

TERMS AND CONDITIONS

The Unlimited Warranty

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KEY INFORMATION AND 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.

Please note:

- Although your policy is offered to you by The Unlimited Group (Pty) Limited ("us"), 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 us at any time on our website www.theunlimited.co.za; or you can call us on **0861 990 000**.
- **Please make sure that you read the full policy wording and benefit schedule we provided 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 terms and conditions

<p>a.</p>	<p>Your membership with us</p>	<ul style="list-style-type: none"> • You have a membership with The Unlimited Group (Pty) Limited. • The membership provides you with access to benefits, for which you pay the payment every month. Included in this payment is the insurance premium which is payable to the insurer, and disclosed to you in your <u>benefit schedule</u>. • Included as part of the membership are your insurance benefits (the "policy"), which are underwritten by Dotsure Limited. • The non-insurance benefits and the insurance benefits make up the whole product (your membership).
<p>b.</p>	<p>The type of policy that you have</p>	<p>Your policy is a non-life insurance policy.</p>
<p>c.</p>	<p>When your insurance benefits will be available</p>	<p>The start date of your membership will be the date we successfully collect your first payment (including the premium). You are entitled to your policy cover from the start date, subject to any waiting period that applies and receipt of your monthly premium, and for as long as this membership is active.</p>
<p>d.</p>	<p>Cancellation of your policy</p>	<p>You may cancel your policy at any time by calling us on 0861 990 000. We will request cancellation of the policy with the insurer on your behalf.</p> <p>The insurer may cancel your policy in writing:</p> <ul style="list-style-type: none"> • immediately for fraudulent or dishonest actions, including non-disclosures • for non-payment of premiums (subject to the 15 days' grace period) • for any other reason after 31 days' notice to you

e	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 (fourteen) days of your terms and conditions first being received by you OR from a reasonable date on which it can be deemed that your terms and conditions were received by 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 monies paid.</p>
f.	Premiums payable	<p>Please refer to your benefit schedule for all premiums payable under your policy.</p> <p>We will always give you 31 days' notice of any increase to your premium.</p>
g.	How and when your premiums must be paid	<p>Your payment (including the premium) is paid monthly in advance by debit order on the date you agreed with us (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>IMPORTANT: We reserve the right to debit your payment on a different date from the day agreed to, should this enable easier collection of your payment (including the premium) and to ensure you stay covered.</p> <p>REMEMBER: If the due date falls on a public holiday or a weekend, your payment will be collected on the first business day before or after the due date.</p>
h.	December collection of premiums	<p>In December, we may collect your payment (including the premium) on an earlier date than your standard due date and we will give you 31 days' notice of our intention to do so.</p>
i.	What happens if you do not pay your premiums	<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 (your chosen debit order collection date) to pay your premium. Please contact us if this happens so that we can give you the details you will need to make payment.</p>
j.	Remuneration	<p>From the total premium you pay, the insurer pays us:</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>In the event of an unexpected mechanical breakdown or electrical failure which occurs during the period of cover on your policy, the insured vehicle is covered under the following benefit/s:</p> <p>A. Warranty Cover: the repair or replacement of the parts listed under the section "LIST OF PARTS COVERED" in the policy wording. The cover will include the reasonable cost of the parts and the labour.</p> <p>The cover for 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 (per the age and mileage shown below):</p> <table border="1" data-bbox="571 528 1361 667"> <tr> <td data-bbox="571 528 967 667">Category A: Vehicles less than 6 years of age and mileage less than 150 000 km</td> <td data-bbox="967 528 1361 667">Category B: Vehicles more than 6 years of age or mileage more than 150 000 km</td> </tr> </table> <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> <p>B. Service Plan Saver + Car Hire (OPTIONAL BENEFIT): if you have chosen this benefit, the insured vehicle will have the following additional cover, up to the benefit limits stated in your policy wording:</p> <ul style="list-style-type: none"> • Service Plan Saver - the insurer will reimburse the service cost on a scheduled vehicle service. • Car Hire - the insurer will reimburse you for car hire in the event of your insured vehicle's scheduled service, or due to a mechanical breakdown for which you have a valid claim under this policy. <p>You may claim for each of the above once in any 12-month period from when this optional cover starts.</p> <p>Please always refer to your latest <u>benefit schedule</u> for a list of the benefits you have chosen.</p>	Category A: Vehicles less than 6 years of age and mileage less than 150 000 km	Category B: Vehicles more than 6 years of age or mileage more than 150 000 km
Category A: Vehicles less than 6 years of age and mileage less than 150 000 km	Category B: Vehicles more than 6 years of age or mileage more than 150 000 km			
l.	Waiting periods	<p>There is a waiting period of 60 days on your policy, calculated from the start date of your membership or any optional benefit added. This means that any claims under this membership will not be covered for the first 60 (sixty) days following the start date of your membership.</p> <p>If you add benefits or upgrade your policy, the waiting period will also apply to the additional benefits and cover limits, and you will not be entitled to the additional benefits and cover limits until after a further 60 (sixty) days from the date they were added.</p>		

m.

Exclusions on the policy

The exclusions are specific items, losses or events that are not covered by this policy.

The following general exclusions apply to your policy. It is very important that you understand and take note of these.

- The insurer will not cover the cost of repairs or replacement:
 - If, at the time of your claim, you no longer have an insurable interest in the vehicle listed under this policy.
 - If the part is not listed in the **"LIST OF PARTS COVERED"** included in your policy wording.
 - If the fault existed before you accepted the terms and conditions of this policy or during any applicable waiting period.
 - 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.
 - If your vehicle's odometer is not working, has been tampered with, or it has been disconnected and/or replaced without our permission.
 - If a breakdown is because of an oil leak. The insurer will also not cover the oil leak itself.
 - 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.
 - If the driveshaft or steering rack breaks because of damaged dust covers.
 - 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.
 - If you have modified your vehicle's performance from the manufacturer's specification.
 - If any part needs to be replaced which normally needs regular replacing as part of your vehicle's normal service
 - If the failure/breakdown involves burnt valves.
 - Due to wear and tear, corrosion, rust, lack of anti-freeze, lubricants or hydraulic fluids.
- You are not covered for the cost of servicing your vehicle, for any routine maintenance or for accident damage.
- 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 already 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 that 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.

		<ul style="list-style-type: none"> • 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 wording, we will not cover: <ul style="list-style-type: none"> o routine cambelt replacements as this forms part of taking care of your vehicle; o decarbonisation on your engine (this means removing carbon from the piston crown and the combustion chamber roof); o engine failures caused by carbon build-up; o faulty coolant pipes or clamps; o friction materials or surfaces in a braking system e.g. brake pads; o batteries, charging devices or any other related systems of hybrid and electric cars; o fan blades, heater matrix and hosing as part of the cooling system; o any calibration or serviceable parts for the fuel system; o ignition switch, barrel or key; nor o re-gassing of air conditioners. • The insurer will not cover the cost of repairs or replacement for any event that occurs within any applicable waiting period.
<p>n.</p>	<p>How to claim</p>	<ul style="list-style-type: none"> • Log in to the Manage Portal here to log your claim. • You can track the progress of your claims by clicking here and chatting to our friendly 24/7 chatbot, Anne. • Please go to www.theunlimited.co.za for a step-by-step guide on how to submit a claim, or call us on 0861 990 000 if you need help with getting your claim started. • All claims are administered by the insurer. All documentation and information which you provide as evidence or support of any claim must always be true and complete, failing which, the insurer may reject your claim.

