



OLDMUTUAL

VALUE4U POLICY WORDING



INSURE

DO GREAT THINGS EVERY DAY

All products underwritten by Old Mutual Insure, Old Mutual Insure Limited, Registration Number 1970/006619/06. A licensed FSP and Non-Life Insurer.



A WARM WELCOME

This document contains the details of the insurance and explains in detail what the insurance does and does not cover.

The document includes the terms, conditions, and exclusions for the following sections of insurance. Please refer to your schedule for the sections you have insurance for.

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Signed for the Insurer

Please make sure that your policy meets your needs. To change your policy, please contact your broker, financial advisor, or the administrator.

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GENERAL SECTIONS

1. Introducing your VALUE4U policy

Purpose of insurance

The purpose of insurance is to put you in the same financial position you were in before any loss or damage occurred.

You must comply with all the terms and conditions of this policy to be compensated in the event of loss or damage.

There are benefits and additional benefits that are insured under this policy. Please see your schedule for the benefits that apply.

Basis of the VALUE4U policy

Thank you for choosing Old Mutual Insure to protect your assets.

According to the terms, conditions, and exclusions of this policy:

- You promise to pay us a monthly or yearly premium and comply with the terms and conditions of the policy. Your insurance will end if we do not receive your premium in time;
- We promise to compensate you for loss or damage covered in terms of this policy, less any excess you must pay.

We may decide how to compensate you. Please check the conditions for compensation in each section.

The information that forms part of this policy contract

The following documents and information form part of this policy contract and must be read together as one document:

- The information you gave to us when you applied for insurance. You could have given this information in an application form, online, through an intermediary or telephonically;
- The schedule;
- Insurance terms, conditions, and exclusions:

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These consist of the following:

- General terms, conditions and exclusions;
- The General terms, conditions and exclusions set out your duties, the compensation we give, and how to claim under this policy;
- Terms, conditions, and exclusions specific to each section.



Note:

Please refer to your schedule for the sections that apply to your policy.

2. Understanding your VALUE4U policy

Definitions

These definitions apply to all sections of this policy. There are also definitions that apply to the specific sections only and are at the start of each section.

- **Administrator:** Customer care and claims administered by M-Sure Financial Services (Pty) Ltd, Registration Number 2002/022941/07, a licensed Financial Services Provider (FSP).
- **Administrator appointed repairer:** A repairer that has been appointed by the customer care and claims administrator to perform services, maintenance or repairs.
- **Consequential loss:** Injury, harm or loss that does not occur directly and immediately from the act of a party, but only as a result of some outcomes that may lead to injury, harm, or loss.
- **Cooling-off rights:** A right which allows for the cancellation of a policy within a certain period.
- **Maximum benefit limit:** Is the most we will pay for any item, as shown in the schedule and the Table of benefits and options.



- **Payment due date:**
 - For yearly policies, we must receive your premium within 30 days from the start date shown in the schedule.
 - For monthly policies, it is the day of the month you have agreed to pay us your monthly premium and is shown in the schedule.
- **Period of insurance:**
 - For yearly policies, it is the period from the start date of this policy to midnight of the day before the renewal date.
 - For monthly policies, it is the period from the start date of this policy to midnight of the day before the same day of the month one calendar month later.

Start dates and renewal dates are shown in the schedule.
- **Policy:** Is the information you gave us, this document, and the schedule.
- **Renewal date:** Is the date 12 months after the start date of this policy, unless your policy specifically states otherwise. Your renewal date is shown in the schedule.
- **Schedule:** Is the annexure to this wording, which sets out the type of insurance you have bought, vehicles covered, the benefits, the period of insurance and the premium you must pay. Any changes to this policy will be shown in the schedule and will form part of this policy.
- **Start date:** Is the latest of the following dates:
 - the date on which insurance starts, as shown in the schedule; or
 - the date that any change to your policy became effective.
- **We, us, our:** Is Old Mutual Insure Limited, Registration Number 1970/006619/06. A licensed Financial Services Provider (FSP) and Non-Life Insurer as insurer.

Layout of this policy

The structure of this policy is the same for each section, except the General section.

In each section, you will find the following:

- Definitions;
- Cover start date;
- What we cover;

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- Specific terms and conditions under this section;
- Special terms and conditions under this section;
- What we do not insure under this section;
- Contact details;
- How to claim.

The General terms and conditions and exclusions apply to all sections of this policy. There are also terms, conditions and exclusions that apply to the specific sections only. Please make sure that you understand all the terms and conditions of this contract.

3. General Terms, Conditions and Exclusions

Change in material facts

- You must tell us in writing if any of the policy details or declarations are incorrect or if any of these details, declarations or material facts have changed as this may influence our continued acceptance of the policy, risk, or claim.
- A material fact is one which could influence us in deciding whether or not to insure you. If you are not sure whether or not something is a material fact, you should disclose it. If you do not disclose all material facts your insurance may be invalid and we may refuse to pay any claim. You must continue to keep us informed of any changes in material facts during the course of being insured with us.

What we will do if you do not inform us

If you do not fulfil all your responsibilities as detailed above, we may do one or more of the following:

- Not accept your claim;
- Cancel your policy;
- Void your policy. Voiding the policy means that we treat it as null and void from the start date as though it never existed and recover any claims we have settled previously.



Fraud and dishonesty

- If you, or anyone acting on your behalf, submit a claim or any information or documentation relating to any claim or policy information that is in any way fraudulent, dishonest, exaggerated or withheld, we may repudiate your claim and your policy may be cancelled.
- If we paid any claims or part of a claim that we later discover were based on fraud, dishonesty or misrepresentation, all benefits under this policy will be forfeited and you must pay back the amount we paid when we ask for it.

Events deliberately caused

We do not cover any loss or damage deliberately caused by you or any person colluding with you.

Consequential loss

We do not cover consequential loss. Consequential loss is any injury, harm or loss that does not occur directly and immediately from the act of a party, but only as a result of some outcomes that may lead to injury, harm, or loss.

Personal details

It is your responsibility to let us know immediately if any of your personal details, such as address, telephone number or e-mail have changed.

You must understand your policy

- **Check your schedule**

Your schedule contains important information about your policy, including benefits. It is your responsibility to tell us as soon as possible if any details on the schedule are incorrect.

You are not insured for any benefits under a section of this policy if:

- the maximum benefit limits and premiums are left blank, have no amounts next to them, or are shown as “nil”, “not applicable” or “not insured”;
- there is no information under the heading.



If there is any inconsistency between the schedule and the rest of the policy contract, the schedule applies.

- **Understand the Rand amounts**

- All benefit limits and premium amounts shown in the schedule include VAT at the standard rate.
- All amounts, including premiums and maximum benefit limits, are in South African Rand.

- **Read this General section with all its elements**

The General terms, conditions and exclusions apply to this entire policy. There are also terms, conditions and exclusions that apply to the specific sections under this policy, because each specific section is separate and stands alone. Please make sure you understand all relevant parts of this document.

- **Understand what we do not insure**

Make sure that you understand what we do not insure under both the General section and the specific sections that apply to this policy.

- **Take care of your property**

- Take all reasonable steps to prevent an accident or injury and protect your property against loss or damage.
- If you have a claim, you must take all reasonable steps to prevent further loss or damage.

Pay your premiums

Pay your premium according to the payment method shown in your schedule. We base your premiums on your information and on the benefits shown in the schedule.

- The purchase amount for the policy can be paid monthly or yearly.
- The premium will be confirmed at quoting stage.
- We may make changes to the premium of this policy at any time. You will be notified at least 31 days before the effective date of the changes; an updated policy wording and an explanation of the changes will be sent to you.

The schedule will show if you have a monthly or a yearly policy.



