ALL YOUR PRODUCT BENEFITS INDAPVED

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Unlimit Your Life.

THE UNLIMITED

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THE UNLIMITED MEMBERSHIP

GENERAL TERMS AND CONDITIONS FOR YOUR MEMBERSHIP

PLEASE NOTE: This constitutes the agreement between you and us (the "membership"). Please go through this and make sure that all the information you provided is accurate and that the benefits are the same as they were explained to you.

ACCURACY OF INFORMATION

It is very important that you give us honest and accurate information at all times. If you give us false or incorrect information, your membership may be invalid or you may not be able to use your benefits in full or in part. We may rely on the accuracy and truthfulness of any information provided by you during any conversation and including in any proposal/application form or other information supplied by you to us, including any relevant recorded phone calls made to or received by you.

GENERAL DEFINITIONS (What these words mean when used in this membership)

Subject to all the terms and conditions of this membership:

- motor vehicle/car means the vehicle details you have given us to register on your membership and that meets the criteria for use of the benefits, and is not specifically excluded according to the description provided in this membership.
- due date means the date you have agreed with us for the debit order collection of your payment every month.
- payment means the total amount you pay each month for all your membership costs and chosen benefits. The payment entitles you to membership of The Unlimited.
- service provider means SA Vehicle Maintenance (Pty) Ltd, registration number 2000/009578/07, the company that is responsible for the provision of the benefits.
- 5. start date means the date on which the first payment is successfully received by us and is the date on which all your benefits are available (subject to waiting periods). If you miss a payment, we can deduct at a later date, benefits will re-commence and the waiting period will start again.
- waiting period means the period during which you will not be able to use your benefits until we have successfully collected two consecutive payments from you.
- 7. we/us means The Unlimited Group (Pty) Limited. We bring you the benefits.
- 8. you/your means the main member.

WHO IS PARTY TO THIS MEMBERSHIP?

You (as defined) and

Us, The Unlimited and

The service provider.

THE PAYMENT

- In return for the payment, we negotiate rates and terms with service providers
 on your behalf and arrange benefits for you. Receipt of your payment every
 month also entitles you to be notified of further product offerings as well as
 preferential pricing if you buy additional benefits from us.
- The payment includes any additional amounts you pay us for additional benefits you buy.
- We may change the amount you pay in respect of the payment. For example, if you buy additional benefits from us, or annually if we do a price increase, but we will always give you 31 days' notice of our intention to do so.
- We may debit your payment on a different date from the day agreed if there is a better chance of collecting your payment and keeping your benefits active.
- It is your responsibility to pay your total payment on the due date. If we can't deduct the payment from your bank account (for example, if you don't have funds) you will not be entitled to any of your benefits. To allow us to restore your benefits, you agree that if we cannot collect the payment from your bank

account in any given month, we can, at our discretion, try and collect from your account a further 3 times by debit order. If we successfully debit your bank account again, the date of that collection will be the new start date. Any bank charges incurred because of failed collections will be for your own account. PLEASE NOTE: You will not be entitled to any benefits during any month where we do not successfully collect a payment from you. The waiting period will start over again when we collect your next payment.

- Please contact us if you want to change the due (collection) date which we have agreed with you.
- If you dispute your monthly debit order payment with the result that the payment is reversed by your bank, and provided the debit order mandate is not cancelled, we may resubmit the debit order mandate for collection in the month following the dispute/s.

IMPORTANT INFORMATION ABOUT YOUR MEMBERSHIP

any personal information provided to us, will be collected and used to allow us to fulfil our obligations to you in terms of this membership. In addition, the Personal Information may be shared internally or externally with our departments who have a need for this information, or other third parties for business obligations or legal requirements. Please contact us should you have any objections.
You agree that we can market other products and services to you even after

