

KEY INFORMATION & DISCLOSURES

theunlimited.co.za



Unlimit Your Life.

THE UNLIMITED

Insurance | Lifestyle | Rewards

The Unlimited is an authorised financial services provider [21473]
Founder of The Unlimited Child

KEY INFORMATION DISCLOSURE DOCUMENT ("KID DOCUMENT")

You are receiving this document because you elected to purchase The Unlimited Tyre & Rim product underwritten by Dotsure Limited. This document provides you with a brief summary of the most important information and benefits in your policy. This document does not form part of your policy contract. Please read your policy contract and make sure you understand it. If you have any questions, please contact us.

- Although your policy is offered to you by The Unlimited, the insurer providing you with the policy cover is Dotsure Limited ("the insurer"), a licensed non-life insurer and an authorised financial services provider.
- You can get in touch with The Unlimited at any time in the following ways:



on our website www.theunlimited.co.za; or



call us on **0861 990 000**

- **Please make sure that you read the full policy wording and policy schedule we have sent to you separately, and if you have any questions, please contact us.**
- Below is a summary of key information. For comprehensive information, always refer to your full policy wording and policy schedule:

a.	The type of policy that you have	Your policy is a non-life insurance policy.
b.	When your benefits will be available	The start date of your policy will be the date The Unlimited successfully collects your first premium. You are entitled to your policy cover from the start date, subject to the waiting period, and for as long as this policy is active.
c.	Cancellation of your policy	<p>You may cancel your policy at any time by calling The Unlimited (who can request it from the insurer on your behalf) on 0861 990 000, or alternatively via email.</p> <p>Email Address: customer@theunlimited.co.za</p> <p>The insurer may cancel your policy in writing:</p> <ul style="list-style-type: none">• immediately for fraudulent or dishonest actions.• for non-payment of premiums (subject to the 15 days' grace period).• after 31 days' notice to you.
d.	Cooling-off rights	<p>As this is a month-to-month insurance policy (duration of less than 31 days), a cooling-off period in terms of the Policyholder Protection Rules is not required. We do, however, offer the following cooling-off rights:</p> <p>If there has been no insured event and no benefit has yet been claimed or paid, you have the right to cancel the policy by giving us written or telephonic notice within 14 days of your terms and conditions first being sent to you OR from a reasonable date on which it can be deemed that your terms and conditions were first sent to you.</p> <p>The insurer will comply with your request for cancellation within 31 days of receiving your cancellation notice and will refund all premiums or moneys paid by you, the policyholder, minus any cost of any risk cover enjoyed.</p>

e.	Premiums payable	<p>The premium for your policy is R159 per month.</p> <p>We will always give you 31 days' notice of any increase to your premium.</p>
f.	How and when your premiums must be paid	<p>Your premiums are paid monthly in advance by debit order on the date you agreed with The Unlimited (on your call log or application document), using the bank account details you provided to us. To ensure your policy stays active, please make sure you have sufficient funds in your account.</p> <p>IMPORTANT: The Unlimited reserves the right to debit your premium on a different date than the day agreed to, should this enable easier collection of your premium and to ensure you stay covered.</p> <p>REMEMBER: If the due date falls on a public holiday or a weekend, the premium will be collected on the first business day before or after the due date.</p>
g.	December collection of premiums	In December, The Unlimited may collect your premium on an earlier date than your standard due date and they will give you 31 days' notice of their intention to do so.
h.	The assessment of risk	The information you have provided The Unlimited and the insurer with is considered material to the insurer's assessment of the risk, so it must be accurately and properly disclosed. The accuracy and completeness of all answers, statements or other information provided by or on behalf of you are your responsibility.
i.	What happens if you do not pay your premiums	If you do not pay your premium as agreed, you will not be covered. You will be entitled to a grace period of 15 days after the due date to pay your premium. Please contact The Unlimited if this happens so that they can give you the details you will need to make payment.
j.	Remuneration	<p>From the total premium you pay, the insurer pays The Unlimited:</p> <ul style="list-style-type: none"> • commission of 12,5% of the premium in respect of the intermediary services it fulfils; and • an outsource fee of 2,5% of the premium.
k.	Nature & extent of your policy cover	<p>You are covered for accidental damage to the insured vehicle's tyres or wheel rims, which occurs during the period of cover on your policy.</p> <p>When the tyres or wheel rims of the insured vehicle (as stated on your policy schedule) are accidentally damaged through impact with inequalities in the road surface (for example, potholes), through kerb impact or from accidental cuts, the insurer will pay the reasonable cost of repair or replacement of the damaged tyres or wheel rims. The maximum amount payable under this section is the Rand amount shown under "BENEFIT LIMIT" in your policy schedule.</p>
l.	Waiting periods	There is a waiting period of 30 days on your policy, calculated from the start date of your policy. This means that any incident that happens before your first 30 days are up will not be covered.

