

ALL YOUR PRODUCT BENEFITS UNPACKED.



Unlimit Your Life.

THE UNLIMITED

FSP 21473

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 call The Unlimited at any time on **0861 990 000**. You can also make contact on:



Facebook (look for **The Unlimited**);



Twitter (our handle is **@theunlimited**);



LinkedIn as **theunlimited**; or



website **www.theunlimited.co.za**

- **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:

a.	The type of policy that you have	Your policy is a non-life insurance policy.
b.	When your insurance benefits will be available	The start date of your policy will be the date of your first premium deduction. 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.
c.	Cancellation of your policy	<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: info@theunlimited.co.za</p> <p>The insurer may cancel your policy in writing:</p> <ul style="list-style-type: none">• immediately for fraudulent or dishonest actions, including non-disclosures;• for non-payment of premiums (subject to the 15 days’ grace period); and• for any other reason after 31 days’ notice to you.
d.	Premiums payable	The premium for your policy is R350 per month.
e.	How and when your premiums must be paid	<p>Your premiums are paid monthly in advance on the due date (your salary pay date).</p> <p>Your premium will be collected as a premium deduction on the due date every month via Persal (the National and Provincial Government’s personnel salary system).</p>

f.	The assessment of risk	The information you have provided The Unlimited and the insurer with is considered material to the insurer's assessment of the risk, so it must be accurately and properly disclosed. The accuracy and completeness of all answers, statements or other information provided by or on behalf of you are your responsibility.			
g.	What happens if your premium deduction is unsuccessful	If your premium deduction is unsuccessful, you will not be covered. You will be entitled to a grace period of 15 days after the due date to pay your premium. Please contact The Unlimited if this happens so that they can give you the details you will need to make payment.			
h.	Remuneration	From the total premium you pay, the insurer pays The Unlimited: <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. 			
i.	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 insurer covers the repair or replacement of the parts listed in your policy schedule under the heading "List of Parts Covered".</p> <p>The list of parts covered under your policy is based on the category (A, B or C) your vehicle qualifies for at the time you claim (subject to the maximum age and mileage shown below):</p> <table border="1" data-bbox="346 1017 982 1275"> <tr> <td data-bbox="346 1017 553 1275">Category A: Vehicles less than 5 years of age and mileage less than 110 000 kms.</td> <td data-bbox="556 1017 763 1275">Category B: Vehicles less than 8 years of age and mileage less than 180 000 kms.</td> <td data-bbox="766 1017 982 1275">Category C: Vehicles older than 8 years of age and mileage more than 180 000 kms.</td> </tr> </table> <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>	Category A: Vehicles less than 5 years of age and mileage less than 110 000 kms.	Category B: Vehicles less than 8 years of age and mileage less than 180 000 kms.	Category C: Vehicles older than 8 years of age and mileage more than 180 000 kms.
Category A: Vehicles less than 5 years of age and mileage less than 110 000 kms.	Category B: Vehicles less than 8 years of age and mileage less than 180 000 kms.	Category C: Vehicles older than 8 years of age and mileage more than 180 000 kms.			
j.	Waiting periods	There is a waiting period of 2 (two) successful premium deductions on your policy, calculated from the start date of your policy. This means that any incident that happens before your first 2 (two) successful premium deductions will not be covered.			
k.	Exclusions on the policy	<p>The exclusions are specific items, losses or events that are not covered by this policy. Below is a list of the exclusions on your policy.</p> <ol style="list-style-type: none"> 1. The insurer will NOT cover any claim where at the time of the insured event or immediately before it, you (the policyholder): <ul style="list-style-type: none"> • have a failed premium deduction on the due date or you are still within the waiting period; • have committed any unlawful/illegal act or committed (or attempted to commit) fraud/ misrepresentation e.g. giving false details pertaining to your vehicle. 			

		<p>2. The insurer will not cover the cost of repairs or replacement:</p> <ul style="list-style-type: none"> • if the part is not listed in the 'List of Parts Covered' in your policy schedule. • if the fault existed before or at the time that you took up this policy. • if you repair or replace something without the insurer's permission. • if your vehicle's odometer is not working, or has been tampered with, disconnected 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 the driveshaft or steering rack breaks because of damaged dust covers. • if a breakdown is caused by incorrect fuels or lubricants, negligence, any accidents, improper servicing, unreasonable use (including any form of competition) or any malicious damage. • if you have altered your vehicle's performance from the manufacturer's specification. • if any part needs to be replaced and normally needs regular replacing as part of your vehicle's service. • to/of any burnt valves. • due to wear and tear, corrosion, rust, lack of anti-freeze, lubricants or hydraulic fluids. <p>3. You are not covered for the cost of servicing your vehicle, for any routine maintenance, or for accident damage.</p> <p>4. 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.</p> <p>5. You are not covered for petrol, vehicle hire or transport costs if the repair or replacement is delayed.</p> <p>6. The insurer will not pay for any loss of value to any item that the insurer repaired or replaced.</p> <p>7. If it is necessary to replace, rather than repair a specific part, the insurer will no longer cover any used (2nd hand) part which was fitted in your vehicle, and which has not been fully reconditioned.</p> <p>8. You are not covered for a failure or damage caused by the failure of any part not covered under this policy, in particular failure of the water pump, radiator or thermostat.</p>
I.	How to claim	Call 0861 990 000 within 30 days of the claim incident. The Unlimited will assist you with starting the claims process and will send you a claim form and a list of everything you need to claim.

		<p>Email your claim form and supporting documents to unlimitedclaims@dotsure.co.za. Make sure your email includes the following:</p> <ul style="list-style-type: none"> • Your completed claim form. • A quotation from an approved dealer within 30 days of starting the claim. • The damage report. • An image of your vehicle's license disc. • Records of your service history. • A copy of your latest policy schedule and terms and conditions (your policy schedule and welcome pack were sent to you when you signed-up). <p>IMPORTANT: Please ensure that all documents and information requested is comprehensive and complete so that the insurer can finalise your claim. If you do not provide all the required information, the insurer may reject the claim.</p>
m.	Claim requirements	<p>There are specific requirements you need to meet before you can claim:</p> <ol style="list-style-type: none"> 1. 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. 2. 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 approved member of the Retail Motor Industries Organisation 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 within 30 days from the start of the policy and at all times during the continued existence of this policy. 3. 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 kms; AND • Your insured vehicle is less than 15 years old; AND • Your insured vehicle is in a good mechanical condition; AND • You have a valid roadworthy certificate for your vehicle; AND • Your insured vehicle has a gross vehicle mass of less than 3 500 kgs. 4. You may cover a passenger, light commercial or 4x4 vehicle under this policy.

		<p>5. PLEASE NOTE: It is your duty to let The Unlimited or the insurer know when your insured vehicle has reached either the maximum mileage or the maximum age coverable under this policy, as the benefits offered under this policy will automatically lapse once your vehicle has reached either or both of the maximum age and maximum mileage limits.</p>
n.	Your obligation to keep your information updated	<p>It is important to keep all the information you have recorded with The Unlimited and the insurer updated, including any changes 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>
o.	How The Unlimited and the insurer will communicate with you	<p>This will usually be by email, SMS or WhatsApp to the cell number and email address that you have given to The Unlimited. This is also the agreed method of giving you any notice required by this policy or by law. Please let The Unlimited know if you would prefer to receive a letter or a phone call.</p>