- **If you have a yearly policy**

- A yearly policy means that your policy runs for a period of one year from the start date shown in the schedule. You pay your premium each year in advance. The policy is automatically renewed if you pay your next yearly premium in time.
- For the policy benefits to start or to renew, we must receive your premium within 30 days from the start or renewal date shown in the schedule. If we do not receive your premium within the first 30 days after the start or renewal date shown in the schedule, we will cancel your policy from the start or renewal date.
- You have a period of 14 days from the date you receive your policy or renewal contract to decide if you wish to start or continue with the insurance. If you did not have a claim in this period and decided that you do not wish to start or continue with the insurance, we will refund any premiums you have paid. If you want to exercise this cooling-off right, please send us a cancellation notice.

- **If you have a monthly policy**

- A monthly policy means that your policy runs for a period of one month and you pay your premium each month in advance. The policy is automatically renewed each month if you pay your next monthly premium within the 15-day grace period from the payment due date.
- For the policy benefits to start, we must receive your premium for the first month on the payment due date. If we do not receive your premium, your policy will not start and no grace period applies.
- For the policy to renew each month, you must pay your premium every month by no later than 15 days after the payment due date.
- We will debit it again at the next payment due date. If we are able to collect both premiums, your policy will continue. If we are able to only collect one premium, we will settle the oldest debt and your policy will continue. You will still owe us one premium. If we are unable to collect two consecutive premiums (the one outstanding premium with the next premium due at your next payment due date), your policy will end automatically from the first payment due date that you did not pay your premium.

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Changing and cancelling this policy

- **Changing the terms of this policy**

- You may ask us to change the policy at any time. Any change that we agree to in writing will apply from the time and date of our agreement.
- We may make changes to the premium or terms and conditions of this policy at any time. You will be notified at least 31 days before the effective date of the changes; an updated policy wording and an explanation of the changes will be sent to you.

- **Cancelling all or part of this policy**

- You may cancel the policy or a section of the policy at any time by notifying your broker, financial adviser, or the administrator directly.
- We can cancel your policy by giving you 31 days' notice. We may give you notice as outlined in the Communication channels clause.
 - If either you or we cancel a yearly policy, we will refund you for the period of insurance you have not used.
 - If we compensate you for a claim, we will not refund any premium for the remainder of the period of insurance.
 - For monthly policies, no refund is applicable.

Other non-life insurance for the same vehicle

If there are other similar insurances in force at the time of a claim covering the vehicle for the same covered benefit, we will only pay our rateable proportion of any repairs or damages.

Compliance with terms and conditions

We will only pay a claim under this policy if you have complied with the terms and conditions of this policy.

Countries where you have cover

The vehicle is covered in the Republic of South Africa (RSA), Namibia, Botswana, Zimbabwe, Kingdom of Eswatini (Swaziland), Lesotho and Mozambique. The policy is subject to the exclusive jurisdiction of the courts of the RSA. Should your claim be



valid, in line with the terms and conditions of the policy, any payment will be in RSA currency, into a bank account held in the RSA.

Transfer of the policy

You cannot transfer this policy or any section of this policy to anyone or to another vehicle.

Upgrade or downgrade of the policy

- **Upgrade**

The current option in force may be upgraded, provided that no claims are pending and may also include an additional premium amount, which is determined by the difference in the premium paid for the current option and the premium required for the new upgraded option.

- **Downgrade**

The current option in force can be downgraded and a refund may be due if applicable, which is determined by the difference in the premium paid of the current plan and the premium required for the new downgraded option.

- **Applicable to Extended Warranty Cover only**

This upgrade or downgrade can only be done within the existing eligible criteria.

Communication channels

You accept we can communicate with you electronically, which includes but is not limited to, electronic mail, SMS, WhatsApp, applications, and any other digital or social media channels. You agree and acknowledge that where electronic communication is used, it will be sufficient for purposes of legal service and notices.

Any correspondence sent to you will be deemed to have been received by you if addressed to the contact details that you provided (unless varied by you in writing) at the start date of the policy. It is your responsibility to advise us if any of your contact details change.

Customer outcomes

We focus on delivering specific, clear, and fair outcomes to you throughout the duration of your policy so you can be confident in dealing with us that we have your



best interests in mind. Treating our customers fairly is embedded in our core values and our corporate culture.

How we use the information we collect

The Old Mutual Group would like to offer you ongoing financial services and may use your personal information to provide you with information about products or services that may be suitable to meet your financial needs.



Note:

Please SMS your ID number to **30994** if you would prefer not to receive such information and/or financial services.

We may use your information or obtain information about you for the following purposes:

- Underwriting;
- Assessment and processing of claims;
- Credit searches and/or verification of personal information;
- Claims checks;
- Tracing beneficiaries;
- Fraud prevention and detection;
- Market research and statistical analysis;
- Audit and record keeping purposes;
- Compliance with legal and regulatory requirements;
- Verifying your identity;
- Sharing information with service providers we engage to process such information on our behalf or who render services to us. These service providers may be abroad, but we will not share your information with them unless we are satisfied that they have adequate security measures in place to protect your personal information.



Your right to access and correct your information

You may access your personal information that we hold and may also request us to correct any errors or to delete this information. In certain cases, you have the right to object to the processing of your personal information. If you have any queries or concerns please email us at compliance@ominsure.co.za or call us at 0860 225 563.

You also have the right to complain to the Information Regulator, whose contact details are: <http://www.justice.gov.za/infoereg/index.html>

Telephone number: (012) 406 4818

Facsimile number: (086) 500 3351

Email: infoereg@justice.gov.za

To view our full privacy notice and to exercise your preferences, please visit our website on <https://www.oldmutual.co.za/insure/about-us/old-mutual-insure-privacy-policy>

How to do the following

- **Claims process**



If you have a claim, please contact your broker, financial adviser or the administrator.

- **Complaints**

In the event of a complaint about this policy:

- Please contact your broker, financial adviser; or
- Contact the administrator's Complaints department by email: complaints@m-sure.co.za
- If, after having referred the complaint to the administrator you are still not satisfied with the outcome, then you may contact the Old Mutual Insure complaints department by email: complaints@ominsure.co.za
- If you are still not satisfied, you may contact the Insurance Ombudsman by email: info@osti.co.za



Your responsibility

- You must always be honest when dealing with us. All dealings must be done honestly and in good faith. Any information that has been dishonest or misrepresented might cause the policy to be cancelled by us;
- You must always give us true information. Our decision is based on the information that you give to us. It is your responsibility to ensure that the material information that you give to us is complete and correct. Should any material information change, you should inform us within a reasonable time;
- If you do not follow these conditions, then it is likely that your claim will not be paid;
- You must supply us with any documents we require to process a claim.

Right to recordings

- All calls with our clients are recorded for quality and security purposes and are made available on request.
- A record of advice must be completed with your broker or financial advisor for quality and security purposes and is made available on request.
- This application will serve as the basis of an insurance contract. The information you supply will determine your premium, its acceptance and terms and conditions of your application.
- This may require sharing your information with service providers for example credit bureaus to perform ITC checks, law enforcement, fraud prevention and other regulatory bodies.

You can contact the Insurance Ombudsman

- We give compensation for all valid claims under this policy honestly, fairly, and promptly. If you believe that we have not done so, and you wish to make a complaint, please contact your broker, financial adviser, or the administrator. If you do not have a broker or financial adviser, please contact your local Old Mutual Insure office or the administrator.
- If you are still not satisfied, you have the right to contact the Insurance Ombudsman. You can find the contact details in the Disclosure notice attached to the schedule.
- We will abide by any decision made by the Insurance Ombudsman.

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CUSTOMER CARE & CLAIMS





SPECIFIC SECTIONS

4. Scratch & Dent Cover

Definitions

- **Cost of repairs:** The usual and reasonable charges for repairs and/or labour to repair the covered incident.
- **Incident:** The single event or happening in which your vehicle sustains minor accidental damage.
- **Maximum benefit limit:** The Table of benefits and options which indicates the maximum amount per quarter that we will pay for the damages for the option selected and may not in all instances cover the full repair value of the damage.
- **Quarterly:** Each quarter is a period of 90 days calculated from the start date of the policy.
- **Scratch or dent:** An area on the bodywork of the vehicle which does not extend over more than 1 body panel and not exceeding 25cm in length or diameter.
- **Waiting period:** A period of time in months after the start date as shown in your schedule before the benefits can be claimed.
- **Year:** Each year is a period of 12 months calculated from the start date of the policy.

