

Motor Warranty

Motor Warranty insurance is designed to pay towards the cost of repairing your vehicle following mechanical or electrical breakdown.

Mechanical or electrical breakage means the sudden and unexpected failure of a part arising from any permanent mechanical, electrical or electronic fault, which causes the part to stop working, and means that it needs repairing or replacing before it will work properly.

This section of your policy document confirms the details of your Motor Warranty cover and must be read together with the entire policy document and your schedule.

Please note that this policy is not meant to be a maintenance or service plan.



You always get something out.

Car

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OUTsurance is a licensed insurer and FSP.

YOUR RESPONSIBILITIES

You have certain responsibilities which are listed below. If you fail to meet these responsibilities, your claim may be rejected.

Notify us of any changes

You must notify us of any changes to your circumstances or to your vehicle that may influence our decision on whether to provide you with cover and/or the premium amount that is charged.

You need to notify us if the vehicle reaches the maximum mileage of 300 000km or exceeds 15 years of age from the date of first registration permitted.

Ensure your vehicle has a full-service history

Your vehicle must have a full-service history before cover starts and must continue to be serviced for the duration of this cover. This means that your vehicle must be serviced by a member of the Retail Motor Industry (RMI) organisation or the Franchise Dealer.

You must keep record of the services carried out on your vehicle.

Preventing loss or damage

You must take reasonable, necessary steps to prevent or minimise damage to your vehicle. This includes:

- Complying with the manufacturer's recommendations
- Maintaining the vehicle in a fit and sound condition

When you become aware of a potential problem you must protect your vehicle from further damage by not continuing to operate the vehicle if doing so can cause further damage. (E.g. after noticing that your vehicle is overheating you must stop driving immediately to minimize further damage.)

CLAIMS PROCESS

Our responsibilities

We will settle your claim by paying out cash to you. We will assess the amounts on the quote claimed for labour, repairs and replacements in order to determine whether the amounts are reasonable. Should the amounts claimed be deemed to be excessive, we may authorise a lower amount.

All quotes for repairs must be obtained from a member of the Retail Motor Industry (RMI) organisation or the Franchise Dealer. The repairs must be done by a workshop that is a member of the Retail Motor Industry (RMI) organisation or the Franchise Dealer.

You are always liable for the payment to the workshop. We will not be liable for any instructions you give to proceed with repairs.

Towing costs included in the Help@OUT benefit section of your policy will be paid directly to the towing operator if authorised by OUTsurance.

Your responsibilities

a) Time periods following any claim or incident

You need to report your claim or any incident that may lead to a claim to us as soon as possible, but not later than 31 days from the date of incident. This includes incidents for which you do not want to claim but which may result in a claim in the future.

b) Obtain authorisation for claim and amounts

You need to obtain authorisation from us for the entire quotation before instructing the repairer to continue with the work. We will only be liable for repairs and amounts authorised by us.

If the workshop needs to do some work to disassemble parts to determine the cause and cost of the failure, this cost will be paid up to the maximum amount for 'Strip and quote' mentioned in your schedule.

c) Correct information

You need to give complete and accurate information and documentation we require within the timeframe we set. This includes, but is not limited to:

- Description of the failure
- Proof of your vehicle's full-service history
- A damage report from the workshop explaining why the repairs are needed
- A quote for the repairs detailing the parts and labour claimed for
- The mileage of your vehicle at the time of the failure. If the mileage cannot be confirmed because your vehicle's odometer is not connected, not working or has been tampered with, your claim may be rejected.

The report and quote must be from a member of the Retail Motor Industry (RMI) organisation or the Franchise Dealer.

We act on the information you provide, therefore any information which is misleading, incorrect, or false may lead to the rejection of the claim and the cancellation of your policy.

When we need your assistance

You need to comply with our reasonable instructions and requests.

For example, we may require one of our assessors to inspect your vehicle and we will need access to the vehicle in order to conduct an assessment.

Excess

This is the amount you contribute for every claim and is noted on your schedule. The excess amount will be deducted from the total payment made on a claim.

