

EXTENDED WARRANTY



PLAN TYPE	SILVER			GOLD			TITANIUM		
MONTHLY POLICY PREMIUM	R249.00 p/m			R399.00p/m			R 549.00 p/m		
	PLAN A	PLAN B	PLAN C	PLAN A	PLAN B	PLAN C	PLAN A	PLAN B	PLAN C
Engine	22 000	16 000	10 000	35 000	23 000	15 000	45 000	29 000	20 000
Differential	15 000	13 000	7 000	20 000	15 000	10 000	28 000	20 000	14 000
Gearbox	15 000	13 000	7 000	20 000	15 000	10 000	28 000	20 000	14 000
Differential Lock	N/A	N/A	N/A	10 000	8 000	5 000	14 000	10 000	8 000
Management System	N/A	N/A	N/A	10 000	8 000	5 000	14 000	10 000	8 000
Transfer Box	N/A	N/A	N/A	10 000	8 000	5 000	14 000	10 000	8 000
Turbo Assembly	4 500	4 000	3 000	10 000	8 000	5 000	14 000	10 000	8 000
Air Conditioner	4 500	4 000	3 000	5 500	4 000	3 000	9 000	6 000	4 500
Braking System	4 500	4 000	3 000	5 500	4 000	3 000	9 000	6 000	4 500
Cambelt Failure	N/A	N/A	N/A	5 500	4 000	3 000	9 000	6 000	4 500
Casings	4 500	4 000	3 000	5 500	4 000	3 000	9 000	6 000	4 500
Clutch & Flywheel	N/A	2 000	N/A	5 500	4 000	3 000	9 000	6 000	4 500
Cooling System	3 000	2 000	1 500	5 500	4 000	3 000	9 000	6 000	4 500
Drive Pulleys	3 000	2 000	1 500	5 500	4 000	3 000	9 000	6 000	4 500
Drive Shafts	3 000	2 000	1 500	5 500	4 000	3 000	9 000	6 000	4 500
Electrical Components	3 000	2 000	1 500	5 500	4 000	3 000	9 000	6 000	4 500
Electronic Ignition	N/A	N/A	N/A	5 500	4 000	3 000	9 000	6 000	4 500
Free Wheel Hubs	3 000	2 000	1 500	5 500	4 000	3 000	9 000	6 000	4 500
Fuel System	3 000	2 000	1 500	5 500	4 000	3 000	9 000	6 000	4 500
Over & Under Fuelling	3 000	2 000	1 500	5 500	4 000	3 000	9 000	6 000	4 500
Overheating	3 000	2 000	1 500	5 500	4 000	3 000	9 000	6 000	4 500
Sensors and Sender Units	3 000	2 000	1 500	5 500	4 000	3 000	9 000	6 000	4 500
Steering Mechanism	3 000	2 000	1 500	5 500	4 000	3 000	9 000	6 000	4 500
Suspension	N/A	N/A	N/A	5 500	4 000	3 000	9 000	6 000	4 500
Wheel Bearings	N/A	N/A	N/A	5 500	4 000	3 000	9 000	6 000	4 500
Alarms, Immobilizers & Central Locking	N/A	N/A	N/A	2 000	1 750	1 500	4 000	3 500	1 750
Entertainment System	N/A	N/A	N/A	2 000	1 750	1 500	4 000	3 500	1 750
GPS / Navigation System	N/A	N/A	N/A	2 000	1 750	1 500	4 000	3 500	1 750
Phone System	N/A	N/A	N/A	2 000	1 750	1 500	4 000	3 500	1 750
Transponder Key	N/A	N/A	N/A	2 000	1 750	1 500	3 000	2 500	1 750

PLAN A

Vehicles less than 6 years old and which have travelled less than 130 000km.

PLAN B

Vehicles less than 8 years old and which have travelled less than 160 000km.

PLAN C

Vehicles less than 12 years old and which have travelled less than 200 000km.



All amounts are VAT incl.