You agree and want to be a party to this membership. You further agree that

- You agree that we can market other products and services to you even after
 this membership ends and share market innovations with you. You also
 agree that we can submit your information to, and receive information about
 you from, credit institutions (such as credit bureau) to update, process and
 monitor your information to guide us in making decisions about product
 development and suitability of offerings, affordability, market conduct and
 activities related to our business, as well as offering goods and services to you.
- This membership is month-to-month. It will renew on the same terms each month we successfully collect the payment, unless amended.
- 4. You can only use your benefits available in South Africa and for events occurring in South Africa.
- 5. You can cancel the membership at any time. Give us a call so we can assist you. There is a cooling-off period of 31 days (calculated from the start date) in which you can cancel and receive a refund BUT ONLY IF YOU HAVE NOT USED any of the benefits. Cancellation of your membership will include cancellation of ALL your benefits.
- We will communicate with you via SMS, WhatsApp, email or letter. This is also how we notify you of any payment increases or changes to your membership. If you have a preference about how we communicate with you, please tell us.
- It is important that we always have your latest contact number (cell phone), email, physical and/or postal address. If any of your contact details change, please tell us immediately.
- 8. We can cancel this membership, including all the benefits you have:
- 8.1. immediately by giving you notice in writing of cancellation if you are dishonest or commit fraud; or
 - 8.2. immediately if we do not receive the payment from you each month (subject to a 15-day grace period); or
 - 8.3. on 31 days' notice in writing for any other reason (or any other period we agree or that is set out in this membership).
- In the event of any fraud, mis-description, misrepresentation or non-disclosure of material facts we reserve the right, at any time, to void your membership or parts thereof, cancel your membership or reject any benefit claim with immediate effect or declare the membership null and void from inception.
- We reserve the right to amend, add or change the benefits provided, including the payment, the benefit waiting periods or any of the terms and conditions of this membership, by giving 31 days' written notice to you of our intention to
- 11. Any variations and or changes will be binding on you and can be applied at any time to the existing terms and conditions after written communication of these changes has been sent.

- 12. You may not transfer your membership to anyone or use the benefits for any other motor vehicle.
- 13. If you want to change your specific motor vehicle (for example, if you sell your motor vehicle and buy a new one), you will need to call us on 0861 990 000 to update your motor vehicle details and the waiting period will re-apply.
- 14. You will be limited to one specified motor vehicle change in a two-year period. The two-year period will be calculated from the first successful collection of your payment and for a consecutive period of 24 months and thereafter each 24-month period.
- 15. Please note that this membership is not an insurance policy. It does not indemnify you for damages or losses sustained or suffered, our obligations are limited to the provision of the benefits. We will not be liable for any repairs or work done of whatsoever nature and howsoever arising in excess of R4 000. Any repairs or work done in excess of R4 000, but under R7 500 will be for you to pay.

WHAT BENEFITS DO YOU GET AND WHEN CAN YOU USE THEM?

- For your payment every month, you get the following benefits:
 1.1. motor vehicle maintenance and restoration benefit; and
- 1.2. roadside assistance benefit.2. Unless we tell you otherwise, as soon as we have successfully collected two consecutive payments from you (the waiting period), you can start using your
- Your use of the benefits is subject to the terms of this agreement and any amendments (if any).
- The benefits apply only to you and the specific motor vehicle, with the details you provided to us at time of taking the membership.
- Your motor vehicle must be a private motor car or light delivery vehicle with a gross vehicle mass of no more than 3 500 kg.

MEMBERSHIP EXCLUSIONS

- 1. Motor vehicles used for any of the following purposes are excluded:
 - 1.1. racing, rallies, taxis, hiring, carrying of explosives or trade goods for business purposes, driving instruction for reward; and
 - 1.2. if your motor vehicle is in the custody of the motor trade other than for the purpose of its overhaul, upkeep or repair.
- Motorcycles, four-wheeled bikes, scooters, caravans or motor homes, trailers and boats and exotic cars are specifically excluded.

YOUR BENEFITS IN DETAIL

A. MAINTENANCE AND RESTORATION BENEFIT

- Important information about your maintenance and restoration benefit
 - 1.1. You have the benefit of maintenance and restoration services worth up to a maximum of R4 000 (four thousand Rand) including VAT, every 90 (ninety) days, calculated from when we receive your first successful payment (the start date). This amount is for maintenance and restoration services to the motor vehicle which registration number and details you have provided to us. If you do not use the maximum value of R4 000 in the 90-day period, this amount or the balance, is not carried over to the next 90-day period. The maximum amount for the next 90 days will start again at R4 000. Please note that certain maintenance and restoration services are excluded. You can see the exclusions below. As examples: mechanical issues and replacement parts of any nature are excluded.
 - 1.2. You will be allowed to have maintenance and restoration services done to pre-existing damages (damages your motor vehicle had before the start date) on your first use of the maintenance and restoration benefit within the initial 90 days. Any maintenance and restoration services done will be subject to the terms and

- conditions of this membership.
- 1.3. We will not be liable for any damage of any nature that occurs during the repair process, including but not limited to, motor vehicle sensors, motor vehicle glass, modifications or accessories.

