

# KEY INFORMATION & DISCLOSURES



 [dotsure.co.za](https://dotsure.co.za)

Product underwritten by Dotsure Limited (Registration number 2006/000723/06), a licensed non-life insurer and authorised financial services provider (FSP 39925).

## 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 Warranty 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 on their website [www.theunlimited.co.za](http://www.theunlimited.co.za); or you can them on 0861 990 000.
- Please make sure that you read the full policy wording and **policy schedule** we provided you with 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**:

<b>The type of policy that you have</b>	Your policy is a non-life insurance policy.
<b>When your benefits will be available</b>	The start date of your policy will be the date The Unlimited successfully collects your first premium. You are entitled to your policy cover for as long as this policy is active, from the start date, subject to any waiting period that applies.
<b>Cancellation of your policy</b>	<p>You may cancel your policy at any time by calling The Unlimited (who can request it on your behalf) on 0861 990 000, or alternatively via post or email.</p> <p>Postal Address: The Unlimited, Private Bag X7028, Hillcrest, 3650</p> <p>Email Address: <a href="mailto:info@theunlimited.co.za">info@theunlimited.co.za</a></p> <p>The insurer may cancel your policy in writing:</p> <ul style="list-style-type: none"><li>• immediately for fraudulent or dishonest actions</li><li>• for non-payment of premiums (subject to the 15 days' grace period)</li><li>• after 31 days' notice to you</li></ul>
<b>Cooling-off rights</b>	<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 (fourteen) days of your terms and conditions being sent to you OR from a reasonable date on which it can be deemed that your terms and conditions were 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 the premium-payer, minus any cost of any risk cover enjoyed.</p>

<b>Premiums payable</b>	<p>Please refer to your <b>policy schedule</b> for all premiums payable under your policy.</p> <p>We will always give you 31 days' notice of any increase to your premium.</p>
<b>How and when your premiums must be paid</b>	<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 us. To ensure your policy stays active please make sure you have sufficient funds in your account.</p> <p><b>IMPORTANT:</b> The Unlimited reserves the right to debit your premium on a different date from the day agreed to, should this enable easier collection of your premium and to ensure you stay covered.</p> <p><b>REMEMBER:</b> 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>
<b>December collection of premiums</b>	<p>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.</p>
<b>What happens if you do not pay your premiums</b>	<p>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 we can give you the details you will need to make payment.</p>
<b>Remuneration</b>	<p>From the total premium you pay, the insurer pays The Unlimited:</p> <ul style="list-style-type: none"> <li>• commission of 12,5% of the premium in respect of the intermediary services it fulfils; and</li> <li>• an outsource fee of 2.5% of the premium.</li> </ul>
<b>Nature &amp; extent of your policy cover</b>	<p>In the event of an unexpected mechanical breakdown or electrical failure which occurs during the period of cover on your policy, the insurer covers the repair or replacement of the parts listed in your <b>policy schedule</b> under the heading <b>"List of Parts Covered"</b>. The cost will include the <b>reasonable cost of the parts and the labour</b>.</p> <p>The list of parts covered under your policy is based on the category (A or B) your vehicle qualifies for at the time you claim (subject to the maximum age and mileage shown below):</p>
	<p><b>Category A:</b> Vehicles less than 6 years of age or mileage less than 150 000 kms</p>
	<p>The insurer covers your vehicle up to a maximum of 300 000 km.</p> <p>This is not a maintenance or service plan for your vehicle and it is your obligation to ensure that you have selected the right cover, and to review it to ensure it remains suitable to your needs.</p>

Waiting periods	<p><b>There is a waiting period of 60 days on your policy, calculated from the start date of your policy.</b> This means that you will not be entitled to claim under this policy for the first 60 (sixty) days of cover following the start date of your policy.</p> <p>If you upgrade your policy, the waiting period will also apply to the higher benefits and limits on your upgraded cover, and you will not be entitled to claim those higher benefits until after a further 60 (sixty) days of cover following the upgrade date.</p>
Exclusions on the policy	<p>The exclusions are specific items, losses or events that are not covered by this policy.</p> <p><b>The following general exclusions apply to your policy. It is very important that you understand and take note of these.</b></p> <ul style="list-style-type: none"> <li>• The insurer will not cover the cost of repairs or replacement: <ul style="list-style-type: none"> <li>○ If, at the time of your claim, you no longer have an insurable interest in the vehicle listed under this policy.</li> <li>○ If the part is not listed in the '<a href="#">List of Parts Covered</a>' included in your <a href="#">policy schedule</a>.</li> <li>○ If the fault existed before you accepted the terms and conditions of this policy or during any applicable waiting period.</li> <li>○ If you cannot provide proof that your vehicle has been serviced at an industry-recognised specialist or franchise dealer in accordance with the manufacturer's specification.</li> <li>○ If your vehicle's odometer is not working, has been tampered with, or it has been disconnected and/or replaced without our permission.</li> <li>○ If a breakdown is because of an oil leak. The insurer will also not cover the oil leak itself.</li> <li>○ If a breakdown is caused by carbon build-up under any component. The insurer will also not cover the cost of removing the carbon build-up.</li> <li>○ If the driveshaft or steering rack breaks because of damaged dust covers.</li> <li>○ If a breakdown is caused by the use of incorrect fuels or lubricants, negligence, an accident, improper servicing, unreasonable use (including any form of competition) or any malicious damage.</li> <li>○ If you have modified your vehicle's performance from the manufacturer's specification.</li> <li>○ If any part needs to be replaced and normally needs regular replacing as part of your vehicle's normal service.</li> <li>○ If the failure/breakdown involves burnt valves.</li> <li>○ Due to wear and tear, corrosion, rust, lack of anti-freeze, lubricants or hydraulic fluids.</li> </ul> </li> <li>• You are not covered for the cost of servicing your vehicle, for any routine maintenance or for accident damage.</li> </ul>

