

# KEY INFORMATION & DISCLOSURES



Unlimit Your Life.

## THE UNLIMITED

Insurance | Lifestyle | Rewards

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

 **dotsure.co.za**

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

**KEY INFORMATION DISCLOSURE DOCUMENT (“KID DOCUMENT”)**

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

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



on our website [www.theunlimited.co.za](http://www.theunlimited.co.za); or



call us on **0861 990 000**

- **Please make sure that you read the full policy wording and policy schedule we 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.	<b>The type of policy that you have</b>	Your policy is a non-life insurance policy.
b.	<b>When your benefits will be available</b>	The start date of your policy will be the date The Unlimited successfully collects your first premium. You are entitled to your policy cover for as long as this policy is active, from the start date, subject to any waiting period that applies.
c.	<b>Cancellation of your policy</b>	<p>You may cancel your policy at any time by calling The Unlimited (who can request it on your behalf) on 0861 990 000, or alternatively via post or email.</p> <p>Postal Address:           The Unlimited, Private Bag X7028, Hillcrest, 3650</p> <p>Email Address:           <a href="mailto:info@theunlimited.co.za">info@theunlimited.co.za</a></p> <p>The insurer may cancel your policy in writing:</p> <ul style="list-style-type: none"><li>• immediately for fraudulent or dishonest actions</li><li>• for non-payment of premiums (subject to the 15 days’ grace period)</li><li>• after 31 days’ notice to you</li></ul>
d.	<b>Cooling-off rights</b>	<p>As this is a month-to-month insurance policy (duration of less than 31 days), a cooling-off period in terms of the Policyholder Protection Rules is not required. We do, however, offer the following cooling-off rights:</p> <p>If there has been no insured event and no benefit has yet been claimed or paid, you have the right to cancel the policy by giving us written or telephonic notice within 14 days of your terms and conditions being sent to you OR from a reasonable date on which it can be deemed that your terms and conditions were sent to you.</p> <p>The insurer will comply with your request for cancellation within 31 days of receiving your cancellation notice and will refund all premiums or moneys paid by the premium-payer, minus any cost of any risk cover enjoyed.</p>

e.	<b>Premiums payable</b>	<p>The premium for your policy is R499 per month.</p> <p>We will always give you 31 days' notice of any increase to your premium.</p>		
f.	<b>How and when your premiums must be paid</b>	<p>Your premiums are paid monthly in advance by debit order on the date you agreed with The Unlimited (on your call log or application document), using the bank account details you provided us. To ensure your policy stays active please make sure you have sufficient funds in your account.</p> <p>IMPORTANT: The Unlimited reserves the right to debit your premium on a different date than the day agreed to, should this enable easier collection of your premium and to ensure you stay covered.</p> <p><b>REMEMBER:</b> If the due date falls on a public holiday or a weekend, the premium will be collected on the first business day before or after the due date.</p>		
g.	<b>December collection of premiums</b>	<p>In December, The Unlimited may collect your premium on an earlier date than your standard due date and they will give you 31 days' notice of their intention to do so.</p>		
h.	<b>The assessment of risk</b>	<p>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.</p>		
i.	<b>What happens if you do not pay your premiums</b>	<p>If you do not pay your premium as agreed, you will not be covered. You will be entitled to a grace period of 15 days after the due date to pay your premium. Please contact The Unlimited if this happens so that we can give you the details you will need to make payment.</p>		
j.	<b>Remuneration</b>	<p>From the total premium you pay, the insurer pays The Unlimited:</p> <ul style="list-style-type: none"> <li>• commission of 12,5% of the premium in respect of the intermediary services it fulfils; and</li> <li>• an outsource fee of 2,5% of the premium.</li> </ul>		
k.	<b>Nature &amp; extent of your policy cover</b>	<p>In the event of an unexpected mechanical breakdown or electrical failure which occurs during the period of cover on your policy, the insurer covers the repair or replacement of the parts listed in your 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>		
		<p><b>Category A:</b> Vehicles less than 5 years of age or mileage less than 110 000 kms</p>	<p><b>Category B:</b> Vehicles less than 8 years of age or mileage less than 180 000 kms</p>	<p><b>Category C:</b> Vehicles older than 8 years of age or mileage more than 180 000 kms</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>		