2. Benefit: maintenance and restoration benefit

We will pay up to R4 000 for maintenance and restoration services for both exterior and interior maintenance items that are listed in the benefit service table below. If the maintenance and restoration services costs more than R4 000, you will need to pay the balance before the maintenance and restoration service up to the value of R4 000 can be done, up to the amount stated.

Benefit service: exterior maintenance and restoration service			
Light scratches & minor dents	For dents and scratches to the outside of the car.		
Stone chips	A chipped area if it can be filled and sealed to prevent corrosion.		
Wheel rims and mag wheels	Restoration of the motor vehicle's wheel rims or mag wheels if they sustain scuffs, stone chips or paint defects. Repairs and replacement to buckled or cracked wheel rims or mag wheels are excluded.		
Exterior damage	Maintenance and restoration of minor dents and scratches on your motor vehicle which is caused by the daily use of your motor vehicle. Minor dents and scratches are typically caused by objects making contact with your motor vehicle whilst it is stationary or slowly in motion. Examples could be: a trolley running into your motor vehicle in a parking lot, or a hard ball hitting a soft panel on your motor vehicle next to the sports field. Other forms of minor damage could include brushing your bumper against a pillar or curb causing a scratch whilst parking. Damages as described above are normally too small to claim from your comprehensive insurance as the repair value is less than the insurance excess payable.		
Benefit service: interior maintenance and restoration service			
Centre console, dashboard and door panel (plastic parts only)	Scratches and scuffs that are less than 150mm (one hundred and fifty millimetres) wide and less than 1mm (one millimetre) deep. Cracks to the centre console, dashboard, airbags and replacements to the dashboard are excluded.		
Gear lever boot and handbrake boot	Tears or rips to the gear lever and handbrake boot, but only if less than 50mm (fifty millimetres). Pealing leather is excluded.		

Seat panels	For tears not exceeding 50mm (fifty millimetres) and burn holes not exceeding 10mm (ten millimetres). If the exact fabric is not available, a suitable replacement fabric will be used. Cracks or pealing on leather seats are excluded.
Seat stitching	Where damage is repairable to seat stitches not exceeding 75mm (seventy-five millimetres).
Roof lining	Limited to one maintenance or restoration event per membership. If the existing roof lining becomes loose or starts to hang, this will only be repaired where possible. Replacement of the roof lining or any part thereof is excluded. The benefit does not apply to convertibles or motor vehicles with sunroofs. Sun visors are excluded.

3. How to access your maintenance and restoration benefit?

- 3.1. All maintenance and restoration services are done through panel beaters/repair agents approved by the service provider, unless you are provided with express pre-authorisation by the service provider to use your own panel beater/repair agent.
- You must get pre-authorisation from the service provider before using this benefit. Any unauthorised repairs will not be covered.
- 3.3. You must have a valid driver's license and your motor vehicle must be licensed when applying to use the benefits.
- 3.4. The following process will apply to using your benefits:

Step 1 - Simply CALL US on 0861 990 000.

- Step 2 You will receive an SMS with a list of Repair Service Centres.
- Step 3 Select one Repair Service Centre from the list. Step 4 – Visit your chosen Repair Service Centre and get a quotation.
- Step 5 Send it to <u>tuauthorizations@savm.co.za</u> together with the following documents:
- One quotation from your chosen Service Repair Centre.
- Clear photographs of the damages.
- Clear photos with full view of your motor vehicle (Front, Back, Left and Right sides).
- A clear picture of the kilometer reading of your motor vehicle.
 - A clear picture of your Car License Disc.
- 3.5. Please ensure you submit ALL your documentation together to speed up your claiming process.
- IMPORTANT: Don't forget to add your membership number to the subject line.
- 3.7. All existing damages, all claims (and quotes) must be submitted with photographs of the entire specific motor vehicle (taken or verified by the panel beater). Any damages not repaired at the time of the claim, for whatsoever reason, will be treated as preexisting damages going forward and cannot be repaired under this maintenance and restoration benefit.
- 3.8. PLEASE NOTE: You can elect to have all the noted repairs done, BUT any repairs in excess of the R4 000 will be for your account and must be paid by you directly to the panel beater.
- 3.9. You may not split your damages or quotes in order to have the repair/s done in different 90-day periods (i.e. to bring the repairs

within the R4 000 benefit limit). If you do this, we and the service provider have the right to refuse to do any or any further repairs and to recoup any payments made towards such repairs from you.