An additional excess equal to 20% of the claim amount will apply to all claims occurring within six months of activating the cover.

WHAT IS COVERED

Parts covered

Only parts listed in the benefit table are covered. The limit applies to the total of all the parts listed next to each benefit, including the reasonable cost of labour to have the repair done. Refer to your policy schedule for the limit amount per benefit and the benefits covered on the plan you have chosen. Not all benefits are covered on all plans.

Only parts that failed after cover was activated, are covered. Since wear and tear is not covered by this policy, any routine maintenance is excluded, even if the part is listed in the benefit table.

Note that any failure as a result of a specified part because of overheating, overfueling or cam-belt feature, can only be claimed for under that specified benefit. For example, overheating is a specified benefit, therefore any parts damaged as a result of overheating can only be claimed for under the overheating section and not the engine benefit.

The limit applies per incident.

WHAT IS NOT COVERED

- Wear and tear is not covered. This refers to the natural and unavoidable damage caused by the aging or normal use of a part.
- You have no cover while the vehicle is still under the Manufacturer's Warranty.
- Any part still under warranty after being replaced is not covered.
- You will have no cover for the first 30 days after activating cover.
- Car hire is not provided in the event of a Motor Warranty claim.
- Any rebuilt vehicles (vehicles registered as code 3) or demolished (vehicles registered as code 4) are not covered.
- Any modified vehicles or parts are not covered.
- Cover will cease when your vehicle reaches 300 000km or exceeds 15 years of age from the date of first registration.
- Any failure of a part that was caused because you continued to operate your vehicle after you became aware of a potential problem is not covered.
- Any routine maintenance, replacement or repair of service items that need changing at specific or regular intervals (e.g. oil, grease, filters, hydraulic fluid, additives and antifreeze, spark plugs, and consumables) are not covered. Repairs of oil leaks are not covered.
- Any claim that is not accompanied by a damage report and quote from a member of the Retail Motor Industry (RMI) organisation or the Franchise Dealer will not be paid.
- Any consequential loss (any further or additional loss that you might suffer because of your vehicle's breakdown) is not covered.
- Vehicles used for any of the following are not covered:
 - In connection with any performance test or demonstration purposes
 - In any motor sporting activity or while being tested for any motor sporting activity
 - On a motor sporting circuit or track
 - Renting out your vehicle for use by others
 - Using your vehicle to carry passengers for reward.
- We do not cover the failure of a part where the cause can be attributed to any of the following:
 - Damage caused by insects or pests
 - Fire or water damage

- Foreign matter in the fuel, engine, gearbox and cooling systems (e.g. dirt in the radiator causing the water pump to fail)
- Incorrect or incomplete repairs and faulty workmanship
- Detonation or pre-ignition
- Using the incorrect fuel or wrong grade of fuel
- Abusing your vehicle or driving it in a negligent way. This includes over-revving, overloading or using the vehicle under conditions not suitable for the vehicle type (e.g. driving a sedan on an off-road track).
- No part that forms part of an official recall campaign is covered
- No damages following a claimable event from your vehicle insurance is covered under this policy.
- No parts that failed due to defective design or manufacture are covered.

