



**PROTECT
YOURSELF
AGAINST
UNEXPECTED
REPAIR COSTS**

**COVER
YOUR CAR
FOR THE
REST OF ITS
LIFE**

**ENJOY
AFFORDABLE
MONTHLY
PREMIUMS**

**SERVICE
BENEFIT ON
SELECTED
PLANS**



**The Hollard Motor Xtender.
INSURANCE POLICY**

POLICY INTRODUCTION

This policy is underwritten by:

The Hollard Insurance Company Limited (Hollard)

Reg No: 1952/003004/06

22 Oxford Road (entrance in Federation Road), Parktown, 2193

Tel: 011 351 5000

www.hollard.co.za

The Policy Schedule and all the terms and conditions, form the Contract of insurance between Yourself and Hollard. Make sure that You are familiar with the contents of all the documents and that all the details on the Policy Schedule are correct in every respect.

This Policy document replaces all previous policy documents.

This Policy includes an agreement by You to the disclosure of private underwriting and claims information in General Terms and Conditions Section E

**For queries call:
0860 10 90 99**

COVER INTRODUCTION

Purchasing and driving a vehicle is associated amongst other things with quality, reliability, safety and comfort. In order to ensure that You enjoy thousands of carefree kilometres with Your Vehicle, You need to ensure that the Vehicle is maintained in a proper way and according to recommended manufacturer specifications. Regular care and professional servicing are necessary for this to be achieved.

This Policy contains important information on:

- The Motor Xtender Policy Options
- The Optional Cover Options

Each of these points is discussed comprehensively in this Policy. It is important that You familiarise Yourself with the contents to ensure that Your Vehicle is kept in optimum condition and maintained according to the manufacturer's specifications, so that the selected cover on Your Vehicle remains intact.

We are committed to keeping You on the road through a network of Hollard approved workshops, which will repair and service Your Vehicle in accordance with manufacturers' guidelines.

As a new client You will be expected to accept the terms and conditions of cover telephonically, in order to activate Your selected cover. This telephonic acceptance will be recorded for Our records and Your protection.

BENEFIT SUMMARY OF THE MOTOR XTENDER COVER OPTIONS

Depending on the cover option selected, the included benefits will offer You the following:

- **The Move Cover Option**

Covers repairs and/or replacement of the three major components, as a direct consequence of mechanical breakdown occurring during the period of this Policy.

Components Covered

- Engine
- Transmission
- Drive shafts (Prop shafts)

- **The Drive Cover Option**

Covers repairs and/or replacement of components, as listed as a direct consequence of mechanical breakdown occurring during the period of this Policy.

Components Covered

- Engine
- Transmission
- Differential (Transaxle)
- Front wheel drive unit
- Management system
- Turbo assembly
- Drive shafts (Prop shafts) / CV Joints
- Steering mechanism
- Braking system
- Overheating
- Electrical components
- Fuel system
- Electronic ignition
- Cooling system
- Air conditioner
- Cam belt failure
- Clutch
- Wheel bearings

• **The Cruise and Maxi Cruise Options**

In addition to mechanical breakdown cover, the Cruise and Maxi Cruise Options also ensures that Your Vehicle is serviced with the same quality applied. The Cruise and Maxi Cruise Options offers You:

- Increased component limits, as well as payment for a maximum of two services per annum to a limit as stated in your Policy Schedule.
- Please refer to section D for information on what is covered by services.

Components Covered

- Engine
- Transmission
- Differential (Transaxle)
- Front wheel drive unit
- Management system
- Turbo assembly
- Drive shafts (Prop shafts) / CV Joints
- Steering mechanism
- Braking system
- Overheating
- Electrical components
- Fuel system
- Electronic ignition
- Cooling system
- Air conditioner
- Cam belt failure
- Clutch
- Wheel bearings
- Services (maximum of 2 per annum)



CUSTOMER RESPONSE CENTRE

Service and maintenance facilities are available and supported by a comprehensive network of Hollard approved workshops throughout the Republic of South Africa.