<p>o.</p>	<p>Claim requirements</p>	<p>There are specific requirements you need to meet before you can claim:</p> <ul style="list-style-type: none"> • Any vehicle covered under this policy must be specified in your <u>benefit schedule</u> . If you have a manufacturer's warranty in place on your vehicle, cover under the policy benefits will only start once the manufacturer's warranty expires. • There are specific SERVICE REQUIREMENTS which you need to follow to be covered: <ul style="list-style-type: none"> ○ All vehicles must be serviced according to the manufacturer's specifications. ○ All services and repairs must be done by an industry-recognised specialist or franchise dealer with full repair and service facilities. ○ You must keep your service invoices. The insurer will ask for proof of your vehicle's service history when you claim. ○ 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. ○ 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. The insurer uses the inspection report or major service report to assess whether or not they can continue to cover your vehicle. The insurer will cancel the policy from the end of the period that they gave you to have the vehicle serviced, if: <ul style="list-style-type: none"> • they do not receive the inspection report or the major service report within the time they gave you; or • they receive the inspection report or the major service report, and decide that they cannot cover your vehicle because of its condition. • You can only qualify for cover under this policy if at the time of your claim: <ul style="list-style-type: none"> ○ the mileage on the odometer of your insured vehicle is less than 300 000 km; AND ○ your insured vehicle is in a good mechanical condition; AND ○ your vehicle is in a roadworthy condition; AND ○ your insured vehicle has a gross vehicle mass of less than 3 500 kg. <div style="background-color: #f0f0f0; padding: 10px; margin: 10px 0;"> <p>Please note:</p> <p>It is your duty to let us 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.</p> </div> <ul style="list-style-type: none"> • If your insured vehicle's turbo is reconditioned, it must be done by an industry-recognised specialist.
<p>p.</p>	<p>The assessment of risk</p>	<p>Any information you provide to us 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>

q.	Your obligation to keep your information updated	<p>It is important to keep all the information you have recorded with us and the insurer updated, including any changes in your circumstances e.g. if you have sold your vehicle.</p> <p>Please contact us to update your details. If you give false information, it could lead to a claim being rejected or cover voided.</p>
r.	How we and the insurer will communicate with you	<p>This will usually be by email, SMS or WhatsApp to the cell phone number and/or email address that you provided to us 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>

HOW YOUR MEMBERSHIP WORKS

1. You have a membership with The Unlimited Group (Pty) Limited ("us").
2. You pay the total payment to us every month for the membership.
3. Included in the membership, you have access to non-insurance benefits and services which are provided by us.
4. Included as part of the membership are also your insurance benefits (the "policy"), which are underwritten by Dotsure Limited. There is an insurance premium (included in your payment) which is payable to the insurer for the insurance benefits. We pay the premium to Dotsure on your behalf.
5. The non-insurance services and benefits AND the insurance benefits make up the whole product (your membership).
6. Please refer to your [benefit schedule](#) for details on the warranty cover you have accepted from us.

THE BENEFITS (what benefits you get and when you can use them)

1. For your payment every month, you get access to the non-insurance benefits described in **THE NON-INSURANCE BENEFITS** section below and **cover under the insurance benefits** which are described in the **POLICY** (also below).
2. **Waiting period:** please refer to **THE NON-INSURANCE BENEFITS** and **THE INSURANCE BENEFITS** below for any waiting period/s that may apply.
3. Please note:
 - 3.1 You agree to indemnify and hold us and any service provider, including their affiliates, officers, directors, employees, and agents harmless from any claims, liabilities, damages, losses, or expenses arising from your use of the benefits, or your breach of these terms and conditions or your existing membership wording.
 - 3.2 To the extent permitted by law, we and our affiliates and representatives will not be liable for any loss, damage, expense or claim arising from the non-insurance benefits or services being unavailable, interrupted, delayed, or performed in a defective manner, except to the extent caused by our gross negligence or wilful misconduct. Nothing in this clause limits any rights you may have under applicable insurance legislation or the Consumer Protection Act.

SECTION 1: GENERAL TERMS AND CONDITIONS FOR THIS MEMBERSHIP

GENERAL TERMS AND CONDITIONS

Please note: these terms and conditions, together with your [benefit schedule](#) (which was sent to you separately), constitutes the agreement between you, us and the insurer. Your use of the insurance and non-insurance benefits is always subject to the terms and conditions of this membership and your [benefit schedule](#), as well as any statutory notices, amendments, endorsements and addendums issued by us; and must be read together with and shall form a part of this membership (including the policy).

ACCURACY OF INFORMATION

It is very important that you give us and the insurer 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 covered.

In the event of any fraud, misdescription, misrepresentation or non-disclosure of material facts, we and the insurer reserve the right, at any time, to void your membership (including the policy) or parts thereof, cancel your membership or reject any benefit claim.

Please note: in the event that we are unable to successfully verify your identity, we will void your membership (including the policy) from the start date and there will be no agreement between you, us and the insurer - this means that your membership never started. You will have no cover under the insurance benefits and no access to the non-insurance benefits.

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

Subject to all the terms and conditions of this membership:

1. **benefit schedule** means the separate document which is sent to you when you accept benefits from us. Please refer to your benefit schedule for the details of your benefits, including the premium payable to the insurer for your insurance benefits.
2. **due date** means the date you have agreed with us for the debit order collection of your payment every month.
3. **insurer** means Dotsure Limited, a licensed non-life insurer and an authorised financial services provider (FSP Number 39925), the underwriter of the policy.
4. **membership** means membership of The Unlimited and includes your insurance benefits (under the policy below) and non-insurance benefits, which are bundled together.
5. **payment** means the total amount you pay us each month. Your payment includes all your membership costs and benefits, as well as the premium for the insurance benefits (under the policy below), which we pay to the insurer on your behalf every month. The payment entitles you to membership of The Unlimited (please see **HOW YOUR MEMBERSHIP WORKS** above).
6. **premium** means the monthly amount collected by us, which is due to the insurer for the insurance benefits you have chosen. The premium is disclosed separately in your benefit schedule.
7. **service provider ("SP")** means the company responsible for the provision of your non-insurance benefit.
8. **start date** means the date on which we successfully collect your first payment (including the premium), and is the date on which all your benefits become available (subject to any waiting period). If you miss a payment and we can successfully collect your payment at a later date, your membership will re-commence and the balance of any waiting period will be taken into account. Unless your membership has terminated, in which instance a new membership will be issued and new waiting periods will apply.
9. **waiting period** means the period specified in this membership (and the policy) during which any claim for insurance benefits will not be covered, nor will you have access to any non-insurance benefits.

If you add benefits or upgrade your membership (including the policy), the waiting period will also apply to the additional benefits and cover limits. This means you will not be entitled to those additional benefits and cover limits until a further 60 (sixty) days following the date they were added.
10. **we/us/our** means The Unlimited Group (Pty) Limited, acting on our own behalf or on behalf of the insurer. We bring you the non-insurance benefits and provide the intermediary services on behalf of the insurer in respect of the insurance benefits you have chosen. The Unlimited Group (Pty) Limited is an authorised Financial Services Provider (FSP No. 21473).
11. **you/your** means the main member, whose membership has commenced and is continuing.

THE PAYMENT AND PREMIUM

1. In return for the payment, we negotiate rates and terms with service providers on your behalf and arrange insurance cover 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.
2. Payment must be made by debit order, unless otherwise agreed by us in writing. If you reject the request from your bank to authenticate your debit order mandate (DebiCheck), your membership (including the policy) will not start and there will be no agreement between you, us and the insurer. We will also not present the debit order for collection if you suspend your DebiCheck authentication before the start date of this membership. We will regard the suspension as your instruction to us not to start the agreement.
3. Please contact us if you want to change the debit order collection date (the "due date") we have agreed with you.
4. The payment includes any additional amounts you pay us for additional benefits you buy, which will include additional premiums for any endorsements, amendments and addendums (if any) to your policy.
5. **We may change the amount you pay, for example, if we do an annual price increase. But we will always give you 31 days' notice of our intention to do so.**
6. If there is a better chance of collecting your payment and keeping your benefits active, we may debit your payment on a different date from the date you give us.

IMPORTANT: your payment will be collected on a different date due to a public holiday or weekend, or if we track your account, without notifying you. Any bank charges incurred as a result will be for your own account.

