does not have any contractual agreements with any other Short Term Insurer. The product supplier is responsible for the product; the broker is responsible for the sale of the product. 	
IMPORTANT DETAILS ABOUT YOUR PRODUCT SUPPLIER	
Name	Mutual & Federal Risk Financing Limited
Registration Number	1966/010741/06
Contact Details	Tel: (011) 374-2950 Fax: (011) 374 4919 Web: www.mf.co.za
Address (Postal and Physical)	Postal: Private Bag X21, Bryanston, 2021 Physical: 152 Bryanston Drive, Bryanston, 2021



Professional Indemnity and Fidelity Insurance held	Yes
Legal Status	The product supplier is a short term insurer which underwrites and is authorised to issue personal lines policies and commercial policies.
Functions of the Insurer outsourced to another FSP	The binder holder Motorvaps (Pty) Ltd may receive a fee (up to a maximum of 3% (three per cent)) of your premium for the outsourced binder services it is authorised to renders on behalf of Mutual & Federal Risk Financing Limited. This fee does not increase the cost of your insurance. Furthermore, regulated commission of 12,5% in respect of motor insurance and 20% in respect of non-motor insurance is paid to your broker.
HOW TO SUBMIT A CLAIM	
Your broker has been authorised to process your claim on behalf of Mutual & Federal Risk Financing Limited. You can submit your claim to your broker.	
Broker Claims Department	Email: Claims@motorvaps.co.za Contact Details: (086) 117 6225
HOW TO COMPLAIN	
If you are dissatisfied with the financial services provided to you, you have a right to complain. The details for the relevant complaints departments are detailed below. Please put your complaint in writing. If your complaint is not resolved to your satisfaction you can lodge your complaint with the Ombudsman. Their details are reflected in the next section. The complaints processes are published on the website of each of the providers.	
Product Suppliers Complaints Department	The Complaints procedures is available on www.mf.co.za under the "Contact Us" option Email: complaints@mf.co.za Tel: 0860 634 357 Post: Mutual & Federal Customer Experience Centre, PO Box 1120, Johannesburg, 2000
Broker Complaints Department	Tel: (012) 555 1234
IMPORTANT DETAILS ABOUT THE OMBUDSMAN	
FAIS Ombudsman:	Email: info@faisombud.co.za Tel: (012) 470-9080 or (012) 762 5000 Fax: (012) 348 3447 or 086 764 1422 Postal: P O Box 74571, Lynwood Ridge, 0040 Web: www.faisombud.co.za
Short Term Ombudsman:	Email: info@osti.co.za Tel: (011)726-8900 or 0860 726 890 Fax: (011) 726-5501 Postal: P O Box 32334, Braamfontein, 2017 Web: www.osti.co.za/
COMPLIANCE DEPARTMENTS	
Product Suppliers Compliance Department	Email: compliance@mf.co.za Tel: (011) 374-9111
CONFLICT OF INTEREST	
Motorvaps (Pty) Ltd shares in the profit generated by your short term insurance policy. Motorvaps (Pty) Ltd mitigates this conflict of interest by only providing one short term product option. You need to understand that you will not be provided with independent advice.	
The conflict of interest policy of the product supplier and the broker may be accessed at www.mf.co.za and on the broker's website respectively or by contacting their offices.	
OTHER MATTERS OF IMPORTANCE	
<ul style="list-style-type: none"> You must be informed of any material changes to the information of the broker. If any complaint is not resolved to your satisfaction, you may submit your claim to the FAIS Ombudsman. 	



- Polygraph or similar tests are not obligatory and claims may not be rejected solely on the basis of a failure of such test.
- If your premium is paid by debit order, the debit order must be in the favour of the broker and may not be transferred without your approval.
- The broker must give 30 days' notice in writing of its intentions to cancel your debit order.
- The Product Supplier (insurer) and not the broker must give reasons in writing for the rejection of any claim submitted by you.
- The Product Supplier (insurer) must give written notice of its intention to cancel your policy.