We take much pride and pleasure in providing You with the best customer support possible. Therefore, should You have any difficulty please contact Us on the following number for all Your requirements, including roadside assistance:

0860 10 90 99

Section A ROADSIDE ASSISTANCE

This Sub-section of the Policy provides You with peace of mind as You will have 24-hour access to the following services in the event of Your Vehicle breaking down, anywhere in the Republic of South Africa.

1. Breakdown assistance

In the event of a mechanical or electronic breakdown You must contact Our Customer Response Centre who will organise assistance.

2. Towing recovery

In the event that Your Vehicle cannot be repaired at the roadside, Our Customer Response Centre will arrange for the Vehicle to be towed to the nearest place of repair, or safekeeping. (Max R750) after hours and (Max R500) during office hours.

3. Faulty Battery

In the event of a faulty battery, Our Customer Response Centre will send assistance to jump-start Your Vehicle. This service excludes the costs of parts, components, lubricants or any other similar charges. (Max R350)

4. Flat tyre

In the event of a flat tyre, Our Customer Response Centre will send a response unit to assist with the removal and fitment of the Vehicle's on-board spare wheel, subject to the appropriate spare wheel being available in Your Vehicle. This service excludes the costs of tyres, parts, wheel balancing or any other similar charges. Should a tow be required this will be covered under the towing benefit.

5. Fuel

If the Vehicle has run out of fuel, call Our Customer Response Centre who will send a response unit with a limited amount of fuel.

6. Keys

If the keys are accidentally locked in the Vehicle, or the keys are broken in the ignition or door, please call the Customer Response Centre who will appoint a locksmith to assist you. You will be covered for the call out of a locksmith and one hour's labour. This service excludes the costs of keys, key cutting, lubricants and other similar charges. If the service provider is unable to address the problem at the current location, any additional costs like towing of the Vehicle will be for Your account.

7. Out of Town

In addition to the above benefits, the following benefits apply in the event of an electrical and/or mechanical breakdown that takes place more than 100 km from Your home, whilst travelling en-route to a destination and which prevents You from continuing Your journey, call our Customer Response Centre to arrange the following:

7.1. Vehicle Repatriation

Where the problem has occurred outside a radius of 100km from your normal place of residence, requiring that you leave your vehicle for repair, Innovation Road Assistance will arrange for the collection of the vehicle and return it to your normal place of residence or destination after the repair has been effective. Vehicle repatriation cover is limited to R750.

7.2. Trip Interruption Benefit

In the event of a breakdown occurring more than one hundred (100) kilometres from home and results in a repair facility keeping a vehicle overnight, Innovation Road Assistance will arrange and pay for accommodation up to a maximum of R500.

7.3. Car Hire

In the event of a breakdown covered by this contract, Innovation Road Assistance will arrange and pay for car hire up to 24 hours to get the client to his destination or place of residence should he not wish to spend the night while the vehicle is being repaired. A maximum of R700 will apply.

Waiver

Whilst We and Our partners will make every effort to provide the services described in Sub-Section A, no liability can be assumed for incidents of damage, theft, delays, personal or consequential loss arising from the performance, non-performance or inability to perform any of these services.

To access the above benefits please contact the Customer Response Centre on

Conditions

- **Reimbursement** - In the event of a call not being logged through the 24-hour call centre, and the client pays for his own assistance, Innovation Road Assistance will not reimburse the client or service provider.
- **Locksmiths** - In the case of a locksmith being called out, the keys of the vehicle must be locked inside the vehicle. Lost keys disqualify the client from this benefit.
- **Immobilisers** - Faulty immobilisers are excluded from the service. However, in the event of an immobiliser being defective on the side of the road, Innovation Road Assistance will tow the vehicle to the nearest service provider.
- **Towing Distance** - Innovation Road Assistance only covers the distance from point of breakdown to the nearest competent or specified repairer. The service does not cover tows from one repair to another.
- **Cancellations** - On the event of a client cancelling an assistance request after 15 minutes of the call being made, the client will be liable for a cancellation fee of R150 excluding VAT
- **Vehicle Covered** - The benefits offered by Roadside Assistance are only applicable to the covered vehicles covered by the policy.