l.	<b>Waiting periods</b>	<b>There is a waiting period of 60 days on your policy, calculated from the start date of your policy. This means that any incident that happens within the first 60 days from the start date of the policy will not be covered.</b>
m.	<b>Exclusions on the policy</b>	<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> <ul style="list-style-type: none"> <li>• The insurer will NOT cover any claim where at the time of the insured event or immediately before it, you (the policyholder):</li> <li>• failed to pay the premium on the due date or were still within the waiting period/before the start date of the policy;</li> <li>• committed any unlawful/illegal act or committed (or attempted to commit) fraud/misrepresentation e.g. giving false details pertaining to your vehicle.</li> <li>• The insurer will not cover the cost of repairs or replacement: <ul style="list-style-type: none"> <li>○ if the part is not listed in the 'List of Parts Covered' in your policy schedule.</li> <li>○ if the fault existed before or at the time that you took up this policy.</li> <li>○ if you repair or replace something without the insurer's permission.</li> <li>○ if your vehicle's odometer is not working, or has been tampered with, disconnected or replaced without our permission.</li> <li>○ if a breakdown is because of an oil leak. The insurer will also not cover the oil leak itself.</li> <li>○ If a breakdown is caused by carbon build-up under any component. The insurer will also not cover the cost of removing the carbon build-up.</li> <li>○ if the driveshaft or steering rack breaks because of damaged dust covers.</li> <li>○ if a breakdown is caused by incorrect fuels or lubricants, negligence, any accidents, improper servicing, unreasonable use (including any form of competition) or any malicious damage.</li> <li>○ if you have altered your vehicle's performance from the manufacturer's specification.</li> <li>○ if any part needs to be replaced and normally needs regular replacing as part of your vehicle's service.</li> <li>○ to/of any burnt valves.</li> <li>○ due to wear and tear, corrosion, rust, lack of anti-freeze, lubricants or hydraulic fluids.</li> </ul> </li> <li>• You are not covered for the cost of servicing your vehicle, for any routine maintenance, or for accident damage.</li> <li>• 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.</li> <li>• You are not covered for petrol, vehicle hire or transport costs if the repair or replacement is delayed.</li> <li>• The insurer will not pay for any loss of value to any item that the insurer repaired or replaced.</li> </ul>

		<ul style="list-style-type: none"><li>• If it is necessary to replace a specific part instead of repairing it, the insurer will not cover any used and/ or second-hand part which was fitted in your vehicle, which has not been fully reconditioned. For example, if you replace your engine with a second-hand engine, the relevant parts of the engine need to be replaced to ensure it is properly reconditioned.</li><li>• You are not covered for a failure or damage caused by the failure of any part not covered under this policy. This includes failure of the water pump, radiator or thermostat. For example, if your car breaks down and the clutch is damaged because the clutch plate (which is not covered under this policy) failed, we will not cover the damage, nor any resultant damage, due to the clutch plate failure.</li><li>• 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.</li><li>• <b>The insurer will not cover the cost of repairs or replacement for any event that occurs within the waiting period. This means that no claims will be honoured during the first 60 (sixty) days of the start date of this policy.</b></li></ul>
n.	<b>How to claim</b>	<p>Please go to <a href="http://www.theunlimited.co.za">www.theunlimited.co.za</a> for a step-by-step guide on how to submit a claim, or call <b>0861 990 000</b> if you need help with getting your claim started. Your claim must be submitted within 30 days of the claim incident.</p> <p><b>IMPORTANT:</b> All claims are administered by the insurer. 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 them with all the required information, the insurer may reject the claim.</p>
o.	<b>Claim requirements</b>	<p>There are specific requirements you need to meet before you can claim:</p> <ol style="list-style-type: none"><li>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.</li><li>2. There are specific SERVICE REQUIREMENTS which you need to follow to be covered:<ul style="list-style-type: none"><li>• All vehicles must be serviced according to the manufacturer's specifications.</li><li>• All services and repairs must be done by an approved member of the Retail Motor Industries Organisation with full repair and service facilities.</li><li>• You must keep your service invoices. The insurer will ask for proof of your vehicle's service history when you claim.</li><li>• If your vehicle does not have an up to date service history when you take out this policy, it is your responsibility to have your vehicle serviced according to the manufacturer's specification within 30 days from the start of the policy and at all times during the continued existence of this policy.</li></ul></li></ol>

		<p>3. You can only qualify for cover under this policy if at the time of your claim:</p> <ul style="list-style-type: none"> <li>• The mileage on the odometer of your insured vehicle is less than 300 000 kms; AND</li> <li>• Your insured vehicle is less than 15 years old; AND</li> <li>• Your insured vehicle is in a good mechanical condition; AND</li> <li>• You have a valid roadworthy certificate for your vehicle; AND</li> <li>• Your insured vehicle has a gross vehicle mass of less than 3 500 kgs.</li> </ul> <p>4. You may cover a passenger, light commercial or 4x4 vehicle under this policy.</p> <p>5. <b>PLEASE NOTE:</b> 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>
p.	<b>Your obligation to keep your information updated</b>	<p>It is important to keep all the information you have recorded with The Unlimited and the insurer updated, including any changes in your circumstances e.g. if you have sold your vehicle.</p> <p>Please contact The Unlimited to update your details.</p> <p>If you give false information, it could lead to a claim being rejected or cover voided.</p>
q.	<b>How The Unlimited and the insurer will communicate with you</b>	<p>This will usually be by email, SMS or WhatsApp to the cell 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.</p> <p>Please let The Unlimited know if you would prefer to receive a letter or a phone call.</p>