7. It is your responsibility to pay your total payment on the due date. During any month that we can't successfully deduct the payment from your bank account (for example, if you don't have funds) **you will not be entitled to your benefits (non-insurance and insurance). We will not collect arrear (missed) payments via debit order.**
8. If we are unable to collect your payment on the due date you have given us, we use a tracking system that allows us to process your debit on another date to improve the likelihood of a successful debit order collection. This allows you to keep your membership (including the policy) active, but it remains your obligation to see that all payments are made.
9. You agree that if we cannot collect the payment from your bank account in any given month we may, at our discretion, try and collect further monthly payments from your account in accordance with the law, including rules prescribed by the Payments Association of South Africa. If any further attempts to collect the payment from your account fail, we reserve the right to cancel your membership (including the policy) immediately. We will notify you when your membership (including the policy) is cancelled. If we do successfully debit your bank account again, the date of that collection will be the new due date.
10. If you suspend the DebiCheck authentication of your debit order mandate after the start date of this membership, this will not automatically result in the cancellation of your membership, and we will still be entitled to present the debit order for collection.
11. Any bank charges incurred because of failed collections will be for your own account.
12. If we cannot collect the payment from your bank account in any given month, you may make a manual payment to us to restore your benefits.
13. If you dispute a 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.

OTHER IMPORTANT INFORMATION

1. This membership is month-to-month, the payment is due in advance and the total amount payable for the non-insurance benefits is inclusive of VAT. The membership will renew on the same terms each month we successfully collect the payment from you, unless amended.
2. You can only use your insurance and non-insurance benefits in South Africa and for events occurring in South Africa.
3. You may not transfer your membership to anyone else.
4. We will communicate with you via email, SMS or WhatsApp by using the cell phone number and/or email address that you provided us with when you bought the membership. This is also how we will notify you of any payment increases or changes to your membership. **If any of your contact details change, please tell us immediately.** We shall not be liable for any failure to deliver any notice to you where we have complied with this clause.
5. You can cancel this membership (including the policy) at any time. Give us a call so that we can assist you. There is a cooling-off period of 14 days (calculated from when you first received these terms and conditions OR from a reasonable date on which it can be deemed that you received them) in which you can cancel and receive a refund BUT ONLY IF YOU HAVE NOT USED any of the insurance and non-insurance benefits. Cancellation of your membership will include cancellation of ALL your insurance and non-insurance benefits.
6. We can cancel this membership, including all the insurance and non-insurance benefits:
 - 6.1 immediately, if you are dishonest or commit fraud; or
 - 6.2 immediately, if we do not receive the payment from you each month (subject to the 15-day grace period); or
 - 6.3 on 31 days' written notice to you for any other reason (or any other period we agree or that is set out in this membership).
7. We reserve the right to amend, add or change the cover/benefits provided, including the payment and premiums, the benefit waiting periods or any of the terms and conditions of this membership (including both insurance and non-insurance benefits), by giving 31 days' written notice to you of our intention to do so.
8. Any variations and or changes will be binding on you and can be applied at any time to the existing terms and conditions after 31 days' notice of these changes has been sent to you.
9. You agree that we can market other products and services to you **even after this membership ends** and share market innovations with you.
10. These terms and conditions are governed by the laws of South Africa. Any disputes arising out of or in connection with these terms and conditions will be subject to the exclusive jurisdiction of the courts of South Africa.

WE WOULD LOVE TO HEAR FROM YOU

If you have any questions, or need assistance with your membership (including your policy), you can get in touch with us on our website www.theunlimited.co.za; or call us on **0861 990 000**.

SECTION 2: THE NON-INSURANCE BENEFITS

The non-insurance benefits are not regulated by the FAIS Act and are, therefore, not subject to the same rules and protection as the insurance benefits provided.

SPECIFIC TERMS AND CONDITIONS FOR THE NON-INSURANCE BENEFITS

OPTIONAL BENEFIT: ROADSIDE ASSISTANCE BENEFIT - where included as part of your membership, **and as listed on your latest benefit schedule.**

If you have chosen the **Roadside Assistance** benefit, the additional terms, conditions and exclusions in this section will also apply to your membership.

1. **Important information about this benefit:**
 - 1.1. The service provider ("SP") responsible for the provision of this benefit is SA Vehicle Maintenance (Pty) Ltd (Company Registration No 2000/009578/07).
 - 1.2. **Waiting period:** you may only use this benefit once we have successfully collected two consecutive payments from you.

Please note: if you miss a payment, this waiting period will start over again when we collect your next payment.

- 1.3. 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. **What is the roadside assistance benefit?**

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

Benefit service table	
	Services/limit per incident
Flat tyre	If one of your 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. <i>This service is limited to two incidents per year.</i>
Key lockout service	If the keys to your vehicle are locked inside the vehicle, the service provider will call out a locksmith to retrieve the keys. The SP 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. <i>This service is limited to 1 call-out per year (any calls over and above the limit is for your own account).</i>
Run out of fuel	If your vehicle runs out of fuel, leaving you stranded next to the road, the SP will supply you with up to five litres of fuel so that you can continue your journey. <i>This service is limited to two incidents per year.</i>

<p>Tow-in</p>	<p>In the event of a mechanical breakdown or electrical failure on your vehicle, the SP will arrange for the towing of the covered vehicle to the nearest approved repairer. The SP will not provide towing services in the event of your vehicle being involved in an accident.</p> <p>Please note: if you do not call 0861 990 000 for roadside assistance before your vehicle is towed, you will be liable for the towing costs. However, in the event of a valid warranty claim following the towing of your vehicle, you may claim for a reimbursement as part of the same warranty claim (see "Towing charges" under the "LIST OF PARTS COVERED").</p>
<p>Jump-start</p>	<p>When you have a flat battery, the SP will jump-start your motor vehicle.</p> <p><i>This service is limited to 2 call-outs per year (any calls over and above the limit are for your own account).</i></p>
<p>Vehicle storage</p>	<p>When the tow-in service has been used after hours, and an approved repairer is closed, the SP will arrange storage at an approved supplier for a maximum of 72 hours.</p>

SECTION 3: THE NON-LIFE INSURANCE POLICY (THE "POLICY")

IMPORTANT, PLEASE READ CAREFULLY

1. It is your duty to read and follow the rules explained in this policy wording and your benefit schedule. If you do not carry out your duty in terms of this policy, the insurer may cancel your policy or they may not pay your claim.
2. This policy is issued to you at your request and without us providing you with any advice, we only provide factual information. Please read it carefully and ensure that it is appropriate to your needs. If not, please contact us. Also see **CANCELLATION OF YOUR POLICY** below.

DEFINITIONS (what these words mean when used in the policy)

Subject to all the terms and conditions of this policy:

1. **insured event** means a mechanical breakdown or an electrical failure of a part/component fitted to the vehicle insured under this policy, which occurs during the period of cover on your policy from any cause not excluded under this policy.

HOW WE WILL COMMUNICATE WITH YOU

1. We will communicate with you via email, SMS or WhatsApp to the cell phone number and/or email address that you provided us when you took out your membership. This will be the agreed method of giving you any notice required by the policy or by law.
2. **We will always communicate with you by using your last known details** to fulfil your policy cover and to process any claims you may have. If any of your contact details change, including your current contact number (cell phone), email address, physical and/or postal address, please tell us immediately on 0861 990 000.

FOR COMPLAINTS AND COMPLIANCE

1. It is important that you are happy with your policy. If you are unhappy for any reason, please call 0861 990 000 and give us a chance to see if we can set things right.
2. If you are still not happy and would like to submit a formal complaint to the insurer, please refer to **"HOW TO SUBMIT A COMPLAINT"** in the **"STATUTORY NOTICE OF DISCLOSURES AND OTHER LEGAL REQUIREMENTS"** section below.

INSURABLE INTEREST

You must have a **financial or lawful interest** in anything insured under your policy for the entire period of cover and at the date of any event for which you claim.

This is known as **'Insurable Interest'** and it can arise in various ways, for example, as the owner of the insured vehicle, 'good faith' keeper under a credit or lease agreement, or through a valid contractual or financial obligation relating to the insured vehicle.