Cover start date

- This section is subject to a 1 month waiting period from the start date as shown in your schedule before the benefits can be claimed.
- Replacement of battery benefit is subject to a 3 month waiting period from the start date as shown in your schedule before the benefits can be claimed.

What we cover

- We cover you for minor accidental damage to the exterior and interior of the vehicle shown in the schedule up to a maximum benefit limit per quarter depending



on the option that you have selected. You can claim per incident subject to the limit per quarter.

- We only cover passenger vehicles, 4x4s and light commercial vehicles with a maximum gross vehicle mass of 3 500kg.

1. Options available for selection

The following options are available for selection:

- Gold;
- Silver; and
- Bronze.

2. Benefits under this section

We cover you in the event of minor accidental damage to your vehicle for the following covers, limited to the maximum benefit limit shown in the schedule, and as set out in the Table of benefits and options:

- **Benefits per quarter**
 - **Exterior damage**
 - **Minor dents:** We will pay for repairs to minor damages such as dents to your vehicle that do not extend over more than 1 body panel and not exceeding 25cm;
 - **Minor scratches:** We will pay for repairs to minor damages such as scratches to your vehicle that do not extend over more than 1 body panel and not exceeding 25cm.
 - **Interior damage**
 - **Centre console:** Damage that is less than 15cm wide and less than 1mm deep;
 - **Dashboard:** Damage not exceeding 15cm and less than 1mm deep (excluding the airbag panel area);
 - **Door panel plastic:** Damage not exceeding 15cm and less than 1mm deep will be repaired and re-sprayed;

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- **Plastic panel repair:** Damage not exceeding 15cm and less than 1mm deep. The benefit does not apply if the panel is broken or cracked;
- **Gear lever boot:** Tears or rips to the boot, but only if less than 5cm;
- **Handbrake boot:** Tears or rips to the boot, but only if less than 5cm;
- **Headrest:** Repairs to the cover, but only if less than 5cm. If the exact fabric is not available, a suitable replacement fabric will be used. The benefit does not apply to guides and frames;
- **Seat panel:** Damage resulting in tears not exceeding 5cm and burn holes not exceeding 1cm. If the exact fabric is not available, a suitable replacement fabric will be used;
- **Door handles:** Damage to plastic door grab handles that will be re-sprayed;
- **Gear knob:** Damage to the gear knob that can be repaired;
- **Parcel shelf and strings:** Damage to the shelf only. The benefit does not apply to a broken frame;
- **Roof lining:** Damage to the roof lining. The benefit does not apply to convertibles or vehicles with sunroofs. Limited to one incident per period of insurance;
- **Sun visors:** Damage to sun visors;
- **Safety film:** Damage to safety film covering the windscreen and windows of the vehicle.

- **Car hire**

If the repairer is unable to complete the work within 8 working hours of your vehicle being taken in for repairs, we will repay you for the costs of Car hire or public transport limited to the maximum benefit limit shown in the schedule, providing that you use a recognised car hire or transport company and you provide us with receipts for the monies spent.

This is a quarterly benefit and is calculated from the start date of the policy as shown in your schedule.



However, we do not cover the cost of fuel that you use or insurance that you may be responsible for.

- **Benefit per year**

- **Air-conditioner re-gas benefit**

Re-gassing of the vehicle's air conditioner limited to 1 re-gas per year and is limited to the maximum benefit limit shown in the schedule and as set out in the Table of benefits and options.

This is a yearly benefit and is calculated from the start date of the policy as shown in your schedule.

- **Benefit every 36 months**

- **Replacement of battery benefit**

Replacement of the vehicle's battery limited to 1 replacement every 36 months period.

Cover is limited to the maximum benefit limit shown in the schedule and as set out in the Table of benefits and options.

There is a 3-month waiting period before cover will incept and is calculated from the start date of the policy as shown in your schedule.

3. Table of benefits and options

BENEFITS	OPTIONS		
	GOLD	SILVER	BRONZE
Benefit per quarter	MAXIMUM BENEFIT LIMIT		
Exterior damage	R 6 500	R 4 500	R 2 500
Interior damage	R 6 500	R 4 500	R 2 500
Car hire	R 600	R 500	R 400
Benefit per year			
Air-conditioner re-gas	R 1 500	R 1 200	R 1 000
Benefit every 36 months			
Battery	R 2 000	R 1 500	R 1 000

CUSTOMER CARE & CLAIMS

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Examples relating to the different scenarios and how the maximum benefit limit payable per quarter will apply:

OPTIONS	
GOLD	If you have a claim of R 7 000 for Exterior damage in quarter 2 and no claim in quarter 1, we will only pay the maximum benefit limit of R 6 500 applicable to quarter 2 and the balance of R 500 will be for your account. The unclaimed amount from quarter 1 will not be carried over to quarter 2.
SILVER	If you have 4 claims of a total of R 4 000 for Interior damage in quarter 1 as well as 2 claims for Car hire for a total of R 1 000, we will pay R 4 000 towards the Interior damage, as well as R 500 towards the Car hire. The maximum benefit limit for Car hire is R 500 for the quarter and the balance of R 500 will be for your account.
BRONZE	If you have a claim for a battery replacement in quarter 1 for R 1 500, we will not pay towards the replacement of the battery as it is subject to a 3-month waiting period from the start date.

Specific terms and conditions under this section

- You are entitled to benefits, dependent on the option selected per quarter. If you do not use the maximum benefit limit in one quarter, the amount is not carried over to the next quarter. The maximum benefit limit for the next quarter will start again, dependent on the option selected.
- You may not split your damages or quotes to have the repairs done in different quarters. If you do this, we have the right to refuse to do any further repairs.
- We will only evaluate quotes for repairs that are less than R 7 500. Any cost of repairs more than this amount will not be seen as minor damage.
- We guarantee any maintenance or restoration benefits, including labour, in terms of this section for a period of 12 months after the date of maintenance or restoration benefits were performed. No maintenance or restoration benefits will be rendered in case of misuse or abuse of the vehicle.



Special terms and conditions under this section

If you do not follow these conditions, then it is likely that your claim will not be paid.

- You must report any damage to us after each incident.
- You must supply us with any documents we require to process a claim.
- You may not accumulate damages for multiple incidents.
- You must obtain authorisation from us prior to the commencement of repairs, otherwise you will be responsible for the payment of any unauthorised repair work that was completed by the repairer.
- You will, on the reporting of damage, at our request or that of our appointed representative, ensure that the vehicle is taken to a repairer approved by us.
- You will allow us, or our appointed representative, access to inspect the damaged vehicle. We, or our appointed representative, will be the only parties to authorise or repudiate claims.
- You must take all reasonable steps to maintain the bodywork of the vehicle and not misuse the vehicle.