0860 10 90 99

Section B OPTIONAL COVER

Only available if you have selected this cover and have paid the premium accordingly.

We offer Car Hire, Small Accident Repair Cover, as well as cover for Tyres.

The benefits of these optional products and services are covered in more detail below:

1. Car Hire

If it is not possible to repair the Vehicle within one working day of the authorisation of the repair, our claims administrators will arrange for a rental car for up to a maximum period of 5 days, limited to the rental charges for a Class A Car (unlimited mileage). This will, however, exclude any deposit, personal insurance, and fuel or road toll costs and is subject to the terms of the car hire company. This cover is subject to the additional premium being paid as stated in the Policy Schedule.



Specific Conditions applicable to Car Hire

- You shall sign all documentation as required by the car hire company and You shall provide a fuel deposit in the amount required by the car hire company.
- Only people declared to and authorised by the car hire company may drive the rental car and such persons must be in the possession of a valid driver's licence.
- You are required to comply with all the terms, conditions and insurance requirements of the car hire company agreement, failing which You shall not be eligible for the benefits in terms of this Policy and You will be obliged to return the rental car to the car hire company.
- The rental car shall be provided to You with the necessary lubricants, including a full tank of fuel and thereafter You will be responsible for all subsequent refuelling and lubricant costs.
- The rental car shall only be used for private or business purposes and shall specifically exclude hiring, carriage of goods or passengers for reward, racing, rallying, trails and speed or other contests.
- **You will be responsible for :**
 1. any insurance first amount payable as determined by the car hire company in the event of a loss or damage to the rental car.
 2. any fines incurred whilst the rental car is in Your custody and control or until it is returned.
 3. any delivery and collection charges.
 4. all costs arising after the rental car has been in Your custody and control for longer than the 5 days.
 5. if You breach any of the terms and conditions contained in this Policy, the cover shall be voided and You shall be responsible for the payment due to the car hire company for all charges relating to the rental car.

2. Small Accident Repair Cover

Subject to the additional premium being paid as stated in the Policy Schedule, We agree to cover You against minor repairs as defined below, subject to the terms, conditions and exceptions contained herein:

2.1. Minor Repairs

Chips, minor dents and light scratches caused by day-to-day motoring, including windscreen chips and mag wheel scratch repairs.

2.2. Dent

An area not exceeding 15 cms in diameter. Where any part of the body panel has been ripped or torn the damage shall not be defined as a "dent" and shall not be covered under this Policy.

2.3. Chip

An area not exceeding 1.5 mms in diameter.

2.4. Scratch

An area not exceeding 15 cms in length and not extending over 2 or more adjacent body panels.

2.5. Mag Wheel Scratches

An area not exceeding 15 cms in length & diameter. Where any part of the Mag wheel is bent or buckled it will not be covered under this Policy.

2.6. Windscreen

A stone chipped area not exceeding 10 mm in diameter where the chip impairs the driver's view. Where any part of the chip has cracked beyond the chip, the damage will not be covered under this Policy.