TRANSFERRING YOUR INTEREST IN THE POLICY OR CASH-IN

You cannot transfer your financial interest, or any rights, in this policy to anyone else. You cannot take out a loan against your policy. Your policy is month-to-month and does not pay out any profits, nor can it be cashed in for money.

DISHONESTY

The insurer may refuse to pay a claim under this policy and/or the insurer may cancel the policy if you have **dishonestly/ fraudulently** tried to take advantage of the insurer.

All benefits under this policy will be lost from the date you have tried to take advantage of the insurer, and you will not be entitled to a refund of any premiums paid. The insurer may also take legal action against you to recover any amounts paid under dishonest/fraudulent circumstances. For example, if you dishonestly exaggerate (overstate) the amount of your claim to get an inflated claims payment under your policy, or if you give incorrect information to hide the fact that you did not comply with policy terms and conditions, this can be considered dishonest or fraudulent conduct.

TAKING CARE

You must take all reasonable steps to prevent loss or damage to your vehicle that is covered by this policy and to keep the vehicle covered by this policy in good condition. If you do not, a claim may be rejected.

RELEVANT LAW

This policy is subject to the laws of South Africa only. Any legal proceedings between us in connection with this policy will only take place in the courts of South Africa.

PAYMENT AND NON-PAYMENT OF YOUR PREMIUM

1. It is your responsibility to pay your premium every month or you will not be covered.
2. The policy will be valid for 1 month and is automatically renewed on the same terms for a further month every time your premium has been received by the insurer.
3. **Payment of premiums:**
 - 3.1 Please note that your premium, stated in your benefit schedule, is collected as part of your payment due to us every month, and paid by us to the insurer on your behalf.
 - 3.2 The premium is due in advance and this policy will not start until the first premium has been received by the insurer.
 - 3.3 You must pay your premium by debit order unless otherwise agreed by us in writing. Your debit order will be presented to your bank on the due date. Please contact us if you want to change the due date we have agreed with you.
 - 3.4 We reserve the right to request collection of the premium on a different date from the date you have given them should this enable successful premium collection. This will become the new premium "due date", unless we indicate it is simply for a specific debit.
 - 3.5 **IMPORTANT:** Your premium may be collected on a different date due to a public holiday or weekend, without notifying you. Any bank charges incurred as a result will be for your own account.
4. **Unpaid premiums:**
 - 4.1 If we do not successfully collect the premium (from the second month after the start date) by the agreed due date, you will have NO cover. We will not collect arrear (missed) premiums.
 - 4.2 You have a grace period of 15 (fifteen) days, calculated from the premium collection (due) date within which to make a manual payment to us. During the grace period, the policy will remain in force, however, if we do not receive payment within the 15-day grace period, you will not have cover for that month.
 - 4.3 In the event of your debit order being unsuccessful, we use a tracking system that allows them to process your debit on another date to improve the likelihood of a successful debit order collection. This allows you to keep your policy active, but it remains your obligation to see that all premiums are paid.
 - 4.4 If your payment is not received or if you suspend the DebiCheck authentication of your debit order mandate after the start date of your membership, this will not automatically result in the cancellation of your membership (including the policy) and we will still be entitled to present the debit order for collection. You agree that we may, at our discretion, try and collect further monthly premiums from your account in accordance with the law, including rules prescribed by the Payments Association of South Africa.
 - 4.5 If any further attempts to collect your premium fail, we reserve the right to cancel your policy with the insurer on your behalf with immediate effect. We will notify you when this happens.
 - 4.6 Any bank charges incurred because of failed collections will be for your own account.
 - 4.7 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, subject to the terms of this policy, resubmit the debit order mandate for collection in the month following the dispute/s.

AMENDMENTS TO COVER OR PREMIUMS

1. The insurer reserves the right to amend the premium and the terms and conditions of this policy, including your cover, by giving 31 days' written notice to you of its intention to do so.
2. If you choose to cancel your membership during the 31-day notice period of amendment to the policy, you may not

be entitled to a refund of premiums already paid.

WHEN DOES YOUR COVER START?

1. A waiting period of 60 days applies to cover under your policy, calculated from the start date of your membership. You will not be covered for any policy benefits during the first 60 (sixty) days of cover. Should you miss your payment (including the premium) within the waiting period, your waiting period will be paused and will recommence when the insurer receives your next premium.
2. If you are unsure when your cover starts, please contact us to confirm the start date of your policy.

CANCELLATION OF YOUR POLICY

1. You can cancel your policy at any time by contacting us on 0861 990 000. We will request cancellation of the policy with the insurer on your behalf, or you can cancel directly with the insurer.
2. There is a cooling-off period of 14 (fourteen) days (calculated from when you first received these terms and conditions OR from a reasonable date on which it can be deemed that you received them) in which you can cancel the policy and receive a refund on any premiums paid, **BUT ONLY IF YOU HAVE NOT CLAIMED OR BEEN PAID A POLICY BENEFIT, OR IF AN INSURED EVENT HAS NOT YET OCCURRED.**
3. The insurer can cancel or void the policy (or sections thereof) at any time if you do not fulfil your duties under this policy or if you misrepresent material facts, are dishonest or fraudulent in your actions, by the insurer notifying you immediately in writing of cancellation/voidance for fraudulent or dishonest actions or the non-payment of premiums.
4. The insurer may cancel this policy in writing by giving you 31 days' notice.
5. When this policy is cancelled (by you or by the insurer), all cover and benefits under it will end from the date it is cancelled.

CHANGES IN YOUR CIRCUMSTANCES

1. Whenever your circumstances change, you must tell us as soon as you are aware of the change. The insurer may re-assess your cover when the insurer is told about changes in your circumstances. If the insurer accepts these changes, it may be effective immediately or from the date agreed.
2. All changes are part of the agreement between you and the insurer and are subject to all the terms of the policy. We will confirm the changes to your details by sending you an updated [benefit schedule](#).
3. If you are not sure whether a change may affect your cover, contact us anyway. If the insurer does not know about changes or receives incorrect information, depending on circumstances, the insurer may be entitled to consider your policy as invalid or reject payment of a claim in whole or in part.

THE INSURANCE BENEFITS (what you are covered for)

A. WARRANTY COVER

You are covered for the cost of **repair or replacement of parts** due to a mechanical breakdown or an electrical failure which occurs during the period of cover under your policy.

Please take note of the following important terms:

1. A mechanical breakdown means that one or more of the parts listed under the section "**LIST OF PARTS COVERED**" breaks or burns out (during normal use) because of a mechanical fault which caused it to stop working, to break and/or to burn out, resulting in the part needing to be repaired or replaced.
2. An electrical fault means that one or more of the electrical components listed under the section "**LIST OF PARTS COVERED**" has a short circuit within the parts and the component burns, resulting in the component needing to be repaired or replaced.
3. You are covered for the cost of repair or replacement cost of the parts covered up to the maximum amounts listed under the section "**LIST OF PARTS COVERED**" below. The cost will include the **reasonable cost of the parts and the labour**. If any assessment is required to investigate the cause of the fault, you will be covered up to the "strip & quote" benefit limit (seen under the section "**LIST OF PARTS COVERED**") as part of a valid claim.
4. Any vehicle covered under this policy must be specified in your [benefit schedule](#).

5. If you already have a manufacturer's warranty in place for your vehicle, cover under the policy benefits will only start once the manufacturer's warranty expires.
6. Any failure of a listed part due to overheating or cambelt failure can only be claimed for under the "Overheating" or "Cambelt failure" benefit limits, whichever is relevant, as listed and described under the section "**LIST OF PARTS COVERED**". For example, any parts damaged as a result of your vehicle overheating can only be claimed for under the benefit limit for "overheating", and not under the benefit limit for the "engine".
7. There are specific **SERVICE REQUIREMENTS** which you need to follow to be covered:
 - 7.1 All vehicles must be serviced according to the manufacturer's specifications.
 - 7.2 All services and repairs must be done by an industry-recognised specialist or franchise dealer with full repair and service facilities.
 - 7.3 You must keep your service invoices. The insurer will ask for proof of your vehicle's service history when you claim.
 - 7.4 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.
 - 7.5 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. The insurer uses the inspection report or major service report to assess whether or not they can continue to cover your vehicle. The insurer will cancel the policy from the end of the period that they gave you to have the vehicle serviced, if:
 - 7.5.1 the insurer does not receive the inspection report or the major service report within the time they gave you; or
 - 7.5.2 the insurer receives the inspection report or the major service report, and they decide that they cannot cover your vehicle because of its condition.
8. You can only qualify for cover under this policy if at the time of your claim:
 - 8.1 the mileage on the odometer of your insured vehicle is less than 300 000 km; AND
 - 8.2 your insured vehicle is in a good mechanical condition; AND
 - 8.3 your vehicle must be in a roadworthy condition; AND
 - 8.4 your insured vehicle has a gross vehicle mass of less than 3 500 kg.