What we do not insure under this section

We do not cover the following:

- Hired vehicles, rebuilt vehicles (CODE 3), modified vehicles and vehicles that are, or have been, used in any form of motoring competitions;
- Any unauthorised repair work completed by the repairer;
- Vehicles used for taxis, racing, rallies, hiring, carrying of explosives or trade goods for business purposes, driving instruction for reward, or if the vehicle is in the custody of the motor trade other than for the purpose of its overhaul, upkeep or repair;
- Paint that has faded, peeled or cracked;
- Damage to stickers, artwork, or vehicle branding;
- Motorcycles, four wheeled bikes, scooters, caravans or motor homes, trailers and boats;

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- Any incidents or damages that occurred before the policy started;
- Any consequential or indirect loss or damage of any kind or description whatsoever;
- Repairs requiring stripping or assembly of parts or bodywork, as that is not considered to be minor dents or scratches;
- Any repairs where the damage extends over more than 1 body panel and exceeds 25cm in length or diameter;
- Any part of the body panel that has been ripped or torn, then the damage will not be defined as a dent or a scratch and will not be covered under this policy;
- Any damage resulting in the replacement of any body panel or part thereof;
- Damage to car radios, sound equipment or vehicle cellular phones and accessories;
- Damage as a result of rust;
- Any loss or damage to tyres;
- Any damage falling outside the time frames of this policy;
- Any loss or damage to third party property or death or bodily injury to passengers or third parties;
- Any legal liability whatsoever to any third party;
- Any liability arising from a contract;
- Any wear and tear, mechanical, electrical or electronic breakdowns, failure or depreciation and any non-accident damage but not applicable to the additional benefits listed;
- Any damage involving accessories, door mouldings, window mouldings, beading, lamps of any sort or any window panel;
- Any damage resulting from a gradually developing cause;
- Any depreciation in value arising from repairs;
- Repairs to air-conditioner system and re-gassing due to repair;

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- Any additional costs resulting from the unavailability of matching materials;
- Chrome plated and leather finished door handles;
- Replacement of roof lining;
- Nuclear risks: Loss, damage or liability directly or indirectly caused by, or arising from, ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste arising from burning nuclear fuel, or the radioactive, toxic, explosive or other dangerous properties and any explosive nuclear equipment or nuclear part of that equipment;
- War and public disorder: Any loss, damage or liability caused by civil commotion, riot, strike, war, mutiny, military rising, martial law, rebellion, revolution, any act in protest against any State, Government, or any Government body.



Contact details

Office hours

Monday to Thursday 07h30 to 17h00

Friday 07h30 to 16h30

Closed on weekends and public holidays

Claims department 0861 637 242

E-mail value4u@m-sure.co.za

How to claim

- **When you become aware of an incident:**
 - Contact your broker, financial adviser or the administrator;
 - All claims must be reported within 30 days;
 - The administrator will advise who the administrator appointed repairers are;
 - Take the vehicle to an administrator appointed repairer, otherwise the claim may not be accepted;
 - The administrator appointed repairer must contact the administrator for authorisation to proceed with the repairs. Repairs cannot start unless the

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administrator has given authorisation. The administrator will also supply their claim authorisation number.

- **When the claim has been authorised:**
 - Repairs to the vehicle must commence within 90 days of the authorisation of the claim;
 - Should the repairs not commence within 90 days, we will consider your claim not taken up and will close the claim.
- **When the repairs have been completed:**
 - The repairer will invoice the administrator directly;
 - The administrator will only pay for the portions covered by this policy.
- **Claims disputes or repudiations and time bar**
 - You have 120 days, from the date your claim was submitted, to provide the administrator with all necessary claim documents or information so that the claim can be processed. Should the outstanding claim documents or information not be received within the specified 120 days, the claim will not be considered and treated as not taken up and will be closed.
 - If your claim has been repudiated or the amount disputed, you have 90 days after receipt of our repudiation letter or agreement of loss to make representations to us in respect of our decision.
 - You have a further 6 months to institute legal action against us after the expiry of the 90 days referred to above. Failing which, you will forfeit your claim.
 - You also have the right to lodge a complaint with the Insurance Ombud.



4. Tyre & Rim Cover

Definitions

- **Accident damage:** An event occurring by chance or unintentionally, causing physical loss or damage to tyres, road and mag wheels, as a result of road hazards.
- **Cost of repair:** The usual and reasonable charges for tyres and rims and/or labour to repair or replace the covered items.
- **Emergency repairs:** Unforeseen emergency repairs that you had to incur due to an unexpected event requiring immediate attention, to prevent further loss or damage to your vehicle and in order to get you mobile after hours, on weekends or public holidays.
- **Malicious damage:** Damage resulting from a deliberate, intentional, spiteful, hateful, mean, nasty, willful or wanton act of any person, other than you.
- **Maximum benefit limit:** The Table of benefits and options which indicates the maximum amount per incident that we will pay for the repair or replacement for the option selected and may not in all instances cover the full repair value of the damage.
- **Rims:** For the purpose of this policy, both rims and mag wheels.
- **Road hazard:** Cuts, snags, irreparable punctures or bruises to tyres and damage caused to tyres or rims by potholes, rocks, broken glass, steel bits, wooden debris or splinters.
- **Waiting period:** A period of time in months after the start date as shown in your schedule before the benefits can be claimed.
- **Year:** Each year is a period of 12 months calculated from the start date of the policy.

Cover start date

- This section is subject to a 1 month waiting period from the start date as shown in your schedule before the benefits can be claimed.



What we cover

- We cover you for the repairs to or replacement of damaged tyres or rims of the vehicle shown in the schedule up to a maximum benefit limit per incident depending on the option that you have selected. You can claim per incident subject to the limit per incident.
- We only cover passenger vehicles, 4x4s and light commercial vehicles with a maximum gross vehicle mass of 3 500kg.

1. Option available for selection

The following options are available for selection:

- Gold;
- Silver; and
- Bronze.

2. Benefits under this section

We cover you in the event of damage to your vehicle's tyres and rims for the following covers limited to the amount shown in the schedule and as set out in the Table of benefits and options:

- **Maximum of 4 incidents per year**

- **Tyres**

Manufacturer approved matching (brand and type) replacement of the damaged tyre or the repairing cost thereof.

We reserve the right to inspect and/or repair rather than replace the damaged tyre.

- **Balancing**

Balancing costs are included in this policy, but limited to the tyre being repaired or replaced.

- **Valves**

Replacement costs are included in this policy.

- **Labour costs**

All reasonable labour costs are included in this policy.



- **Rims**

All reasonable repairing costs associated to the restoration of the rim to its original condition.

We reserve the right to inspect and/or repair rather than replace the damaged rim.

- **Benefit per quarter**

- **Puncture repair**

Repairing of punctured tyres and is limited to the amount shown in the schedule and as set out in the Table of benefits and options.

This is a quarterly benefit and is calculated from the start date of the policy as shown in your schedule.

- **Benefit per year**

- **Wheel alignment**

To help you with this important safety requirement, this benefit entitles you to 1 wheel alignment service per year up to the maximum amount shown in the schedule and as set out in the Table of benefits and options.

Wheel alignment is the adjustment of wheel angles in order to improve tyre life, driving direction, eliminate steering vibration and the prevention of premature wear on the components of a vehicle.

Wheel alignment may be required for example when:

- You fit new tyres or rotate your tyres;
- Your vehicle is pulling to the left or right;
- You notice uneven tyre tread wear;
- The steering wheel is off centre when driving straight.

To maintain an optimal driving experience and overall vehicle safety, you must check your vehicle's wheel alignment regularly according to the manufacturer's guidelines. This is a yearly benefit and is calculated from the start date of the policy as shown in your schedule.



3. Table of benefits and options

BENEFITS	OPTIONS		
	GOLD	SILVER	BRONZE
	MAXIMUM BENEFIT LIMIT		
Tyre and rim	R 4 000	R 2 500	R 1 000
Benefits per quarter			
Puncture repair	R 100	R 100	R 100
Benefits per year			
Wheel alignment	R 350	R 350	R 350

Specific terms and conditions under this section

- **Tyre classification**

All tyres on each specific vehicle must have the same manufacturer brand, tread pattern and specifications.

- **More than one incident at the same time**

- If the same tyre and rim get damaged and both require repair or replacement, the claim will be treated as one incident. In this event, the amount authorised will be limited to the maximum benefit limit. Any additional costs will be for your own account.
- If different tyres or rims get damaged and require either repair or replacement, each damaged tyre or rim will be treated as a separate incident. In this event, the amount authorised will be limited to the maximum benefit limit per incident. Any additional costs will be for your own account.