WHAT IS COVERED

- This policy covers you for unforeseen, unexpected mechanical or electrical failure / damage to the covered components as defined, while the policy is still active.
- The indemnity to the insured is based on the cost of physically removing the affected insured part from the vehicle, repairing it (or replacing it with a part equal to but not superior to when new), and then replacing it in the vehicle.
- Our liability is limited to the lower amount of either the applicable benefit limit or the actual cost of repairs.

WAITING PERIOD AND EXCESS

- There is no waiting period if you move your cover from the original manufacturer warranty over to us without a break in cover.
- If there is a break in cover, there will be a waiting period from the date of inception of the policy during which you cannot make any claims. If you have any problems with your vehicle during this period, you will be responsible for the repairs and costs.
 - You must make 3 (three) payments to us before you can submit any claims.
- If you upgrade your plan type (for example you change from a Silver Plan to a Gold Plan), there is a waiting period before the new, higher benefits apply.
 - You must make two monthly payments towards the upgraded plan before your new benefits will take effect.
 - You will however only be able to claim the lower benefit amounts during this waiting period.
- If you downgrade your plan (for example from a Gold Plan to a Silver Plan) the new benefit limits will apply from the first payment of the lower premium.
- If there is a break in your cover because you did not make payment of your monthly premium, there is a 15 (fifteen) day waiting period from the date we receive the money until your policy becomes active again and you can submit claims.
 - Any claims occurring during this period are for your own expense.
- There are no excesses payable under this policy.



EXCLUSIONS

- Any claim for any component not listed as a covered component.
- Any claim for a covered component that has failed due to or as a result of a non-covered component failing.
- Any claim for any routine or scheduled servicing of the vehicle.
- Any claim for oil consumption problems where overheating related claims have been honoured within the preceding 6 (six) months.
- Any claim for oil leaks or any damage caused by or as a result of oil leaks of any nature.
- Any claim for any damage that occurred before the inception date of this policy.
- Any claim for any loss or damage normally recoverable under any other insurance policy, notwithstanding that no such insurance has been arranged, or that the costs and expenses are not payable thereunder because of the existence of a deductible excess or first amount payable, or for any other reason whatsoever.
- Any claim for loss or damage that occurs while the vehicle's odometer is not connected or in working order, or where the current odometer reading of the vehicle cannot be reliably obtained.
- Any claim for loss or damage of any component that is covered under the manufacturer's warranty.
- Any claim for loss or damage to the vehicle or parts of the vehicle which are recalled or are to be recalled by the vehicle manufacturer.
- Any claim for loss or damage caused by or arising from:
 - Improper or inadequate servicing and maintenance of the vehicle.
 - Improper repairs to the vehicle.
 - Any use of experimental parts.
 - Modifications which have not been approved by the vehicle manufacturer.
 - The use of oils, fuels, or petroleum products in the vehicle's fuel or lubrication system for which the vehicle's engine and or ancillary systems were not designed, and or the use of contaminated oils, fuels, or petroleum products.
 - Accident or water damage.
 - Rodents or other animals.
- The past or present use of the vehicle:
 - For racing.
 - Speed testing.
 - Or any other usage of a competitive nature.
 - On roadways not usual to normal thoroughfares.
 - Outside of the manufacturer's design intention.
- Driver abuse and or negligence, including but not limited to:
 - Incorrect loading or towing of the vehicle.
 - Incorrect jump starting of the vehicle.
 - Any claim where prior written approval was not obtained from the claims department.
 - Any claim for loss or damage not reported within 10 (ten) days of the incident occurring.
 - Any claim for loss or damage which occurred after the expiry date of the policy.
 - Any claim for loss or damage which occurred outside of the borders of South Africa.
 - Any claim for loss or damaged covered under standard SAIA war, nuclear, riot, and strike exclusions.
 - Any claim for loss or damage where the vehicles manufacturer warranty was cancelled by the manufacturer for any reason whatsoever.