WARNINGS

- Do not sign any blank or partially completed application form.
- Complete all forms in ink.
- Keep all documents handed to you.
- Make notes of as to what is said to you.
- Ask for a letter of representation from your adviser.
- Do not be pressurized into buying the product
- Failure to provide correct or full relevant information may influence an insurer on any claims arising from your contract of insurance

Important Notes:

- You must disclose all material facts to Motorvaps. A material fact is one which is so important to Mutual & Federal Risk Financing Limited that if it had known about it, Mutual & Federal Risk Financing Limited may not have insured you or may have insured you on different terms and conditions.
- You must be completely honest in all your dealings with Mutual & Federal Risk Financing Limited. It is your responsibility to ensure that all statements, answers or other information provided by you or by your broker to Mutual & Federal Risk Financing Limited are accurate and complete. If you do not provide complete and accurate information, it may affect the validity of your policy and any claim you submit may be rejected.
- Your duty of disclosure continues for the duration of your policy. You must inform Mutual & Federal Risk Financing Limited of any changes to material facts or new material facts. This includes any losses you suffer whether or not you elect to claim for the loss.
- In the event of any dispute arising under the policy, the dispute resolution is not limited to arbitration;
- If you do not pay your premium on time as stipulated in your policy, your policy will lapse and you will not have any cover for losses suffered. We will not reject a claim because a premium was not paid on due date, if payment was made during the period of grace. The broker is a non-mandated intermediary and has an intermediary contract with Mutual & Federal Risk Financing Limited. The broker does not have any contractual agreements with any other Short Term Insurer. The product supplier is responsible for the product; the broker is responsible for the sale of the product.



The benefits are listed below:

SCHEDULE OF BENEFITS ARE DETERMINED AT THE TIME OF PURCHASE

Plan M: Vehicles less than 1 year old (12 months from the first date of registration) and less than 75 000km.

Plan A: Vehicles less than 4 years old (48 months from the first date of registration) and less than 110 000km.

Plan B: Vehicles less than 7 years old (84 months from the first date of registration) and less than 160 000km.

Plan C: Vehicles older than 7 years old (84 months from the first date of registration) and more than 160 000km.