Examples relating to the different scenarios and how the maximum benefit limit per incident will apply:

OPTIONS	
BRONZE	If you have a claim for the left front tyre of R 1 000 and left front rim of R 2 000. R 1 000 will be paid as the maximum benefit limit towards this replacement as one incident. The balance of R 2 000 will be for your account. This will count as one incident out of the four and three claimable incidents remain.
GOLD	If you have a claim for the left front tyre of R 3 000 and left rear tyre of R 3 000, we will pay towards each as its own incident. R 3 000 will be paid as the maximum benefit limit towards each tyre. This will count as two incidents out of the four and two claimable incidents remain.

- **Betterment**

It is not our aim to put you in a better financial position than you were before the claim. So, in certain circumstances, where replacement tyres or rims is required, and this results in the vehicle being in a better condition than it was before the incident, you may be required to pay towards the replacement.



Examples relating to the different scenarios and how betterment may be applied:

TYRE	When replacing a tyre, it will be replaced with a new tyre with a tread measure of 7mm. The tyre that requires replacement has worn down due to use and now only has 3 mm tread left. The tyre replacement cost is R 700. We will only cover the percentage of the claim in line with the percentage of tread that is left. In this case, we will cover R 300 and the balance of R 400 will be for your account.
RIM	A damaged rim might not always require replacement and can be repaired in line with the manufacturer's specifications. If a rim is replaced where it could have been repaired, we will only pay the amount as per the repair cost and the balance will be for your own account.

Special terms and conditions under this section

If you do not follow these conditions, then it is likely that your claim will not be paid.

- You must take all steps possible to keep the vehicle in a proper and efficient state of repair and not misuse the vehicle.
- You must supply us with any documents we require to process a claim.

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- You must report all claims to us and take the vehicle to an administrator appointed repairer within 7 days of becoming aware of the damage otherwise the claim will not be accepted.
- Claims arising out of malicious damage should be reported to the police and accompanied with a police report and case number.

What we do not insure under this section

We do not cover the following:

- Tyres and rims on hired vehicles, rebuilt vehicles (CODE 3), modified vehicles (including turbo conversions) and vehicles that are, or have been, used in any form of motoring competitions;
- Damage where the tyre tread depth is less than 2mm on any part of the tyre surface and/or built in depth indicators have experienced wear;
- Where any tyre on the vehicle does not match the tread pattern or type of classification as the balance of the tyres on the vehicle;
- Any unauthorised repair work completed by the repairer;
- Tyres and rims on vehicles used for taxis, racing, rallies, hiring, carrying of explosives or trade goods for business purposes, deliveries, driving instruction for reward, or if the vehicle is in the custody of the motor trade other than for the purpose of its overhaul, upkeep or repair;
- Tyres and rims on motorcycles, four wheeled bikes, scooters, caravans or motor homes, trailers and boat trailers;
- Any incidents or damages that occurred before the policy started;
- Any consequential or indirect loss or damage of any kind or description whatsoever; and any consequential losses arising as a result of damage to the insured tyres and rims;
- Damage to tyres or rims that have been altered in any way from the manufacturer's specifications;
- Damage to the tyres or rims which are covered by any other tyre insurance policy. In this instance, we will only pay our rateable proportion of any repairs or damage;
- Resultant loss arising as a result of the damage of the covered tyres and rims;

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- All losses other than losses arising as a result of malicious or accidental damage;
- Any malicious damage caused by you;
- Damages caused by improper mounting or mechanical defects on the vehicle;
- Costs or expenses normally recoverable under a comprehensive insurance policy;
- Damage to the vehicle or injury to any person;
- Tyres that have uneven surface wear, such as flat spots as a result of severe breaking;
- Tyres have uneven wear due to alignment;
- Any manufacturer's defect, recall, dry rot or flat spot;
- Your vehicle being driven on any beach, 4 wheel drive track or off-road activity;
- Any damage caused by fire, theft or road accident;
- Any deliberate, intentional, criminal act, vandalism, misuse or abuse;
- Any act of nature including but not limited to fire, thunderstorm, hail or flood;
- Failing to maintain the manufacturer's recommended tyre pressure or;
- Not taking all reasonable precautions to prevent loss or damage to your vehicle's tyres and rims, including:
 - Tread depreciation, abnormal wear and tear, rust or corrosion of tyres and wheel rims;
 - Damage that is the direct result of overloading your vehicle beyond the limits specified by your vehicle's manufacturer;
 - Tyres and wheel rims which are not roadworthy or have been fitted to a vehicle which is not roadworthy;
 - Tyres and wheel rims that have been previously repaired, other than punctures;
- Racing tyres or wheel rims made for racing;
- Temporary or space saver wheels;
- Re-treaded tyres;
- Damage caused by scratching and bruising;

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- Nuclear risks: Loss, damage or liability directly or indirectly caused by, or arising from, ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste arising from burning nuclear fuel, or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment;
- War and public disorder: Any loss, damage or liability caused by civil commotion, riot, strike, war, mutiny, military rising, martial law, rebellion, revolution, any act in protest against any State, Government, or any Government body. Government body.



Contact details

Office hours

Monday to Thursday 07h30 to 17h00

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Closed on weekends and public holidays

Claims department 0861 637 242

E-mail value4u@m-sure.co.za

How to claim

- **When you become aware of an incident:**
 - Contact your broker, financial adviser or the administrator;
 - All claims must be reported within 7 days;
 - The administrator will advise who the administrator appointed repairers are;
 - Take the vehicle to an administrator appointed repairer, otherwise the claim may not be accepted;
 - The administrator appointed repairer must contact the administrator for authorisation to proceed with the repairs. Repairs cannot start unless the administrator has given authorisation. The administrator will also supply their claim authorisation number.



- **When the claim has been authorised:**
 - Repairs to the vehicle must commence within 90 days of the authorisation of the claim.
- **When the repairs have been completed:**
 - The repairer will invoice the administrator directly;
 - We will only pay for the portions covered by this policy.
- **When you have an emergency repair:**
 - All valid claims must be reported to your broker, financial adviser or the administrator on the following working day;
 - The vehicle must be repaired by a registered repairer;
 - Pictures to be taken of the failed / damaged item and where possible the item to be kept;
 - The repairer to provide a written report;
 - A detailed invoice to be provided including the vehicle details (Make, model, Vin number and registration number) and odometer reading;
 - Proof of payment to be provided with the invoice.
- **Claims disputes or repudiations and time bar**
 - You have 120 days, from the date your claim was submitted, to provide the administrator with all necessary claim documents or information so that the claim can be processed. Should the outstanding claim documents or information not be received within the specified 120 days, the claim will not be considered and treated as not taken up and will be closed.
 - If your claim has been repudiated or the amount disputed, you have 90 days after receipt of our repudiation letter or agreement of loss to make representations to us in respect of our decision.
 - You have a further 6 months to institute legal action against us after the expiry of the 90 days referred to above. Failing which, you will forfeit your claim.

You also have the right to lodge a complaint with the Insurance ombud.



5. Extended Warranty Cover

Definitions

- **Component:** A part that makes up the vehicle's mechanical or electrical parts listed under Components covered under this section.
- **Cost of repair:** The usual and reasonable charges for components and/or labour to repair or replace the covered components.
- **Eligible criteria:** The age and kilometres of the vehicle at the start or renewal of the policy determines which criteria the vehicle qualifies for.
- **Emergency repair costs:** Unforeseen minor emergency repairs that you had to incur due to an unexpected event requiring immediate attention, to prevent further loss or damage to your vehicle and in order to get you mobile after hours, on weekends or public holidays.
- **Maximum limits:** For the purpose of this section, the maximum limits are calculated as follows:
 - **The individual component and benefit limit**

The Table of components, benefits and options, which indicates the maximum amount that we will pay for the components or benefits for the option selected and the criteria applicable to your vehicle category, and may not in all instances cover the full replacement value of the components.
 - **More than one failure at the same time**

If there is more than one mechanical breakdown or electrical failure that happens or is reported at the same time, it will be treated as one claim.