PLEASE NOTE: It is your duty to let us 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.

9. If your insured vehicle's turbo is reconditioned, it must have been done by an industry-recognised specialist.

B. OPTIONAL BENEFIT : SERVICE PLAN SAVER + CAR HIRE

If you have chosen the **Service Plan Saver + Car Hire** benefit (as listed on your latest **benefit schedule**), the additional terms and conditions in this section B will also apply to your policy.

1. **Service Plan Saver:**
 - 1.1 The insurer will reimburse the service cost on a scheduled vehicle service.
 - 1.2 The claimed service must be a scheduled service as prescribed by the vehicle manufacturer's specification and frequency.
 - 1.3 Your vehicle must be serviced at an industry-recognised specialist.
 - 1.4 You may only claim **once in any 12-month period**, from the date this optional cover starts.
 - 1.5 The maximum benefit payable for this benefit is **up to R1 600 per scheduled service**.
2. **Car Hire:**
 - 2.1 The insurer will reimburse you for car hire in the event of your insured vehicle's scheduled service, or due to a mechanical breakdown for which you have a valid claim under this policy.
 - 2.2 You may only claim once in any 12-month period, from the date this optional cover starts.
 - 2.3 **The maximum amount payable for this benefit is up to R1 600 per claim.**
 - 2.4 If you have an approved claim, the insurer will pay the claim settlement amount directly to you. It is your responsibility to settle any accounts for which the claim payment was intended.

3. To claim under the Service Plan Saver and/or the Car Hire benefit, you must send the insurer a copy of the paid invoice, and subject to the terms of this policy, they will reimburse you. **Please note, you will not be reimbursed for any claim under this benefit if you cannot provide a copy of a paid invoice.**
4. The insurer will not pay for any service or insured event that occurs within the first 60 (sixty) days from the date this optional cover starts.

WHAT YOU ARE NOT COVERED FOR (your policy exclusions)

The following general exclusions apply to your policy. It is very important that you understand and take note of these.

1. The insurer will not cover the cost of repairs or replacement:
 - 1.1 If, at the time of your claim, you no longer have an insurable interest in the vehicle listed under this policy.
 - 1.2 If the part is not listed under the section **"LIST OF PARTS COVERED"** below.
 - 1.3 If the fault existed before you accepted the terms and conditions of this policy or during any applicable waiting period.
 - 1.4 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.
 - 1.5 If your vehicle's odometer is not working, has been tampered with, or it has been disconnected and/or replaced without our permission.
 - 1.6 If a breakdown is because of an oil leak. The insurer will also not cover the oil leak itself.
 - 1.7 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.
 - 1.8 If the driveshaft or steering rack breaks because of damaged dust covers.
 - 1.9 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.
 - 1.10 If you have modified your vehicle's performance from the manufacturer's specification.
 - 1.11 If any part needs to be replaced which normally needs regular replacing as part of your vehicle's normal service.
 - 1.12 If the failure/breakdown involves burnt valves.
 - 1.13 Due to wear and tear, corrosion, rust, lack of anti-freeze, lubricants or hydraulic fluids.
2. You are not covered for the cost of servicing your vehicle, for any routine maintenance or for accident damage.
3. 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.
4. You are not covered for fuel, vehicle hire or transport costs if the repair or replacement is delayed.
5. The insurer will not pay for any loss of value to any item that the insurer has repaired or replaced.
6. 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 that 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.
7. 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.
8. You are not covered for damage caused by poor workmanship or sub-standard parts or materials.
9. 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.
10. Under the list of components and parts covered in the section **"LIST OF PARTS COVERED"** below, we will not cover:
 - 10.1 routine cambelt replacements as this forms part of taking care of your vehicle;
 - 10.2 decarbonisation on your engine (this means removing carbon from the piston crown and the combustion chamber roof);

- 10.3 engine failures caused by carbon build-up;
- 10.4 faulty coolant pipes or clamps;
- 10.5 friction materials or surfaces in a braking system e.g. brake pads;
- 10.6 batteries, charging devices or any other related systems of hybrid and electric cars;
- 10.7 fan blades, heater matrix and hosing as part of the cooling system;
- 10.8 any calibration or serviceable parts for the fuel system;
- 10.9 ignition switch, barrel or key; nor
- 10.10 regassing of air conditioners.

11. **The insurer will not cover the cost of repairs or replacement for any event that occurs within any applicable waiting period.**

HOW YOUR CLAIMS WORK (for Warranty Cover claims)

You are covered for the repair or replacement cost of the parts covered up to the maximum amounts under the **"LIST OF PARTS COVERED"** section below. The cover will include the reasonable cost of the parts and the labour.

When you claim, your cover will be based on the category (A or B below) your vehicle qualifies for at the time. Categories are based on your vehicle's age and mileage. The insurer covers your vehicle up to a **maximum of 300 000 km**.

VEHICLE CATEGORY	
<p>Category A: Vehicles less than 6 years of age and mileage less than 150 000 km</p>	<p>Category B: Vehicles more than 6 years of age or mileage more than 150 000 km</p>

You must let us know when your vehicle reaches the maximum mileage. Your cover will then end and we will request cancellation of your policy on your behalf when you contact us.

This is not a maintenance or service plan for your vehicle.

LIST OF PARTS COVERED

Plan		Essential		Comprehensive		Premium	
		Vehicle Category		Vehicle Category		Vehicle Category	
Component	Parts Covered	A	B	A	B	A	B
Engine	<p>All the internally lubricated parts of combustion engines. For example: Cylinder block, cylinder head, piston rings, gudgeon pins, big end and main bearings, crankshaft, connecting rods, camshaft, cam followers, bushes, oil pump and gaskets. Valves (including intake and outlet manifold valves), valve guides and springs. Rockers and push rods and timing gears, timing chain and timing chain tensioner. We also cover the electric drive motors of hybrid and electric vehicles. We do not cover:</p> <ul style="list-style-type: none"> • Decarbonisation: This means removing carbon from the piston crown and the combustion chamber roof. • Failures caused by carbon build-up. • Batteries, switches, fuses or relays or the charging devices or any other related system of hybrid and electric vehicles. <p>Note: If the engine has overheated or the cambelt has failed, then we will cover it under the Overheating benefit or the Cambelt failure benefit.</p>	R62 400	R37 700	R83 500	R41 600	R111 700	R44 400
Automatic gearbox	<p>All internally lubricated parts. For example: Torque convertor, gears, shafts, clutch packs and brake bands, servos and governor, valve body, gear lever selector switch, bearings and bushes, gear lever and linkages.</p>	R25 100	R14 700	R33 500	R21 000	R44 400	R26 700
Differential	<p>All the internal parts of the differential, including the crown wheel and pinion, differential locks, carrier, spider gears, axle half-shafts, rear hubs and bearings.</p>	R20 000	R10 400	R30 400	R16 700	R44 400	R26 700
Manual gearbox	<p>All internally lubricated parts like gears, shafts, synchromesh hubs and rings, selectors, bearings, bushes, gear lever and linkages.</p>	R20 000	R12 000	R30 000	R16 000	R40 000	R18 000
Transfer case	<p>All internal parts of the transfer case, including the actuation motor.</p>	R10 500	R7 500	R13 000	R8 500	R21 000	R12 000
Management system	<p>Gearbox control unit, solenoids, engine control unit (ECU), and body control module (BCM).</p>	R7 000	R3 500	R13 000	R7 200	R20 000	R13 400
Turbo assembly	<p>Original factory-fitted turbo or superchargers only:</p> <p>Impellers, shafts, bushes, seals, wastegates, bearings, intercoolers and casings, and boost control unit.</p>	R25 000	R14 700	R28 200	R17 800	R33 700	R22 200
Drive shaft	<p>Half shafts, prop shafts, side shafts, CV joints, CV boots and centre bearings, universal joints and couplings.</p>	R6 500	R3 500	R8 100	R4 050	R10 500	R6 700