- 3.10. IMPORTANT: We will only assess quotes up to a maximum of R7 500 (incl. VAT) for a claim. Any claim assessed in excess of this amount will be deemed accident damage which falls outside this membership. Claims assessed in excess of this value should be claimed from your comprehensive insurance or are for your own
- 3.11. If you have any questions or are unable to access the online claim form, our agents will be able to help you, call us on 0861 990 000 before using this benefit.

4. Specific exclusions for your maintenance and restoration benefit

- 4.1. The maintenance and restoration benefit assists with repairing minor damages. Any damages caused by an accident or damages with signs of a panel being ripped, torn, cracked or in need of replacement is explicitly excluded.
- 4.2. The benefit amount cannot be used for the payment of excess on an insurance claim.
- 4.3. Any maintenance and restoration benefit that does not expressly fall within the benefit description of the maintenance and restoration benefits described in the benefit service table above.
- 4.4. Any maintenance and restoration benefits requiring the replacement of a body panel or part thereof.
- 4.5. Stripping and assembly of parts is excluded, unless:
 - 4.5.1. it is required to fix a scratch or dent that falls within the description of this maintenance and restoration benefit; and
 - 4.5.2. both repair and stripping and assembly of parts fall within the benefit service table above. (To be clear, if stripping and assembly is required to assess damage and the damage falls outside the benefit description, the cost associated with the stripping and assembly of the effected part(s) will not be covered under this maintenance and restoration benefit as stripping and assembling is not a stand-alone service under this benefit).
- Repairs and replacement to cracked, ripped or torn panels are excluded.
- Repairs and replacement to buckled, cracked or unrepairable rim and mag wheels are excluded.
- Mechanical or electrical breakdown or breakage and/or tyre damage.
- 4.9. Rusting, peeling, cracked or faded paintwork or any gradually developing cause, including but not limited to maintenance and restoration services where additional processes are required.
- 4.10. Damage to car radios, sound equipment or car telephones, stickers or artwork and motor vehicle branding.
- 4.11. Any depreciation in value arising from maintenance or restoration and any maintenance or restoration not authorised by the service provider.
- 4.12. Any maintenance and restoration work outside of South Africa.

ROADSIDE ASSISTANCE BENEFIT

- 1. Important information about your roadside assistance benefit
 - 1.1 The roadside assistance benefit is only available if your vehicle breaks down due to a mechanical or electrical failure and not because of a motor vehicle accident.
- 2. Benefit: Roadside assistance benefit

We will provide you with roadside assistance up to the service limits listed in the benefit service table below. In the event of a mechanical or electrical failure on your vehicle and you need roadside assistance, simply call us on **0861 990 000**.

Benefit service table			
	Services/Limit per incident		
Flat tyre	If one of your motor vehicle tyres is flat, the service provider will assist you in changing the flat tyre. If you do not have a spare tyre, or the required equipment, any additional services will be for your own account. This service is limited to two incidents per year.		
Key lockout service	If the keys to your motor vehicle are locked inside the vehicle, the service provider will call in a locksmith to get them out. The service provider will pay for the call-out fee and one hour's labour. If the problem cannot be resolved, any additional services will be for your own account. This service is limited to 1 call-out per year (any calls over and above the limit is for your own account).		
Run out of fuel	If your motor vehicle runs out of fuel, leaving you stranded next to the road, the service provider will supply you with up to five litres of fuel so that you can continue your journey. This service is limited to two incidents per year.		
Tow-in	In the event of a mechanical breakdown or electrical failure of your motor vehicle, the service provider will arrange for the towing of the covered vehicle to the nearest approved repairer. Please note that the service provider will not provide towing services in the event of your motor vehicle being involved in an accident.		
Jump-start	When you have a flat battery, the service provider will jump- start your motor vehicle. This service is limited to 2 call-outs per year (any calls over and above the limit are for your own account).		
Vehicle storage	After hours when the tow-in service has been used and an approved repairer is closed, the service provider will arrange storage at an approved supplier for a maximum of 72 hours.		

WE WOULD LOVE TO HEAR FROM YOU

If you have any questions, or need assistance with your membership, you can get in touch with us in the following ways:

- f Facebook, (look for The Unlimited);
- Twitter, (our handle is @theunlimited); find us on
- in LinkedIn as theunlimited; or
- on our website <u>www.theunlimited.co.za</u>; or
- call us on **0861 990 000**