In this event, the amount authorised will be limited to the higher benefit limit.
 - **Maximum claim payment**

We will not pay more than the retail value of each specific vehicle across all components and benefits covered.
- **Mechanical breakdown or electrical failure:** For the purpose of this section, the breaking or burning out of any of the components listed under Components covered under this section, due to a mechanical breakdown or electrical failure

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that causes the component to suddenly stop functioning, needing repair or replacement.

- **Modifications:** A failure to components covered due to any alterations or modifications which have not been approved by the manufacturer, including, but not limited to, all engine conversions and turbocharged units.
- **Preventative maintenance:** The replacing or repair of worn parts to avoid or prevent mechanical breakdown or electrical failure.
- **Roadside assistance:** For the purpose of this section, towing of the vehicle only.
- **Retail value:** The price at which a car dealer sells a vehicle with its factory-fitted accessories and as published in a recognised and current motor trade publication or database
- **Servicing:** A set of specific requirements as set out by the manufacturer and carried out by a registered service provider, being part of a defined body such as RMI or MIWA, at a specific time or kilometres travelled.
- **Waiting period:** A period of time in months after the start date as shown in your schedule before the benefits can be claimed.
- **Wear and tear:** The ongoing weakening of a covered component which results naturally from use and/or age.

Cover start date

This section is subject to a 1 month waiting period from the start date as shown in your schedule before the Components covered under this section can be claimed.

What we cover

- We cover you for the repairs or replacement of components that failed due to a mechanical breakdown or electrical failure during the period of this policy depending on the option that you have selected and the Eligible criteria your vehicle qualifies for as shown in your schedule.
- You can claim per incident subject to the maximum benefit limit as shown in your schedule and Table of components, benefits and options per component covered.

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- We only cover passenger vehicles, 4x4s and light commercial vehicles with a maximum gross vehicle mass of 3 500kg.

1. Options available for selection

The following options are available for selection:

- Gold;
- Silver; and
- Bronze.

2. Eligible criteria

- **Criteria 1** - Vehicles less than 4 years old (48 months from the first date of registration) and less than 120 000km.
- **Criteria 2** - Vehicles less than 10 years old (120 months from the first date of registration) and less than 200 000km that does not qualify for Criteria 1.
- **Criteria 3** - Vehicles less than 15 years old (180 months from the first date of registration) and less than 250 000km that does not qualify for Criteria 1 & 2.



Note:

Prior to the anniversary of this policy, a renewal will be generated using an assumption of your vehicle's mileage to determine the Eligible criteria. If this is incorrect, you must provide us with the actual mileage to ensure the correct Eligible criteria is applied as this affects your premium and benefit limit.

3. Components covered and benefits under this section

We cover you in the event of mechanical breakdown or electrical failure for the following covers, limited to the maximum benefit limit shown in the schedule and as set out in the Table of components, benefits and options.

We cover the major mechanical components for a wide variety of vehicles and therefore general naming conventions are used.

Failure as a result of wear and tear is included.

Any consumable, such as oil or fluid, that forms part of the repair, will only be covered under the maximum benefit limit of the covered component.



- **Engine**
All internal components. Decarbonisation and blown cylinder head gaskets are excluded.
- **Gearbox**
 - **Manual transmission:** All internal components, plus gear lever and linkages.
 - **Automatic transmission:** All internal components, plus torque convertor, gear lever and linkages.
- **Transfer box**
All internal components, including gear lever and linkages.
- **Emission control**
Catalytic converter. Component failure only.
- **Differential**
All internal components.
- **Turbo or compressor assembly**
Factory approved fitment only, boost control valve and intercooler.
- **Free wheel hubs**
Complete units (applicable to 4x4 vehicles only).
- **Casings**
Engine block, cylinder head, gearbox and differential and drive unit casings and inlet and exhaust manifolds are covered in the event of damage being brought about by the failure of a covered component.
- **Engine and transmission management system**
Control units, sensors, solenoids and Exhaust Gas Recirculation (EGR) valves only.
- **Fuel system**
Mechanical and electrical fuel pumps, injectors, airflow meter, lambda probe, air sensor, fuel distributor, throttle body and pressure regulator.
- **Air-conditioner**
Compressor and clutch pulley only.



- **Steering mechanism**
Column shaft, bearings and joints, internal components of the rack and pinion, steering box, tie-rod ends, power steering pump and reservoir, steering lock. Rubber boots are excluded.
- **Clutch**
Master and slave cylinder, clutch plate, pressure plate, flywheel, release bearing and clutch fork.
- **Braking system**
Brake booster, master cylinder, wheel cylinders, callipers, ABS control unit and sensors, electronic park brake mechanism. Brake discs and drums are excluded.
- **Differential lock**
All internal components.
- **Suspension**
Upper and lower wishbones with associated ball joints, bushes and springs, including pneumatic suspension.
- **Entertainment system**
Original manufacturer fitted radio and CD player only. Speakers are excluded.
- **Prop shaft (Drive shafts)**
Prop shaft, universal joints, centre bearing and couplings. Tubes and balancing are excluded.
- **GPS navigation system**
Original manufacturer fitted navigation display unit and navigation control module only.
- **Electric mirrors**
Motors only.
- **Electrical components**
Alternator, starter motor (including ring gear) and windscreen wiper motors. Relays and switches are excluded.
- **CV joints**
Constant velocity joints. Rubber boots are excluded.

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- **Cylinder head gasket**
Cylinder head gasket failure.
- **Viscous and electric fans**
Engine cooling only.
- **Cooling system**
Water pump, welsh plugs, thermostat and oil coolers.
- **Radiator**
Radiator, including heater radiator.
- **Drive pulleys**
Crankshaft, camshaft, tensioners and jockey pulleys are covered in the event of mechanical breakdown.
- **Cambelt failure**
Cambelt and tensioner.
- **Wheel bearings**
Front and rear wheel bearings.
- **Electric motors**
Sunroof and window motors. The winder mechanism assembly is excluded.
- **Central locking**
Pump and door actuator only. Electrical failures are excluded.
- **Electronic ignition**
Coil and distributor. HT leads, spark plugs and suppressors are excluded.
- **Transponder key**
Original manufacturer fitted unit only. Software downloads are excluded.
- **Alarms and immobilisers**
Original manufacturer fitted unit only.
- **Electrical winch**
Electric motor only (applicable to 4x4 vehicles only).
- **Car hire**
If the repairer is unable to complete the work within 8 working hours of your vehicle being taken in for repairs after claim authorisation, we will repay you for the costs of

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car hire, providing that you use a recognised car hire company and you provide us with receipts for the monies spent.

However, we do not cover:

- The cost of fuel and insurance; or
- Car hire if the delay is caused by the repairer not being able to obtain parts or components.

This refund is limited to the maximum benefit limit shown in the Table of components, benefits and options.

- **Public transport**

If the repairer is unable to complete the work within 8 working hours of your vehicle being taken in for repairs after claim authorisation, we will repay you for the costs of public transport, providing that you provide us with receipts for the monies spent.

However, we do not cover public transport if the delay is caused by the repairer not being able to obtain parts or components.

This refund is limited per claim to the maximum benefit limit shown in the Table of components, benefits and options.

- **Overnight accommodation**

If you have a mechanical breakdown or electrical failure more than 100km from your home, we will repay you for the receipted costs of overnight accommodation. You must provide us with receipts.

This benefit only applies if the mechanical breakdown or electrical failure relates to a component covered by this policy.

This refund is limited per claim to the maximum benefit limit shown in the Table of components, benefits and options.

- **Strip and quote**

We will pay for the cost of the stripping and quoting of the component as per the maximum benefit limit shown in the Table of components, benefits and options.

If the breakdown or failure is covered, the cost of stripping will be included in the maximum benefit limit of the covered components.