Braking system	Master cylinder, servo unit (brake booster), wheel cylinder, handbrake actuator, vacuum pump, ABS control unit, all sensors and brake callipers. We do not cover any friction materials or surfaces (e.g. brake pads).	R6 000	R3 200	R8 000	R4 050	R10 500	R3 200
Electrical parts	Alternator, starter motor, voltage regulator and windscreen wiper motor. There is no cover for batteries, switches, fuses or relays. We do not cover the charging devices or any other related system of hybrid and electric vehicles.	R7 850	R4 100	R12 600	R10 400	R22 400	R17 800
Cooling system	Water pump, oil cooler, thermostat and viscous cooling fan assembly, electric fan motor, radiator and expansion bottle, welsh plugs, exhaust gas recirculation (EGR), thermo-switch and oil filter housing. We do not cover fan blades, heater matrix and hosing.	R8 000	R4 000	R9 000	R5 000	R10 000	R9 000
Fuel system	Mechanical and electrical fuel pumps, airflow meter, idle control valve or motor, throttle body, sensor units and injectors. We do not cover any calibration or serviceable parts.	R7 500	R3 500	R12 600	R10 400	R22 200	R17 800
Electronic ignition	Distributor, pencil and main ignition coil packs, all solid-state control and triggered units. We do not cover the ignition switch, barrel or key.	R6 500	R3 500	R12 500	R10 400	R22 400	R17 800
Air conditioner	Compressor, condenser and evaporator for factory/dealer-fitted genuine air conditioners only. We do not cover the re-gassing of the air conditioner.	R16 700	R10 400	R16 700	R10 400	R17 800	R11 100
Overheating	Events related to overheating, including, warped cylinder heads, cracked cylinder heads, collapsed pistons or piston rings, or failure of cylinder head gaskets. We do not cover overheating as part of the engine benefit. We do not cover events caused by faulty coolant pipes or clamps.	R12 500	R5 500	R14 000	R7 500	R18 000	R10 000
Clutch	Master, slave and concentric slave cylinder, and clutch kit (clutch plate, pressure plate, clutch fork, release and pilot bearing).	R7 000	R3 200	R10 400	R5 300	R17 800	R8 900
Flywheel	Solid and dual-mass flywheel.	R16 000	R9 000	R17 000	R12 000	R19 000	R14 000
Sensors and sender units	Sensors and sender units of the engine, gearbox and differentials, including lambda sensors, pressure sensors and knock sensors.	R7 000	R3 000	R9 000	R4 500	R10 000	R6 000
Pulleys and tensioners	Crankshaft, damper, idler and tensioner pulleys.	R7 000	R3 500	R8 000	R4 500	R9 000	R6 000
Cambelt failure	Cambelt, cambelt tensioner pulley and springs, cambelt bearings and cambelt cover. We do not cover routine cambelt replacements, because this forms part of taking care of your vehicle. Cambelt failure cannot be claimed for under the engine component.	R9 000	R6 100	R9 500	R7 200	R11 100	R8 900

Steering mechanism	Column shaft, bearings and joints, internal parts of the steering box, steering rack and pinion, rack ends and tie rod ends, and the steering pump.	R21 000	R14 700	R31 500	R21 000	R44 900	R26 800
Towing charges	Covered as part of a valid claim for mechanical breakdown.	R2 180	R2 180	R2 180	R2 180	R2 340	R2 340
Transportation costs	Covered as part of a valid claim for mechanical breakdown.	R2 180	R2 180	R2 180	R2 180	R2 340	R2 340
Strip and quote	Cost of stripping and quoting for components covered as part of a valid claim for mechanical breakdown.	R1 000	R1 000	R1 000	R1 000	R1 000	R1 000

HOW TO CLAIM

1. Requirements for any claim:

1.1 There will be no cover for insured events unless your premium has been received, the waiting period has ended, and you have complied with all other terms and conditions.

1.2 **The insured event must have happened in South Africa.**

2. Time period to submit a claim?

Tell the insurer as soon as possible about your claim no later than 30 days following the insured event and get a quote (or invoice) from an industry-recognised specialist or franchise service provider.

When the insurer asks for it, give the insurer written proof or any other information within **7 days**. If the insurer does not receive the information the insurer needs, the insurer may cancel your claim.

3. How do you claim?

3.1 Log in to the Manage Portal [here](#) to log your claim.

3.2 You can track the progress of your claims by clicking [here](#) and chatting to our friendly 24/7 chatbot, Anne.

3.3 Please go to www.theunlimited.co.za for a step-by-step guide on how to submit a claim, or call us on 0861 990 000 if you need help with getting your claim started.

3.4 All claims are administered by the insurer. All documentation and information which you provide as evidence or support of any claim must always be true and complete, failing which, the insurer may reject your claim.

3.5 The insurer will contact you with the final outcome once your claim has been assessed.

4. Please take note of these further important terms:

4.1 The insurer will reimburse your invoice amount, up to the cover limits specified under the section **"LIST OF PARTS COVERED"**.

4.2 You must provide the insurer with any information and assistance that the insurer may require.

4.3 You must allow the insurer to inspect or take apart your vehicle or part of it in order to assess your claim fairly and accurately if they deem it necessary.

4.4 When you submit a claim, the insurer may:

4.4.1 Ask you to get a quote or invoice from an industry-recognised specialist or franchise service provider.

4.4.2 Comply with any other reasonable recommendations or requests made by the insurer.

4.5 The insurer is not responsible for any damage or loss (claimed or not) after 12 months from the date of the event which caused your damage or loss. If the claim is pending court action between you and the insurer, the claim will still be valid.

5. Claim rejections:

If you are unhappy about the outcome of a claim, refer to **"HOW TO SUBMIT A COMPLAINT"** in the **"STATUTORY NOTICE OF DISCLOSURES AND OTHER LEGAL REQUIREMENTS"** section below.

IMPORTANT: STATUTORY NOTICE OF DISCLOSURES AND OTHER LEGAL REQUIREMENTS (IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT "FAIS")

As an insurance policyholder, or prospective policyholder, you have the right to the following information in respect of your non-life insurance product:

Details of the intermediary (The company that offered you the product)