Specific Conditions applicable to the Small Accident Repair Cover

- i) Cover is limited to damages not exceeding the amount specified in your Policy Schedule per claim inclusive of VAT. There will be no cover if the cost of repairs, irrespective of the size of the damage, exceeds this limit.
- ii) You must notify Us of any event which could give rise to a claim in terms of this cover within 30 days of the incident.
- iii) Any repair work commenced or carried out without prior authorisation from the Administrator will render the claim invalid.
- iv) Once the repair work has been completed, You are liable for a first amount payable as specified in your Policy Schedule inclusive of VAT to the repairer, which must be paid before the car can be released.
- v) You will be responsible for payment of any repair work completed by the repairer that falls outside the scope of this cover.
- vi) When You collect the Vehicle after repair, You must check that all work has been properly completed. If the repair is not to Your satisfaction, You should not accept the Vehicle and immediately advise the Administrator.
- vii) The Administrator is mandated to authorise claims. You must, therefore, allow the Administrator access to inspect the Vehicle, which is the subject of a claim.
- viii) You must advise the Administrator of any other insurance which covers the same loss, following which We shall only be liable for our pro rata portion of such a loss.

Specific Exclusions applicable to the Small Accident Repair Cover

There will be no cover in respect of:

- i) Any damage which in Our discretion is deemed to have been incurred as a result of a collision or other accident and is not as a result of day to day motoring.
- ii) Any damage not defined as a “scratch”, “dent” or “chip”.
- iii) Any damage caused by hail, rust or by corrosion.
- iv) Any damage caused by stickers or decals.
- v) Any damage to beading or moulding.
- vi) Any damage resulting in the replacement of any body panel or part thereof.
- vii) Any damage involving accessories, door mouldings, window mouldings, lamps of any sort or any window panel.

3. X-Sure Tyre Cover

Subject to the additional premium being paid as stated in the Policy Schedule, We agree to provide cover for the 4 road tyres fitted to the insured Vehicle. Should a road tyre(s) become irreparable during the Period of Insurance whilst used on a maintained South African road as a result of a cut, bruise, impact break or puncture (excluding cosmetic, chemical or atmospheric damages), We shall credit You with the Tyre Sum Insured, (as defined below), toward the price of an equivalent new tyre purchased by You from Tiger Wheel & Tyre (Pty) Limited. The cover relates to a credit against the purchase of a new tyre(s) only and not for the replacement thereof. Should You not wish to purchase a new tyre, You shall forfeit Your rights to the credit.

This cover shall terminate if You are no longer the owner of the insured Vehicle to which the tyre(s) are installed.

Tread Limit

This is the minimum legal tread limit (hereafter referred to as the Tread Limit) as stipulated by the National Road Traffic Act No 93 of 1996. This states that no person shall operate a motor vehicle on a public road which:



- is fitted with a tyre unless such tyre displays throughout, across its breadth and around its entire circumference, a pattern which is clearly visible, and has a tread of at least 1 mm in depth; or
- is fitted with a tyre which contains a tyre tread depth indicator, if the tread is level with the tyre tread depth indicator.

Period of Tyre Insurance

The Period of Tyre Insurance will be until the earlier of:

- the original tread of the specified tyre being worn to the Tread Limit as defined above at the time of a claim;
- or the non-payment of premium;

The Policy will renew automatically on the debit day of every month.

Tyre Sum Insured

The Tyre Sum Insured shall be the Basic, Medium or High Value amount stated in the Policy Schedule in respect of a new passenger tyre purchased from Tiger Wheel & Tyre. Should You dispute any determination made by Tiger Wheel & Tyre, such dispute must be referred to Us in the first instance.

Specific Exclusions, Provisions and Conditions applicable to the Tyre cover

We shall not be liable for:

- i) Manufacturing defects in workmanship and/or materials of the specified tyre.
- ii) Loss of or damage to the Vehicle on which the specified tyre was installed.
- iii) Loss or damage to the rims or alloy wheels of the Vehicle on which the specified tyre was installed.
- iv) Any amount which exceeds the Tyre Sum Insured as calculated.
- v) Damage to the Vehicle or injury to the driver as a result of any road hazard.
- vi) Any specified tyre deemed safely repairable in the opinion of Tiger Wheel & Tyre.
- vii) Damage to the specified tyre/s if any part of the Vehicle, i.e. rims or alloy wheels is damaged at the same time.
- viii) Loss or theft of the specified tyre.
- ix) Negligence of whatsoever nature resulting in damage to the specified tyre/s.
- x) Loss of or damage to the specified tyre/s as a result of vandalism, abuse or mechanical irregularities of the Vehicle.