If the breakdown or failure is not covered, the cost of stripping will be covered per claim up to the maximum benefit limit shown in the Table of components, benefits and options.

- **Roadside assistance**

If the vehicle suffers a mechanical breakdown or electrical failure, Roadside assistance will pay for it to be towed to an administrator appointed repairer.

Note only one tow per incident is covered.



24-hour Emergency number: 0861 637 242

4. Table of components, benefits, and options

COMPONENTS	CRITERIA 1			CRITERIA 2			CRITERIA 3		
	OPTIONS			OPTIONS			OPTIONS		
	GOLD	SILVER	BRONZE	GOLD	SILVER	BRONZE	GOLD	SILVER	BRONZE
BENEFIT LIMIT									
Engine	R 85 000	R 50 000	R 22 000	R 60 000	R35 000	R 16 000	R 30 000	R 18 000	R 8 000
Gearbox	R 57 000	R 38 000	R 19 000	R 40 000	R 27 000	R 13 000	R 20 000	R 13 000	R 7 000
Transfer box	R 51 000	R 30 000	R 16 000	R 36 000	R 21 000	R 11 000	R 18 000	R 11 000	R 6 000
Emission control	R 48 000	R 28 000	R 14 000	R 34 000	R 20 000	R 10 000	R 17 000	R 10 000	R 5 000
Differential	R 43 000	R 26 000	R 16 000	R 30 000	R 18 000	R 11 000	R 15 000	R 9 000	R 6 000
Turbo or compressor assembly	R 42 000	R 26 000	R 15 000	R 29 000	R 18 000	R 10 000	R 15 000	R 9 000	R 5 000
Free wheel hubs	R 33 000	R 25 000	R 10 000	R 23 000	R 18 000	R 7 000	R 11 000	R 9 000	R 4 000
Casings	R 32 000	R 18 000	R 8 000	R 23 000	R 13 000	R 6 000	R 11 000	R 7 000	R 3 000
Engine and transmission management system	R 29 000	R 15 000	R 7 000	R 20 000	R 11 000	R 5 000	R 10 000	R 5 000	R 3 000
Fuel system	R 29 000	R 18 000	R 9 000	R 20 000	R 13 000	R 6 000	R 10 000	R 7 000	R 3 000
Air-conditioner	R 24 000	R 16 000	R 11 000	R 17 000	R 12 000	R 8 000	R 9 000	R 6 000	R 4 000
Steering mechanism	R 24 000	R 14 000	R 7 000	R 17 000	R 10 000	R 5 000	R 8 000	R 5 000	R 3 000
Clutch	R 24 000	R 15 000	R 9 000	R 17 000	R 11 000	R 7 000	R 8 000	R 5 000	R 3 000
Braking system	R 23 000	R 14 000	R 6 000	R 16 000	R 10 000	R 4 000	R 8 000	R 5 000	R 2 000
Differential lock	R 22 000	R 19 000	R 12 000	R 16 000	R 14 000	R 9 000	R 8 000	R 7 000	R 5 000
Suspension	R 21 000	R 12 000	R 6 000	R 15 000	R 8 000	R 4 000	R 7 000	R 4 000	R 2 000
Entertainment system	R 21 000	R 11 000	R 5 000	R 15 000	R 8 000	R 4 000	R 8 000	R 4 000	R 2 000

CUSTOMER CARE & CLAIMS

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Prop shaft (Drive shaft)	R 19 000	R 8 000	R 5 000	R 13 000	R 6 000	R 4 000	R 7 000	R 3 000	R 2 000
GPS navigation system	R 18 000	R 14 000	R 5 000	R 13 000	R 10 000	R 3 000	R 7 000	R 5 000	R 2 000
Electric mirrors	R 17 000	R 13 000	R 9 000	R 12 000	R 9 000	R 6 000	R 6 000	R 5 000	R 3 000
Electrical components	R 16 000	R 10 000	R 6 000	R 11 000	R 7 000	R 4 000	R 6 000	R 4 000	R 2 000
CV joints	R 16 000	R 10 000	R 5 000	R 11 000	R 7 000	R 4 000	R 6 000	R 4 000	R 2 000
Cylinder head gasket	R 16 000	R 10 000	R 5 000	R 11 000	R 7 000	R 3 000	R 6 000	R 4 000	R 2 000
Viscous and electric fan	R 16 000	R 11 000	R 8 000	R 11 000	R 8 000	R 5 000	R 6 000	R 4 000	R 3 000
Cooling system	R 15 000	R 10 000	R 6 000	R 10 000	R 7 000	R 4 000	R 5 000	R 4 000	R 2 000
Radiator	R 14 000	R 11 000	R 7 000	R 10 000	R 8 000	R 5 000	R 5 000	R 4 000	R 3 000
Drive pulleys	R 12 000	R 8 000	R 4 000	R 9 000	R 6 000	R 3 000	R 5 000	R 3 000	R 2 000
Cambelt failure	R 12 000	R 8 000	R 4 000	R 9 000	R 6 000	R 3 000	R 4 000	R 3 000	R 2 000
Wheel bearings	R 11 000	R 7 000	R 5 000	R 8 000	R 5 000	R 4 000	R 4 000	R 3 000	R 2 000
Electric motors	R 10 000	R 8 000	R 5 000	R 7 000	R 6 000	R 4 000	R 4 000	R 3 000	R 2 000
Central locking	R 10 000	R 7 000	R 5 000	R 7 000	R 5 000	R 3 000	R 4 000	R 3 000	R 2 000
Electronic ignition	R 9 000	R 7 000	R 4 000	R 7 000	R 5 000	R 3 000	R 4 000	R 3 000	R 2 000
Transponder key	R 9 000	R 6 000	R 4 000	R 6 000	R 5 000	R 3 000	R 3 000	R 3 000	R 2 000
Alarms and immobilisers	R 9 000	R 7 000	R 5 000	R 6 000	R 5 000	R 3 000	R 3 000	R 3 000	R 2 000
Electrical winch	R 6 000	R 6 000	R 6 000	R 4 000	R 4 000	R 4 000	R 2 000	R 2 000	R 2 000
Car hire	R 8 000	R 5 000	R 3 000	R 6 000	R 4 000	R 2 000	R 3 000	R 2 000	R 1 000
Public transport	R 3 000	R 3 000	R 2 000	R 2 000	R 2 000	R 2 000	R 1 000	R 1 000	R 1 000
Overnight accommodation	R 6 000	R 4 000	R 2 000	R 4 000	R 3 000	R 1 000	R 2 000	R 2 000	R 1 000
Strip and quote	R 7 000	R 4 000	R 2 000	R 5 000	R 3 000	R 2 000	R 3 000	R 2 000	R 1 000
Roadside assistance	R 4 000	R 3 000	R 2 000	R 3 000	R 2 000	R 2 000	R 2 000	R 1 000	R 1 000

Specific terms and conditions under this section

- **Resultant damage**

Where a covered component is damaged by the mechanical breakdown or electrical failure of a non-covered component, payment will only be in respect of the repair or replacement of the covered damaged component.

- **Maximum limits**

- **The individual component and benefit limit**

The Table of components, benefits, and options, which indicates the maximum amount that we will pay for the components or benefits for the option selected and

CUSTOMER CARE & CLAIMS

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the criteria applicable to your vehicle category, and may not in all instances cover the full replacement value of the components.



Any additional costs will be for your own account. Examples relating to Benefit limit:

Criteria 1 – Option: Gold				
Component	BENEFIT LIMIT	REPAIR COST	CLAIMED AMOUNT	CLAIM PAID
Engine	R 85 000	R 150 000	R 85 000 (Benefit limit)	R 85 000 (Benefit limit)

o **More than one failure at the same time**

If there is more than one mechanical breakdown or electrical failure that happens or is reported at the same time, it will be treated as one claim.