Company Name:	The Unlimited Group (Pty) Ltd (The Unlimited)
Physical Address:	No 3 The Boulevard, Westway Office Park, Intersection of Spine Road and The Boulevard, Westville, KwaZulu-Natal, South Africa, 3610
Postal Address:	Private Bag X7028, Hillcrest, 3650
Telephone Number:	0861 990 000
Email Address:	customercare@theunlimited.co.za
Website:	www.theunlimited.co.za
Company Registration Number:	2002/002773/07
FSP License Number:	21473
VAT Number:	4360161139
Internal Compliance Manager:	leone.soobramoney@theunlimited.co.za
Details of FAIS Compliance:	Moonstone Compliance
Moonstone Compliance Officer:	Ms CL Payne
Postal Address:	25 Quantum Street, Technopark, Stellenbosch, 7600
Telephone Number:	021 883 8000
Fax Number:	021 883 8005
Email Address:	cpayne@moonstonecompliance.co.za

a.	Conflict of interest	<p>In accordance with our conflict management policy, we place a high priority on our customers' interests. We will try to identify, manage and as far as reasonably possible avoid any such instances.</p> <p>Our "Conflict of Interest" policy is available on our website at www.theunlimited.co.za.</p>
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b.	Cooling-off rights	<p>As this is a month-to-month policy (duration of less than 31 days), a cooling-off period in terms of the Policyholder Protection Rules is not required. The insurer does 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 the insurer written or telephonic notice within 14 days of you receiving this policy wording document OR from a reasonable date on which it can be deemed that you received this policy wording document.</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.</p>
c.	Insurance cover	The Unlimited holds professional indemnity and fidelity insurance.
d.	Intermediary services	The Unlimited does not provide advice as defined in the FAIS Act, we only provide factual information. To ensure that you make a financial commitment to a product that is appropriate to your needs, as determined by you, you must request all the necessary documentation and information you feel necessary for you to make an informed choice before you make a final decision.
e.	Written mandate to act on behalf of the insurer	Yes, The Unlimited acts as an intermediary in terms of an Intermediary Agreement with the insurer and earns commission of 12.5% of the premium. The Unlimited also earns an outsource fee of 2.5% of the premium for services performed on behalf of the insurer.
f.	Whether more than 10% of the insurer's shares are held or whether more than 30% of total remuneration was received from the Life Insurer	The Unlimited does not hold more than 10% of the insurer's shares and has not received more than 30% of the total remuneration from one insurer in the preceding calendar year. The Unlimited is not an associate company of the insurer.
g.	Waiver of rights	The law does not allow a financial services provider to request or induce in any manner a customer to waive any right or benefit conferred on them in terms of legislation, nor allow a financial services provider to act on any such waiver. Any such waiver is null and void.
h.	Financial Intelligence Centre Act (FICA)	Please note that in terms of the Financial Intelligence Centre Act, the insurer as well as The Unlimited, are obliged to report suspicious and unusual transactions that may facilitate money laundering to the authorities. We also conduct sanctions screening to ensure that we are not conducting business with individuals who appear on sanctions lists.

i.	Legal status	<p>The Unlimited is an authorised financial services provider (FSP21473).</p> <p>Licence limitations:</p> <ul style="list-style-type: none"> • We must inform the Registrar of any business information change within 15 days. • We must maintain a list of all our Key Individuals and Representatives, and we must provide a copy of the register to the Registrar. • We accept responsibility for services provided by our representatives, whilst acting in the scope of their employment/contracts and confirm that some services are rendered under supervision – please refer to the FSCA’s webpage to view a full list of our representatives. Steps to follow: <ol style="list-style-type: none"> 1. Go to www.fsca.co.za 2. Click on “Regulated Entities” 3. Under the heading “Regulated Entities and Persons” click on “FAIS” 4. Click on “Financial Service Providers” 5. Insert our FSP Number 21473 in the field “Search for FSP No” 6. Click on “Details” and select the information that you wish to view. • We may not provide business under a licence that has not been changed in accordance with the provisions of the FAIS Act. • Our insurance products must qualify as financial products, as contemplated by the FAIS Act. We are licensed to provide intermediary services in respect of Category 1, Long-Term Insurance Subcategories A, B1, B2, B1-A, B2-A and Short-Term Insurance Personal Lines, Short-Term Personal Lines A1 and Short-Term Insurance Commercial Lines.
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Details of the insurer

That underwrites the policy, a licensed non-life insurer and an authorised financial services provider

Company Name:	Dotsure Limited
Physical Address:	127A York Street, George, 6529
Postal Address:	PO Box 9738, George, 6530
Telephone Number:	0861 368 7873
Email address:	u2us@dotsure.co.za
Website:	www.dotsure.co.za
Company Registration Number:	2006/000723/06
FSP License Number:	39925
VAT Number:	4120254349

Details of internal compliance department:

Telephone number:	0861 368 7873
Email address:	complianceenquiries@badgerholdings.co.za

Details of FAIS compliance:	Moonstone Compliance
Telephone Number:	021 883 8000
Email:	support@moonstonecompliance.co.za

Dotsure Limited is authorised to provide financial services for Category 1: Short-Term Insurance Personal Lines, Personal Lines A1 and Commercial Lines. Dotsure Limited has professional indemnity insurance in place.

Dotsure Limited accepts responsibility for the lawful actions of its Representatives (as defined in the Financial Advisory and Intermediary Services Act, 2002) in rendering financial services within the course and scope of their employment. Some of the representatives are rendering financial services under supervision.

Dotsure Limited's Conflict of Interest Management policy is available upon request on the contact details above.

How to submit a complaint

Policy and service complaints

If you have a complaint about how this policy was offered to you or the servicing (including the collection of your premium) please call us on **0861 990 000**. Please view our full Complaints Process on www.theunlimited.co.za.

Claim complaints

Step 1:

You have 90 days from receipt of this letter to make written representations to the Dotsure Claims Customer Service who will attempt to resolve your complaint within seven (7) days. Any steps to challenge the decision or any queries regarding the outcome of the claim may be addressed to them directly. Email the insurer at ccs@dotsure.co.za

Step 2:

In the event that you are still not satisfied with the outcome, you are welcome to then contact the Internal Resolutions Department. You have 90 days to do so. The Internal Resolutions Department will investigate your complaint and should they find the insurer's decision to be unjust, they will abide by their recommendation to take corrective action. The Internal Resolutions Department will make an informed and unbiased decision within fourteen (14) days of receiving your complaint.

They can be contacted on:

Tel: 0861 001 083

Email: resolutions@badgerins.co.za

Step 3: External Dispute Resolution

We encourage clients to endeavour to resolve a complaint with us first, before submitting a complaint to the relevant Ombudsman. However, you may utilise any of the channels provided as you see appropriate.

If you remain unsatisfied or if our feedback provided to you is not in your favour, then you have the right to have the decision/process reviewed by an authorised external party being:

National Financial Ombud Scheme

Cape Town physical address: Claremont Central Building, 6th Floor,
6 Vineyard Road, Claremont, 7700

Johannesburg physical address: 110 Oxford Road, Houghton Estate, Johannesburg, Gauteng, 2198

Share call number: 0860 800 900

Email: info@nfosa.co.za

Website: www.nfosa.co.za

The average turnaround time for the NFO is 3-4 months.

The Financial Advisory and Intermediary Services (FAIS) Ombudsman

If you are not satisfied with the way the product was sold to you or the disclosures that were made to you, you may submit your complaint in writing to the FAIS Ombud at:

Postal Address:	P. O. Box 41, Menlyn Park, 0063
Physical Address:	125 Dallas Avenue, Menlyn Central, Waterkloof Glen, Pretoria, 0010
Telephone number:	012 762 5000
Sharecall	086 066 3274
Email:	info@faisombud.co.za
Website:	www.faisombud.co.za

The Financial Sector Conduct Authority (FSCA)

Postal Address:	P.O. Box 35655, Menlo Park, 0102
Physical Address:	Riverwalk Office Park, Block B; 41 Matroosberg Road (Corner of Garsfontein and Matroosberg Roads), Ashlea Gardens, Extension 6, Menlo Park, Pretoria, 0081
Telephone:	012 428 8000 or 0800 20 37 22
Fax:	012 422 2823
Email:	info@fsca.co.za
Website:	www.fsca.co.za

Other important matters

- You must be informed of any material changes to the information in this notice. If the information was given orally, it must be confirmed in writing within 31 days.
- If any complaint to The Unlimited or the insurer is not resolved to your satisfaction, you may submit the complaint to the National Financial Ombud Scheme or the FAIS Ombud.
- If your premium is paid by means of debit order, it may only be in favour of one legal entity or person and may not be transferred without your approval.
- Unless you commit fraud, the insurer must give you at least 31 days' notice in writing of its intention to cancel cover.
- The insurer must give reasons for the rejection of your claim.
- The insurer may not cancel your policy cover merely by informing The Unlimited. There is an obligation to make sure that the notice has been sent to you.
- You are entitled to a copy of the policy documents and copy of the voice log of the sale free of charge.
- Polygraphs or similar tests are not obligatory, and claims may not be rejected solely based on a failure of such test.
- Should you have any complaints about the availability or adequacy of the information we have given you, please let us know on 0861 990 000.
- Your policy documents contain the name, class and type of policy, special terms and conditions, exclusions, waiting periods, as well as details of procedures to follow in the event of a claim. Should anything not be clear, please contact The Unlimited on the numbers provided above.