m.	Exclusions on the policy	<p>The following general exclusions apply to your policy. It is very important that you understand and take note of these.</p> <ol style="list-style-type: none">1. Disturbance and conflict. You are not covered for anything caused by:<ol style="list-style-type: none">1.1. War, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, or military power.1.2. Riot, labour disturbances, strikes or civil commotion.1.3. Terrorism, meaning the use or threats of violence or action against people, property, business or everyday life for political, religious or ideological reasons.2. Breaking the law: you are not covered for anything caused by you breaking the law.3. Ownership: you are not covered under this policy if you are not in possession of or if you are not the legal owner of the item. This is also applicable to any stolen items in your possession whether you are aware of their stolen status or not. If the insurer does not pay a claim because of any of these reasons, you have to justify reasons to the contrary.4. Interest: you are not covered for any interest on any amount the insurer has to pay.5. Consequential loss: you are not covered for consequential loss, for example, if you are unable to get to work while your vehicle's tyre is being repaired, or if you incur additional travel costs while your vehicle is out of use.6. Existing and deliberate damage: you are not covered for anything caused by an event which happened before the start date of this policy, or an event caused deliberately by you or any other person. The insurer will not cover the cost of replacement or repair if the damage to your tyres and/or wheel rims existed before the start date of the policy.7. Wear and tear: you are not covered for anything caused by or resulting from wear and tear, depreciation, corrosion, rust, damp, mildew, insects, vermin, your own domestic pets, condensation, fading, frost or anything which happens gradually, the process of cleaning, dyeing, repair, alteration, renovation, restoration, the action of light or atmospheric conditions.8. Territorial limits: you are not covered for insured events occurring outside the borders of South Africa.9. The insurer will not pay for the repair or replacement of your insured vehicle's damaged tyres or wheel rims if:<ol style="list-style-type: none">9.1. They are covered by a manufacturer or dealership warranty.9.2. They are damaged as a result of a road traffic accident covered under your comprehensive car insurance policy.9.3. They are damaged because your insured vehicle was misused or not driven in an appropriate or safe manner, including but not limited to use in racing, rallying, sporting events or off-road driving.
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n.	How to claim	<p>Tell the insurer as soon as possible about your claim, but no later than 5 days after the insured event.</p> <p>When the insurer asks for it, give the insurer written proof or any other information within 7 days of the date that the claim was logged. If the insurer does not receive the information they need, your claim may be cancelled.</p> <p>Please go to www.theunlimited.co.za for a step-by-step guide on how to submit a claim, or call The Unlimited on 0861 990 000 if you need help with getting your claim started.</p> <p>All claims are administered by the insurer. You must provide the insurer with any information and assistance that the insurer may require and always give the insurer true and complete information. All documentation and information which you provide as evidence or support of any claim must always be true and correct, failing which, the insurer may reject your claim.</p>
o.	Your obligation to keep your information updated	<p>It is important to keep all the information you have recorded with The Unlimited and the insurer updated, including any changes to your circumstances e.g. if you have sold your vehicle.</p> <p>Please contact The Unlimited to update your details. If you give false information, it could lead to a claim being rejected or cover voided.</p>
p.	How The Unlimited and the insurer will communicate with you	<p>This will usually be by email, SMS or WhatsApp to the most recent cell number and email address that you have given to The Unlimited. This is also the agreed method of giving you any notice required by this policy or by law to fulfil your policy cover and to process any claims.</p>