In this event, the amount authorised will be limited to the higher maximum benefit limit.

Any additional costs will be for your own account.

If you have a claim for engine and suspension damage, although we treat it as one claim, each component is still subject to its own limit, and the total claim is limited to the highest limit.



We do not add the two benefit limits together to calculate the total claim amount.

Example 1: Criteria 1 – Option: Gold				
Component	BENEFIT LIMIT	REPAIR COST	CLAIMED AMOUNT	CLAIM PAID
Engine	R 85 000	R 50 000	R 50 000	R 71 000
Suspension	R 21 000	R 30 000	R 21 000 (Benefit limit)	
	Total	R 80 000	R 71 000	
Example 2: Criteria 3 – Option: Gold				
Component	BENEFIT LIMIT	REPAIR COST	CLAIMED AMOUNT	CLAIM PAID
Engine	R 30 000	R 50 000	R 30 000 (Benefit limit)	R 30 000 (Highest benefit limit)
Suspension	R 7 000	R 30 000	R 7 000 (Benefit limit)	
	Total	R 80 000	R 37 000	



- o **Maximum claim payment**

We will not pay more than the retail value of each insured vehicle across all components and benefits covered.



Example relating to maximum claim payment:

OPTIONS: Gold	
Criteria 1	Your vehicle's retail value is R 100 000. Your vehicle had a steering failure, and the claim value was R 20 000 which was covered in full by the Extended Warranty Cover. A few months later your vehicle's engine failed and requires replacement to the value of R 110 000. The benefit limit for the engine is R 85 000. We will only pay R 80 000 towards the repair as this is the difference between the maximum claim payment and the retail value of your vehicle. R 20 000 (Steering) + R 80 000 (Engine) = R 100 000 (retail value amount)
Criteria 2	Your vehicle's retail value was R 100 000 when the policy was taken and qualified for Criteria 1. You renewed your policy and due to the age and mileage, the vehicle now qualifies for Criteria 2, and you selected Gold. The retail value of your vehicle at the renewal date is R 70 000. A few months after renewal the gearbox fails and requires replacement to the value of R 50 000. The policy will only assist with R 40 000 towards the repair as the maximum benefit amount. At a later stage, the vehicle's Catalytic convertor fails and requires replacement to the value of R 40 000. We will only pay R 30 000 towards the replacement as this is the difference between the maximum claim payment and the retail value of your vehicle. R 40 000 (Gearbox) + R 30 000 (Catalytic convertor) = R 70 000 (retail value amount).

- o **Emergency repairs**

- o We provide cover for valid claims limited to the maximum benefit limit shown in the schedule and as set out in the Table of components, benefits and options;
- o Any additional costs will be for your own account.



Example relating to emergency repairs:

OPTIONS: Bronze	
Criteria 2	Your vehicle has an alternator failure on a Saturday morning, a registered repairer can repair your vehicle within 1 hour. The cost of the repair is R 5 000, which was paid by you. We will only reimburse you R 4 000 towards the repair as this is the maximum benefit limit, the R 1 000 will not be reimbursed. R 5 000 (alternator repair cost) - R 4 000 (benefit limit) = R 1 000 (not covered).



Special terms and conditions under this section

If you do not follow these conditions, then it is likely that your claim will not be paid.

- You must take all steps possible to keep the vehicle in a proper and efficient state of repair and not misuse the vehicle. Proper and efficient state includes preventative maintenance.
- If any mechanical breakdown or electrical failure occurs you must protect the vehicle from further loss or damage.
- You must supply us with any documents we require to process a claim.
- You must report all claims to us and take the vehicle to an administrator appointed repairer within 7 days of becoming aware of the mechanical breakdown or electrical failure otherwise the claim will not be accepted.
- **Servicing requirements:**
 - Your vehicle must be serviced as per the manufacturer's specifications and requirements. Every routine service must be carried out within 1 500km or 30 calendar days of the prescribed intervals. You must also keep copies of the invoices for your records in the event that the administrator requests copies.
 - No self-servicing is allowed.
 - If you do not service your vehicle as per the requirements, you will be in breach of the policy conditions, which may result in the policy being cancelled.
 - After each service, you must forward the invoice showing the vehicle's details, your policy number and the current odometer reading to the administrator's e-mail. This will ensure a fast claims process in the event of a claim. You must also keep copies of the invoices for your records in the event that they are requested by the administrator.

What we do not insure under this section

We do not cover the following:

- Hired vehicles, rebuilt vehicles (CODE 3), modified vehicles (including turbo conversions) and vehicles that are, or have been, used in any form of motoring competitions;
- Any consequential or indirect loss or damage of any kind or description whatsoever;

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- Components that were broken or had failed before the policy started;
- Repairs that have not been authorised by us;
- Any repairs if the odometer is not working or has been changed in any way or has been disconnected or replaced without our written approval;
- Damage resulting from oil leaks or for oil leaks themselves;
- Damage to drive shafts or steering racks as a result of damaged rubber boots;
- Damage caused by incorrect fuel, contaminated fuel, incorrect lubricants or contaminated lubricants, unreasonable use, improper servicing or malicious damage;
- Damage caused by a road accident or any accidental damage;
- Damage to vehicles that have been altered in any way from the manufacturer's specifications;
- Any components that are not listed under Components covered under this section;
- Any components that are still covered by the manufacturer's or supplier's warranty at the time of the mechanical breakdown or electrical failure;
- Damage to all electrical wiring, including damage as a result thereof;
- Service items or items that need to be changed at specific or regular intervals such as oil, grease, filters, hydraulic fluid, additives and anti-freeze, spark plugs, "v" and cambelts, consumables and the like;
- Costs or expenses that you can recover from your motor insurance policy; and
- Resultant damage on parts not listed in the Components covered under this section.
- Nuclear risks: Loss, damage or liability directly or indirectly caused by, or arising from, ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste arising from burning nuclear fuel, or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment;
- War and public disorder: Any loss, damage or liability caused by civil commotion, riot, strike, war, mutiny, military rising, martial law, rebellion, revolution, any act in protest against any State, Government, or any Government body.



Contact details

Office hours

Monday to Thursday	07h30 to 17h00
Friday	07h30 to 16h30

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Closed on weekends and public holidays

Claims department

0861 637 242

E-mail

value4u@m-sure.co.za

How to claim

- **When you become aware of an incident:**

- Contact your broker, financial adviser or the administrator;
- All claims must be reported within 7 days;
- The administrator will advise who the administrator appointed repairers are;
- Take the vehicle to an administrator appointed repairer, otherwise the claim may not be accepted;
- The repairer must establish the nature of the mechanical breakdown or electrical failure and must contact the administrator for authorisation to proceed with the repairs. Repairs cannot start unless the administrator has given authorisation. The administrator will also supply their claim authorisation number.

- **When the repairs have been completed:**

- The repairer will invoice the administrator directly;
- We will only pay for the portions covered by this policy.

- **When you have an emergency repair:**

- All valid claims must be reported to your broker, financial adviser or the administrator on the following working day;
- The vehicle must be repaired by a registered repairer;
- Pictures to be taken of the failed / damaged item and where possible the item to be kept;
- The repairer to provide a written report;
- A detailed invoice to be provided including the vehicle details (Make, model, Vin number and registration number) and odometer reading;
- Proof of payment to be provided with the invoice.

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- **Claims disputes or repudiations and time bar**

- You have 120 days, from the date your claim was submitted, to provide the administrator with all necessary claim documents or information so that the claim can be processed. Should the outstanding claim documents or information not be received within the specified 120 days, the claim will not be considered and treated as not taken up and will be closed.
- If your claim has been repudiated or the amount disputed, you have 90 days after receipt of our repudiation letter or agreement of loss to make representations to us in respect of our decision. You have a further 6 months to institute legal action against us after the expiry of the 90 days referred to above. Failing which, you will forfeit your claim.

You also have the right to lodge a complaint with the Insurance Ombud.