WARNING

- Do not sign any blank or partially completed application forms.
- Complete all forms in ink.

- Keep all documents you receive.
- Make a note of what was said to you.
- Don't be pressurised to buy the product.
- Incorrect or non-disclosure by you of material facts may have a negative impact on the assessment of a claim under your policy.
- All material facts must be accurately and properly disclosed, and the accuracy and completeness of all answers, statements or other information provided by or on behalf of you are your responsibility.

Treating the customer fairly (TCF)

We are committed to ensuring that all our customers are treated fairly and that every member of our team understands what TCF means to our businesses. The systems and processes we have put in place ensure that all of our customers are treated fairly at every interaction.

1. Our core objectives:

- 1.1 It is our committed objective to ensure that all our customers or potential customers can be confident that they are dealing with a company where the fair treatment of customers is central to the corporate culture.
- 1.2 We endeavour to ensure that at all times we render financial services honestly, fairly, with due skill, care and diligence, and in the interests of customers and the integrity of the financial services industry.

2. TCF outcomes:

- 2.1 Customers can be confident that they are dealing with firms where the fair treatment of customers is central to the corporate culture.
- 2.2 Products and services marketed and sold in the retail market are designed to meet the needs of identified customer groups and are targeted accordingly.
- 2.3 Customers are given clear information and are kept appropriately informed before, during and after the time of contracting.
- 2.4 Customers are provided with products that perform as firms have led them to expect, and the associated service is both of an acceptable standard and what they have been led to expect.
- 2.5 Customers do not face unreasonable post-sale barriers to change a product, switch providers, submit a claim, or make a complaint.

How we use your personal information

We are bound by the terms and provisions of the Protection of Personal Information Act 4 of 2013 ("POPI Act"), as well as Section 51 of the Electronic Communications and Transactions Act, 2002 ("ECT Act") regarding the processing of your personal information. We may use any necessary legal means to check and validate the information you provide to us.

This section of the Statutory Notice of Disclosures is intended to summarise key privacy disclosures. We handle the personal information you provide to us in accordance with this section, read with the Privacy Policy available at www.theunlimited.co.za and www.dotsure.co.za, respectively.

1. You hereby warrant and agree that we, including our authorised agents, partners and service provider/contractors may:

1.1 collect information:

- (a) from you directly; from your use of our products and services; from your engagements and interactions with us; from public sources, shared databases and from third parties.
- (b) that you provide to us and store it in a shared database, verify it against legally recognised sources and use it, for example, for any decision concerning the continuance of your agreement/policy or the meeting of any claim you submit. Such information may be given to any insurer or its authorised agents, partners and service provider/contractors.
- (c) including (amongst others), information about your criminal or credit history, insurance history, marital status, national origin, age, sex, sex life, language, birth, education, financial history, identifying number, email address, physical address, telephone number, online identifiers, social media profile, health, disability, pregnancy, biometric information (like fingerprints, your signature or voice), race or ethnic origin, trade union membership, political persuasion, financial history, criminal history and your name.
- (d) that you warrant you are authorised to provide to us in respect of personal information of third parties. In

doing so you indemnify us, including our authorised agents, partners and service provider/contractors, against any and all losses by or claims made against them and us as a result of you not having the required authorisation.

1.2 process your information for the following reasons (amongst others):

- (a) to underwrite policies, assess risks fairly, perform under your insurance agreement including the assessment of claims and enforce our contractual rights and obligations.

PLEASE NOTE: This includes the collection and use of personal information provided to us, such as sensitive health information, including that of minor children, as permitted under section 32(1) of the POPI Act. In addition, such information may be shared internally with our departments (who need this information) and externally with third parties to comply with insurance obligations or legal requirements or in the exercise of our rights. Please contact us should you have any objections.

- (b) where relevant, to instruct the insurer, the UMA, and any appointed medical provider/service provider (including emergency or hospital providers, and medical professionals or staff engaged by an insured person, the insurer or UMA), to ensure that an insured person receives appropriate and necessary medical services. This includes sharing necessary personal and health information about you and your dependants where required to support risk assessment, claims processing, performance of your insurance agreement or to enforce contractual rights.
- (c) to comply with legislative, regulatory, risk and compliance requirements, codes of conduct and industry agreements or to fulfil reporting requirements and information requests.
- (d) to submit payment instructions (like a debit order) to and receive payment performance feedback from our appointed sponsor bank(s) for the purposes of facilitating and managing your payment obligations under this agreement. This includes sharing your name, identification number, and bank account details with such bank(s) to enable payment collection and receiving data from them such as payment success or failure, reasons for failed payments and debit order mandate status (e.g. whether the mandate has been authenticated).
- (e) to do affordability assessments, credit assessments and credit scoring including requesting and using limited credit information, such as income payment timing and payment behaviour, from credit bureaus or authorised third parties. By accepting our terms, you provide the necessary consent as required under the National Credit Act, 2005.
- (f) to manage and maintain your agreement/policy or relationship with us.
- (g) to disclose and obtain information about you from credit bureaus regarding your credit history.
- (h) to enable you to participate in the debt review process under the National Credit Act 34 of 2005.
- (i) for security, identity verification and to check the accuracy of your information.
- (j) where required, we may transfer your personal information outside of South Africa in compliance with the law.
- (k) for customer satisfaction surveys, promotional and other competitions.
- (l) using automated means (without human intervention in the decision-making process) to make decisions about you or your application for any product or service. You may query the decision made about you.
- (m) to conduct market and behavioural research, including scoring and analysis to determine if you qualify for products and services; and to market to you or provide you with products, goods and services. If you purchase products or services from us, we can market other similar products and services to you even after this agreement ends and share market innovations with you.
- (n) Payment of the premium also entitles you to be notified of further product offerings as well as preferential pricing if you buy additional benefits from us.

1.3 share your information with the below persons (amongst others) who are bound to keep it secure and confidential:

<ul style="list-style-type: none">■ Attorneys, tracing agents, & debt collectors when enforcing agreements.	<ul style="list-style-type: none">■ Debt counsellors and payment distribution agents during any debt review process.
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<ul style="list-style-type: none"> Payment processing service providers, merchants, banks to process payment instructions. 	<ul style="list-style-type: none"> Insurers and other financial institutions when providing insurance or assurance.
<ul style="list-style-type: none"> Our partners, service providers, agents, sub-contractors to offer and provide products and services to you. 	<ul style="list-style-type: none"> Regulatory authorities, ombudsman, governments, local and international tax authorities & credit bureaus when we must share it with them.
<ul style="list-style-type: none"> Medical professionals, healthcare institutions or facilities involved in providing necessary medical services to you or your dependants under the insurance agreement. 	

2. The Unlimited automatically updates and keeps your information accurate

We may submit your information to, and receive information about you from, credit institutions (such as a credit bureau and our sponsor bank) 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. We may also do this to ensure the quality and accuracy of your identity and contact information to ensure we can make positive contact with you; and to determine your status as a home loan holder, vehicle owner or credit card holder to offer suitable goods and services to you that are affordable and that you may be interested in.

3. Your rights:

You have data protection rights which are described in detail on www.theunlimited.co.za and www.dotsure.co.za. To request access to your information, contact us at the contact details provided above.

We may contact you to offer you our similar products and services, using the contact details you have provided. You may opt out of receiving such marketing communications at any time by emailing dataprivacy@theunlimited.co.za or calling **0861 990 000**.

Unlimit Your Life.

Call us on
0861 990 000
 Emergencies | Customer Care | Claims

 **dotsure.co.za**

THE UNLIMITED

Insurance | Lifestyle | Rewards

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



Insurance Benefits are underwritten by underwritten by Dotsure Limited (Registration number 2006/000723/06), a licensed non-life insurer and authorised financial services provider (FSP39925).