Components Covered: Section 1 - Insurance																
	Titanium	Titanium	Platinum	Gold	Silver	Bronze	Titanium	Platinum	Gold	Silver	Bronze	Titanium	Platinum	Gold	Silver	Bronze
Components Covered	Plan M	Plan A	Plan A	Plan A	Plan A	Plan A	Plan B	Plan B	Plan B	Plan B	Plan B	Plan C	Plan C	Plan C	Plan C	Plan C
Engine	Unlimited	R 60 000	R 45 000	R 35 000	R 26 000	R 18 500	R 35 000	R 27 500	R 25 000	R 13 000	R 9 000	R 26 000	R 18 500	R 14 000	R 9 000	R 7 000
Gearbox	Unlimited	R 40 000	R 30 000	R 25 000	R 20 000	R 14 000	R 26 000	R 18 500	R 15 000	R 10 000	R 7 000	R 18 000	R 12 000	R 10 000	R 7 000	R 5 000
Differential	Unlimited	R 40 000	R 30 000	R 25 000	R 20 000	R 14 000	R 20 000	R 16 500	R 15 000	R 10 000	R 7 000	R 16 000	R 12 000	R 10 000	R 6 000	R 3 000
Differential Lock	Unlimited	R 40 000	R 30 000	R 25 000	R 20 000	R 14 000	R 20 000	R 16 500	R 7 500	R 5 500	R 4 000	R 16 000	R 12 000	R 10 000	R 6 000	R 3 000
Transfer Box	Unlimited	R 25 000	R 16 000	R 12 000	R 8 000	R 5 000	R 17 000	R 9 000	R 7 500	R 5 500	R 4 000	R 11 000	R 6 500	R 5 000	R 4 000	R 3 000
Turbo Assembly	Unlimited	R 15 000	R 10 000	R 9 000	R 6 500	R 5 000	R 10 000	R 8 000	R 7 500	R 5 500	R 4 000	R 8 000	R 6 000	R 5 000	R 4 000	R 3 000
Management System	Unlimited	R 15 000	R 10 000	R 9 000	R 6 500	R 5 000	R 10 000	R 8 000	R 7 500	R 5 500	R 4 000	R 8 000	R 6 000	R 5 000	R 3 000	R 1 750
Casings	Unlimited	R 12 000	R 8 000	R 6 000	R 4 000	R 2 000	R 8 500	R 6 250	R 5 000	R 2 750	R 2 500	R 7 500	R 5 000	R 3 500	R 3 000	R 1 750
Electronic Ignition	Unlimited	R 12 000	R 8 000	R 6 000	R 4 000	R 2 000	R 8 500	R 6 250	R 5 000	R 2 750	R 2 500	R 7 500	R 5 000	R 3 500	R 3 000	R 1 750
Air-Conditioner	Unlimited	R 12 000	R 8 000	R 6 000	R 4 000	R 2 000	R 8 500	R 6 250	R 5 000	R 2 750	R 2 500	R 7 500	R 5 000	R 3 500	R 2 200	R 1 500
Cooling System	Unlimited	R 12 000	R 8 000	R 6 000	R 4 000	R 2 000	R 8 500	R 6 250	R 5 000	R 2 750	R 2 500	R 7 500	R 5 000	R 3 500	R 2 200	R 1 500
Suspension	Unlimited	R 10 000	R 7 000	R 5 000	R 4 000	R 3 500	R 8 000	R 6 000	R 5 000	R 3 000	R 2 000	R 6 000	R 4 500	R 3 000	R 2 200	R 1 500
Wheel Bearings	Unlimited	R 10 000	R 7 000	R 5 000	R 3 000	R 2 500	R 8 000	R 6 000	R 5 000	R 3 000	R 2 000	R 6 000	R 4 500	R 3 000	R 2 200	R 1 500
Braking System	Unlimited	R 10 000	R 7 000	R 5 000	R 3 000	R 2 500	R 8 000	R 6 000	R 5 000	R 3 000	R 2 000	R 6 000	R 4 500	R 3 000	R 2 200	R 1 500
Fuel System	Unlimited	R 10 000	R 7 000	R 5 000	R 3 000	R 2 500	R 8 000	R 6 000	R 5 000	R 3 000	R 2 000	R 6 000	R 4 500	R 3 000	R 2 200	R 1 500
Electrical Components	Unlimited	R 10 000	R 7 000	R 5 000	R 3 000	R 2 500	R 8 000	R 6 000	R 5 000	R 3 000	R 2 000	R 6 000	R 4 500	R 3 000	R 2 200	R 1 500
Electrical Winch	Unlimited	R 10 000	R 7 000	R 5 000	R 3 000	R 2 500	R 8 000	R 6 000	R 5 000	R 3 000	R 2 000	R 6 000	R 4 500	R 3 000	R 2 200	R 1 500
Free Wheel Hubs	Unlimited	R 10 000	R 7 000	R 5 000	R 3 000	R 2 500	R 8 000	R 6 000	R 5 000	R 3 000	R 2 000	R 6 000	R 4 500	R 3 000	R 2 200	R 1 500
Prop Shaft (Drive Shafts)	Unlimited	R 10 000	R 7 000	R 5 000	R 3 000	R 2 500	R 8 000	R 6 000	R 5 000	R 3 000	R 2 000	R 6 000	R 4 500	R 3 000	R 2 200	R 1 500
CV Joints	Unlimited	R 10 000	R 7 000	R 5 000	R 3 000	R 2 500	R 8 000	R 6 000	R 5 000	R 3 000	R 2 000	R 6 000	R 4 500	R 3 000	R 2 200	R 1 500