Claims procedure and notification period relative to this Sub-section only

- i) All claims must be reported to the Administrator immediately and all documentation must be received by the Administrator within 30 days of the date of loss. The term "date of loss" shall mean the date of loss or damage as described herein, which date must fall within the Period of Insurance.
- ii) The Administrator will provide You and the Tiger Wheel & Tyre store of Your choice with Your authorization number.
- iii) Once a Tiger Wheel & Tyre Manager has assessed the specified tyre and the claim has been approved, the benefit(s) provided by this cover shall be credited to the purchase of a new tyre.
- iv) Tiger Wheel & Tyre will provide the Administrator with the serial number of your newly purchased tyre.
- v) In the event of a valid claim being approved, You will not be entitled to buy/keep the damaged tyre. Ownership in and to the damaged tyre shall pass to Tiger Wheel & Tyre against receipt of this benefit.

Section C MOTOR XTENDER COVER

This sub-section provides the following cover based on the components covered by Your selected product

1. Sudden and unforeseen breakage of parts:

This Sub-section covers repairs and/or replacement of the following components, as required in consequence of a mechanical breakdown occurring during the period of this insurance and is subject to the terms, conditions and exclusions of this policy.

The total claim shall not exceed the Limits of liability, as specified in your Policy Schedule.



Components Covered:

- **Engine:**

All internal components including oil pump, crank shaft, big end and main bearings, con-rods, gudgeon pins, pistons and rings, valves (excluding burnt out or pitted valves), valve guides and springs, rockers, push rods, camshafts, and cam followers, timing gears, timing chain and tensioner and flywheel. (Decarbonisation and failures caused by build-up of carbon deposits or blown cylinder head gaskets and consequential damage are specifically excluded).

- **Gearbox transmission in component list:**

Manual Transmission:

All internal components including gears, shafts, syncro hubs and rings, selectors, bearings and bushes plus gear lever linkages.

Automatic Transmission:

All internal components including torque convertor, gears, shafts, syncro clutches and brake bands, servos and governor, valve body, shafts, bearings and bushes plus gear lever and linkages.

- **Differential & Front Wheel Drive Unit:**

All internal parts of differential or front wheel drive unit, including crown wheel and pinion, differential locks, axle half-shafts, rear hubs and bearings.

- **Management System:**

Engine and transmission management control units only.

- **Steering Mechanism:**

Column shaft, bearings and joints, internal components of the steering box, steering rack and pinion, steering pump.

- **Braking System:**

Master cylinder, servo unit, wheel cylinders and ABS control unit and all sensors (All friction materials are excluded).

- **Electrical Components:**

Alternator, starter motor and windscreen wiper motors (excluding all switches and relays).

- **Cooling System:**

Water pump, thermostat and viscous cooling fan assembly (excluding fan blades), radiator and expansion bottle, excludes heater matrix and hosing

- **Turbo chargers:**

Original manufacturer fitted Turbo charger only, includes impellers, shafts, bushes and casings. (Intercoolers are excluded).

- **Wheel bearings:**

All wheel bearings are covered.



- **Fuel System:**

Mechanical and electrical fuel pumps, fuel injection control and sensor units and injectors. (Excluding all calibration and serviceable components).

- **Electronic ignition:**

Distributor packs and coil packs, all solid state control and triggered units where fitted as standard by the manufacturer. (Excludes distributor casing, ignition switch, barrel and key)

- **Cam-belt failure:**

Cam-belt, cam-belt tensioner pulley & springs, cam-belt bearings, cam-belt cover.

- **Drive Shafts:**

Half shafts, side shafts, C.V. joints and propshafts

- **Overheating:**

Any overheating related incidents (i.e. warped cylinder heads, creaked cylinder heads, collapsed piston or piston rings, or failure of the cylinder head gaskets).