- Under this policy, the insurer does not cover vehicles used in competitions, modified or rebuilt (code 3) vehicles or vehicles with turbo conversions. Only locally manufactured vehicles and vehicles imported with a minimum of a 12-month local manufacturer's warranty will be accepted.
- You are not covered for fuel, vehicle hire or transport costs if the repair or replacement is delayed.
- The insurer will not pay for any loss of value to any item that the insurer has repaired or replaced.
- If it is necessary to replace a specific part instead of repairing it, the insurer will not cover any used and/or second-hand part which was fitted in your vehicle, which has not been fully reconditioned. For example, if you replace your engine with a second-hand engine, the relevant parts of the engine need to be replaced to ensure it is properly reconditioned.
- You are not covered for a failure or damage caused by the failure of any part not covered under this policy. For example, if your car breaks down and the brake calliper is damaged because the brake pads are worn, we will not cover the damage under any benefit because the brake pads are not covered under this policy, nor any resultant damage.
- You are not covered for damage caused by poor workmanship or sub-standard parts or materials.
- You are not covered for any repairs performed by you, your immediate family, or friends who own or are employed by or affiliated with the workshop during the vehicle repairs.
- Under the list of components and parts covered in your policy schedule, we will not cover:
  - routine cambelt replacements as this forms part of taking care of your vehicle;
  - decarbonisation on your engine (this means removing carbon from the piston crown and the combustion chamber roof);
  - engine failures caused by carbon build-up;
  - faulty coolant pipes or clamps;
  - friction materials or surfaces in a braking system e.g. brake pads;
  - batteries, charging devices or any other related systems of hybrid and electric cars;
  - fan blades, heater matrix and hosing as part of the cooling system;
  - any calibration or serviceable parts for the fuel system;
  - ignition switch, barrel or key; nor
  - regassing of air conditioners.
- The insurer will not cover the cost of repairs or replacement for any event that occurs within any applicable waiting period.

<b>How to claim</b>	<ul style="list-style-type: none"> <li>• Log in to the Manage Portal here to log your claim.</li> <li>• You can track the progress of your claims by clicking here and chatting to our friendly 24/7 chatbot, Anne.</li> <li>• Please go to <a href="http://www.theunlimited.co.za">www.theunlimited.co.za</a> 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.</li> <li>• All claims are administered by the insurer. 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.</li> </ul>
<b>Claim requirements</b>	<p>There are specific requirements you need to meet before you can claim:</p> <ul style="list-style-type: none"> <li>• Any vehicle covered under this policy must be specified in your policy schedule. If you have a manufacturer's warranty in place on your vehicle, this policy will only incept once the manufacturer's warranty expires.</li> <li>• There are specific <b>SERVICE REQUIREMENTS</b> which you need to follow to be covered: <ul style="list-style-type: none"> <li>○ All vehicles must be serviced according to the manufacturer's specifications.</li> <li>○ All services and repairs must be done by an industry-recognised specialist or franchise dealer with full repair and service facilities.</li> <li>○ You must keep your service invoices. The insurer will ask for proof of your vehicle's service history when you claim.</li> <li>○ If your vehicle does not have an up-to-date service history when you take out this policy, it is your responsibility to have your vehicle serviced according to the manufacturer's specification at an industry-recognised specialist or franchise dealer with full repair and service facilities within 30 days from the start of the policy. If you fail to do so, you will not be covered for any claims until you provide proof that your service history is up-to-date.</li> <li>○ The insurer may ask you to have your vehicle inspected, or to take it for a major service within 31 days at any point in the period of cover. We use the inspection report or major service report to assess whether or not we can continue to cover your vehicle. We will cancel the policy from the end of the period that we gave you to have the vehicle serviced, if: <ul style="list-style-type: none"> <li>○ we do not receive the inspection report or the major service report within the time we gave you; or</li> <li>○ we receive the inspection report or the major service report, and we decide that we cannot cover your vehicle because of its condition.</li> </ul> </li> </ul> </li> <li>• You can only qualify for cover under this policy if at the time of your claim:</li> </ul>

	<ul style="list-style-type: none"> <li>○ The mileage on the odometer of your insured vehicle is less than 300 000 km; AND</li> <li>○ Your insured vehicle is in a good mechanical condition; AND</li> <li>○ You have a valid roadworthy certificate for your vehicle; AND</li> <li>○ Your insured vehicle has a gross vehicle mass of less than 3 500 kg; AND</li> <li>○ PLEASE NOTE: It is your duty to let The Unlimited or the insurer know when your insured vehicle has reached the maximum mileage coverable under this policy. On sign-up, a vehicle may not exceed 15 years of age.</li> <li>● If your insured vehicle's turbo is reconditioned, it must be done by an industry-recognised specialist.</li> </ul>
<b>The assessment of risk</b>	<p>Any information you give to The Unlimited and the insurer 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.</p>
<b>Your obligation to keep your information updated</b>	<p>It is important to keep all the information you have recorded with The Unlimited and the insurer updated, including any changes in your circumstances e.g. if you have sold your vehicle. 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>
<b>How The Unlimited and the insurer will communicate with you</b>	<p>This will usually be by email, SMS or WhatsApp to the cell phone number and/or email address that you provided to The Unlimited when you took out the policy. This will be the agreed method of giving you any notice required by the policy or by law.</p>