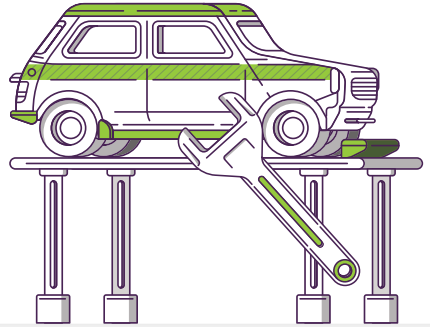




Your Motor Warranty policy



Welcome to OUTsurance, where 'you always get something out'.

We are a proud leader in our field.

We recognise that you are in control of your possessions and have designed your policy to suit your individual requirements to ensure that you stay in control.

We pioneered the OUTbonus which is recognised as the reward for those who are claim free. We look forward to the day that you receive your OUTbonus.

This policy document forms an essential part of the set of documents we mailed to you. It defines the cover we provide under the following headings which are easily identified by the various icons:

✓ **WHAT IS COVERED and**

✗ **WHAT IS NOT COVERED**

Examples are used to explain specific, practical ways in which the cover is applied.

This is a plain language document, ensuring that it is easy to read and conveys the details of your policy in the clearest possible way.

Please read the documents to make sure that you understand the scope of your cover. Call us on **08 600 70 000** for any queries or to update your information.

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Your Motor Warranty policy

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.

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 can only be serviced by a member of the Retail Motor Industry (RMI) organisation or the Franchise Dealer. The services must be carried out according to the vehicle manufacturer's specifications and intervals for the specific model.

You must keep record of the services carried out on your vehicle. In the event of a claim we will request proof of all the services so it is important to keep the information as this can influence the outcome of your claim.

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

Your responsibilities

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 30 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.

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.

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.

Our responsibilities

After receiving the requested information 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 for any amounts we did not authorize. 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.

What is covered under your policy

✓ 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.
- 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 failure, 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 under your policy

- ✗ 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 60 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.
- ✘ No damage resulting from changes being made to the vehicle's computer components are covered. Computer components include any computer, data processing equipment, microchip, integrated circuit or similar device in computer or non-computer equipment or any computer software, tools, operating system or any computer hardware or peripherals and the information or data electronically or otherwise stored in or on any of the above. This includes damage resulting from software changes performed by the manufacture, third parties or changes made with malicious intent.
- ✘ Dual insurance - if there are any other insurance policies giving the same cover as in this policy we will pay our pro-rata portion of any claim.

Benefit table

Location in vehicle	Benefit	Parts covered	Plan type limit	
			Executive	Standard
General	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

Location in vehicle	Benefit	Parts covered	Plan type limit	
			Executive	Standard
Engine	Engine	<p>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.</p> <p>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.</p>	R60 000	R38 000
	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.	R13 500	R9 500
	Turbo or super-charger	Original manufacturer-fitted turbo charger unit, intercooler, superchargers and boost control valve only (or waste gate valve.)	R13 500	R8 500
	Over-heating	Any overheating-related events: resultant warped cylinder heads, cracked cylinder heads, collapsed pistons or piston rings; the failure of the cylinder head gaskets.	R13 500	R9 500
	Management system	Engine (ECU), transmission and body control management units.	R13 500	R8 500

Location in vehicle	Benefit	Parts covered	Plan type limit	
			Executive	Standard
Engine (Continue)	Cooling system	Water pump, welsh plugs, thermostat, thermo-switch, heater radiator, engine radiator and oil cooler.	R10 500	R7 000
	Electronic ignition	Distributor and coil packs (excluding ignition switch, barrel or key).	R10 500	R7 000
	Air conditioner	Compressor and condenser only. Re-gassing will be covered in the event of a major part failure.	R10 500	R7 000
	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).	R9 500	R6 000
	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.	R9 500	R6 000
	Overfueling	Any overfueling-related events: resultant cracked cylinder heads; cylinder washing as well as crown flaming; piston skirt seizure.	R9 500	R6 000
	Drive pulleys	Crankshaft, camshaft, tensioners, and jockey pulleys are covered in the event of mechanical failure only.	R8 000	R5 500
	Fans	Viscous and electrical fans engine cooling fans.	R5 000	R3 000

Location in vehicle	Benefit	Parts covered	Plan type limit	
			Executive	Standard
Brakes	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).	R9 500	R6 000

Location in vehicle	Benefit	Parts covered	Plan type limit	
			Executive	Standard
Clutch	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.	R9 500	R6 000

Location in vehicle	Benefit	Parts covered	Plan type limit	
			Executive	Standard
Drivetrain	Differential	All the internal parts of the differential: the crown wheel and pinion, carrier, spider gears, axle half-shafts, rear hubs and bearings.	R42 500	R22 500
	Differential lock	All internal parts and actuators / sensors (internal and external).	R13 500	R8 500
	CV joints and drive-shaft	Half shafts, side shafts, CV joints, CV boots and the centre bearing, excluding propeller shaft tube.	R9 500	R6 000
	Wheel bearing	All wheel bearings are covered.	R9 500	R6 000
	Prop-shafts and couplings	U-joints and centre bearings (including balancing only in the event of a valid claim).	R9 500	R6 000
	Free wheel hubs	Complete unit and 4x4 actuator (applicable to 4x4 vehicles only).	R9 500	R6 000

Location in vehicle	Benefit	Parts covered	Plan type limit	
			Executive	Standard
Gearbox	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.	R42 500	R22 500
	Transfer box	All internal parts including actuators and sensors.	R13 500	R8 500

Location in vehicle	Benefit	Parts covered	Plan type limit	
			Executive	Standard
Steering	Steering mechanism	All internal parts of steering box, steering rack and power steering pump, column shaft, bearings joints, steering lock and sensors.	R9 500	R6 000