BENEFIT TABLE

BENEFIT	PARTS COVERED	LITE	STANDARD	EXECUTIVE
Air conditioner	Compressor and condenser only. Re-gassing will be covered in the event of a major part failure.	No Cover	R4 600	R6 200
Braking system	Master cylinder, servo unit, wheel cylinders and ABS control unit and all sensors. Vacuum pump on diesel vehicles only (excluding all friction materials).	R3 000	R4 100	R5 500
Cambelt failure	The cambelt, cambelt tensioner pulley and springs, cambelt bearings and cambelt cover. Note: Cambelt failure is a specified benefit item and cannot be claimed under the engine benefit.	R4 000	R6 400	R8 000
Clutch	Clutch plate, pressure plate, clutch cable, clutch fork, master and slave cylinder, release bearing, pilot bearing, and flywheel are covered against mechanical failure only.	R3 000	R4 100	R5 500
Cooling system	Water pump, welsh plugs, thermostat, thermo-switch, heater radiator and oil cooler.	R3 500	R4 600	R6 200
CV joints and driveshaft	Half shafts, side shafts, CV joints, CV boots and the centre bearing, excluding propeller shaft tube.	R3 000	R4 100	R5 500
Differential	All the internal parts of the differential: the crown wheel and pinion, carrier, spider gears, axle half-shafts, rear hubs and bearings.	R6 500	R15 000	R25 000
Differential lock	All internal parts and actuators / sensors (internal and external).	No Cover	No Cover	R7 800
Drive pulleys	Crankshaft, camshaft, tensioners, and jockey pulleys are covered in the event of mechanical failure only.	No Cover	R3 500	R4 700
Electrical parts	Alternator, starter motor, front and rear windscreen wiper motors (excluding serviceable items, switches, relays, brushes and bushes) · We do not cover batteries, switches and relays · We do not cover the charging devices or any other related system of hybrid and electric vehicles.	No Cover	R4 100	R5 500
Electronic ignition	Distributor and coil packs (excluding ignition switch, barrel or key).	R3 500	R4 600	R6 200
Engine	All the internally lubricated parts of combustion engines: the oil pump, crank shaft, big end and main bearings, con-rods, gudgeon pins, pistons and rings; valves, valve guides and springs; rockers, push rods, camshafts and cam followers; timing gears, timing chain and timing chain tensioner; the electric drive motors of hybrid and electric vehicles. The following is not covered: decarbonisation (to remove carbon from the piston crown and the combustion chamber roof); failures caused by build-up of carbon; the batteries, charging devices or any other related systems of hybrid and electric cars.	R11 000	R25 000	R35 000
Fans	Viscous and electrical fans engine cooling fans.	No Cover	No Cover	R2 750
Free wheel hubs	Complete unit and 4x4 actuator (applicable to 4x4 vehicles only).	No Cover	R4 100	R5 500
Fuel system	Mechanical and electrical fuel pumps, injectors, fuel injection control, sensor units (excluding all calibration and serviceable parts and failure as a result of the use of incorrect or contaminated fuel).	R3 000	R4 100	R5 500
Management system	Engine (ECU), transmission and body control management units.	No Cover	R5 800	R7 800
Overfueling	Any overfueling-related events: resultant cracked cylinder heads; cylinder washing as well as crown flaming; piston skirt seizure.	No Cover	R4 100	R5 500
Overheating	Any overheating-related events: resultant warped cylinder heads, cracked cylinder heads, collapsed pistons or piston rings; the failure of the cylinder head gaskets.	No Cover	R6 400	R8 000
Propshafts and couplings	U-joints and centre bearings (including balancing only in the event of a valid claim).	No Cover	No Cover	R5 500
Steering mechanism	All internal parts of steering box, steering rack and power steering pump, column shaft, bearings joints, steering lock and sensors.	No Cover	R4 100	R5 500
Strip and quote	Work that the workshop needs to do in order to disassemble a part before they can determine the cause and cost of repairs will be paid under this benefit.	R1 000	R1 000	R1 000
Transfer box	All internal parts including actuators and sensors.	No Cover	R5 800	R7 800
Transmission (Manual and Automatic)	Manual: All internally lubricated parts and related sensors: the gears, shafts, synchromesh, hubs and rings, selectors, bearings, bushes and gear lever linkages. Automatic: All lubricated parts: the torque convertor, flex plate, gears, shafts, clutch packs and brake bands, servos and governor, valve body, shafts, gear lever selector switch, bearings and bushes, gear lever and linkages.	R6 500	R15 000	R25 000
Turbo or supercharger	Original manufacturer-fitted turbo charger unit, intercooler, superchargers and boost control valve only (or waste gate valve.)	R4 000	R5 800	R7 800
Wheel bearing	All wheel bearings are covered.	R3 000	R4 100	R5 500