Steering Mechanism	Unlimited	R 10 000	R 7 000	R 5 000	R 3 000	R 2 500	R 8 000	R 6 000	R 5 000	R 3 000	R 2 000	R 6 000	R 4 500	R 3 000	R 2 200	R 1 500
Clutch	Unlimited	R 10 000	R 7 000	R 5 000	R 3 000	R 2 500	R 8 000	R 6 000	R 5 000	R 3 000	R 2 000	R 6 000	R 4 500	R 3 000	R 2 200	R 1 500
Sensors	R 15 000	R 12 000	R 8 500	R 7 500	Nil	Nil	R 9 000	R 7 500	R 5 000	Nil	Nil	R 8 000	R 5 000	R 3 000	Nil	Nil
Emission Control	R 15 000	R 12 000	R 8 500	R 7 500	Nil	Nil	R 9 000	R 7 500	R 5 000	Nil	Nil	R 8 000	R 5 000	R 3 000	Nil	Nil
Cylinder Head Gasket	R 8 500	R 7 500	R 6 500	R 5 000	R 2 000	R 1 250	R 5 000	R 6 000	R 5 000	R 1 750	R 1 000	R 3 500	R 3 250	R 3 000	Nil	Nil
Drive Pulleys	R 8 500	R 7 500	R 6 500	R 5 000	R 2 000	R 1 250	R 5 000	R 6 000	R 5 000	R 1 750	R 1 000	R 3 500	R 3 250	R 3 000	Nil	Nil
Viscous and Electric Fans	R 6 000	R 4 000	R 3 500	R 3 000	R 2 000	R 1 250	R 2 800	R 2 650	R 2 500	R 1 750	R 1 000	R 2 200	R 2 100	R 2 000	Nil	Nil
Electric Motors (Sunroof)	R 5 000	R 4 000	R 3 500	R 3 000	R 2 000	R 1 000	R 2 800	R 2 650	R 2 500	Nil	Nil	R 2 200	R 2 100	R 2 000	Nil	Nil
Electric Mirrors	R 5 000	R 4 000	R 3 500	R 3 000	R 2 000	R 1 000	R 2 800	R 2 650	R 2 500	Nil	Nil	R 2 200	R 2 100	R 2 000	Nil	Nil
Central Locking	R 5 000	R 4 000	R 3 500	R 3 000	R 2 000	R 1 000	R 2 800	R 2 650	R 2 500	Nil	Nil	R 2 200	R 2 100	R 2 000	Nil	Nil
GPS Navigation System	R 4 000	R 3 500	R 3 000	R 2 500	Nil	Nil	R 2 800	R 2 350	R 2 000	Nil	Nil	R 2 200	R 2 100	R 2 000	Nil	Nil
Entertainment System	R 4 000	R 3 500	R 3 000	R 2 500	Nil	Nil	R 2 800	R 2 350	R 2 000	Nil	Nil	R 2 200	R 1 800	R 1 500	Nil	Nil
Phone System	R 4 000	R 3 500	R 3 000	R 2 500	Nil	Nil	R 2 800	R 2 350	R 2 000	Nil	Nil	R 2 200	R 1 800	R 1 500	Nil	Nil
Transponder Key	R 3 000	R 2 500	R 2 000	R 1 500	Nil	Nil	R 2 000	R 1 500	R 2 000	Nil	Nil	R 1 500	R 1 250	R 1 250	Nil	Nil
Alarms and Immobiliser	R 3 000	R 2 500	R 2 000	R 1 500	Nil	Nil	R 2 000	R 1 500	R 2 000	Nil	Nil	R 1 500	R 1 250	R 1 250	Nil	Nil
Strip and Quote	R 1 750	R 1 750	R 1 500	R 1 000	Nil	Nil	R 1 750	R 1 500	R 1 000	Nil	Nil	R 1 000	R 750	R 750	Nil	Nil
Oils and Consumables	R 550	R 500	R 400	R 300	R 250	R 200	R 500	R 400	R 300	R 250	R 200	R 500	R 400	R 300	R 250	R 200
Overheating	Unlimited	R 12 000	R 9 000	R 7 500	R 5 000	R 2 750	R 8 500	R 6 500	R 5 000	R 3 250	R 2 500	R 7 500	R 5 000	R 3 000	R 2 200	R 1 750
Overfueling	Unlimited	R 12 000	R 9 000	R 7 500	R 5 000	R 2 750	R 8 500	R 6 500	R 5 000	R 3 250	R 2 500	R 7 500	R 5 000	R 3 000	R 2 200	R 1 750
Cambelt Failure	R 10 000	R 8 000	R 7 000	R 5 000	R 2 500	R 2 000	R 8 000	R 6 000	R 4 000	R 3 000	R 2 000	R 6 000	R 4 000	R 3 000	R 2 000	R 1 500

Additional Benefits: Section 2 - Non Insurance

Tow-in Charges	R 2 000	R 1 500	R 1 250	R 1 000	R 750	R 500	R 1 250	R 1 000	R 750	R 500	R 250	R 1 000	R 750	R 500	R 250	R 150
Vehicle Hire	R 2 000	R 1 500	R 1 250	R 1 000	R 750	R 500	R 1 250	R 1 000	R 750	R 500	R 250	R 1 000	R 750	R 500	R 250	R 150
Overnight Accommodation	R 2 000	R 1 500	R 1 250	R 1 000	R 750	R 500	R 1 250	R 1 000	R 750	R 500	R 250	R 1 000	R 750	R 500	R 250	R 150
Roadside Assistance	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included

FOR VEHICLES OLDER THAN 10 YEARS OR WITH MORE THAN 200 000KM PLEASE REFER SPECIFICALLY TO CLAUSE 6.8 REGARDING BENEFIT LIMITS.