



# SCRATCH AND DENT



## WHAT IS COVERED

The cover includes repairs to minor dents, scratches and chips on the exterior panels of your motor vehicle.

## SUM INSURED

### Standard Cover

Cover Limit

R3 000  
limited to one panel

Excess  
10% of repair cost

Monthly Premium  
**R 100.00**

### Executive Cover

Cover Limit

R5 000  
limited to one panel

Excess  
10% of repair cost

Monthly Premium  
**R115.00**

## ELIGIBLE VEHICLES

Any light motor vehicle, mini bus (maximum 16 seater), motorcycle, caravan, light delivery vehicle or panel van (with a gross vehicle mass not exceeding 3 500 kg) trailer (with a carrying capacity not exceeding 750 kg), excluding any taxi or vehicle used to transport fare paying passengers, rebuilt vehicle, emergency vehicle, security and/ or armed response vehicle, vehicle hired out for reward, towing vehicle, driving instruction vehicle, or any vehicle used for racing or rallying.

## EXCLUSIONS (As per Policy Wording)

- ★ Any damage which is not referred to under What You Are Covered for in the policy wording.
- ★ Any damage falling outside the Period of Insurance.
- ★ Any damage caused by hail, rust or corrosion, or by any other wear and tear.
- ★ Any damage caused by or to stickers or decals.
- ★ Any damage to beading or moulding, damage involving accessories, door mouldings, plastic / vinyl / hardened rubber trim parts, window mouldings, lights of any sort or any window panel.
- ★ Any damage resulting in the replacement of any body panel or part thereof.
- ★ Any third-party liability whatsoever.
- ★ Any consequential loss.
- ★ Loss, damage, cost or expense directly or indirectly arising from permanent or temporary dispossession resulting from detention, confiscation, forfeiture, impounding or requisition legally carried out by customs, police services, crime prevention units or any lawfully constituted officials or authorities.
- ★ Any pre-existing condition, or condition as a result of a loss incurred before the commencement of this policy.

Please refer to your policy wording for more information on General Terms and Conditions



Underwritten by GUARDRISK Insurance Company Limited  
GUARDRISK Insurance Company Limited is an Authorised Financial Services Provider and Registered Short  
Term Insurer. FSP No. 75

This brochure should be read in conjunction with the policy wording which is available from your Broker.  
These products consist of risk products. All values stated are inclusive of VAT and 12,5% Broker Commission.