- **Air Conditioner:**

Air conditioner compressor (excluding re-gassing)

- **Clutch:**

Clutch plate, Clutch fork, pressure plate, slave cylinder and release bearing, are covered against mechanical failure.

Note this Sub-section does not cover:

- i) Rebuilt vehicles (code 3), modified vehicles, commercial vehicles and vehicles that are used, or have been used in any form of motoring competition or sport.
- ii) Vehicles older than 10 years of age or more than 200 000 kilometres on the odometer, unless this cover has been purchased prior to Your Vehicle having reached the age or kilometre limit.
- iii) Vehicles used for commercial use.

Basis of Compensation

The Basis of Compensation hereunder shall be determined according to the cover option selected, as well as the age and mileage of the vehicle.

When the mileage of a Vehicle has reached 200 000km, and/or the Vehicle is more than 10 years old, cover will be limited to 50% of the Limits of Liability as described in your Policy Schedule.

Please refer to your Policy Schedule of benefit categories and associated limits.

Specific Exclusions applicable to Motor Xtender Cover

- i) Any defect resulting from the fitting of experimental units, or modifications, other than those approved by the Vehicle's original manufacturer.
- ii) Any defect caused by the failure of a component part not covered by this Policy.
- iii) Failure of any component or part caused by the failure of a non-covered part.
- iv) Service materials not specified under Sub-section D of this Policy.
- v) Working materials and supplies not specified under this Policy.
- vi) Services falling outside the Vehicle manufacturer's interval specifications.
- vii) Fuel, engine oil, transmission oil, brake fluid, and or any other lubricants and service products required between routine servicing of the Vehicle.

- viii) Damage or failure if an insured Vehicle has not been serviced in accordance with manufacturer's specifications at a authorised workshop.
- ix) In the event of a Vehicle or part being recalled by a manufacturer.
- x) Damage due to loss of coolant in engines using liquid coolant as the principal medium for cooling such engine or damage due to loss of baffle plates or clogging of any baffle plates by particles of any nature, which may impair the cooling characteristics of any engine.
- xi) Claims caused by ingress of foreign matter into fuel and cooling systems
- xii) Any consequential loss, direct or indirect, howsoever arising from the failure of a covered component or part.
- xiii) Any repairs if We are not able to obtain the odometer reading, or should it be discovered that the odometer, distance recorder has been disconnected or tampered with. This Policy does not cover any fault, which results in Us being unable to verify the actual mileage of the insured Vehicle at the time of a claim.
- xiv) The gradual reduction in operating performance commensurate with the age and mileage covered by the Vehicle. This includes, but is not limited to, gradual loss of engine compression necessitating the repair of valves or rings and gradual increase in oil consumption due to normal operating functions. The decision as to what is considered fair wear and tear is at Our discretion.
- xv) Claims for repair, replacement or alterations not accompanied by a valid, fully completed and detailed VAT invoice.
- xvi) Any parts not specified under Sub-section C of this Policy.
- xvii) Damage to casings caused by frost or rust or as a result of lack of anti-freeze.
- xviii) Where the cause of breakdown, in the opinion of the Administrator acting on Our behalf, was evident prior the effective date of the Policy.
- xix) Oil leaks of any nature.
- xx) Tyres and/ or wheel alignment.
- xxi) The repair or replacement of any body parts, exterior trim, interior trim and fittings, upholstery, carpets and seat covers.
- xxii) The repair or replacement of any windscreen, windows, glass, headlights, taillights, any plastic or lenses.
- xxiii) The repair of any rust, paintwork, bodywork or corrosion.
- xxiv) The repair of any impact damage.
- xxv) The repair or replacement of any soft top canvas, mechanical or motorised convertible mechanisms.

Section D VEHICLE SERVICING

This cover is only available if You have selected the Cruise and Maxi Cruise Options and have paid the premium accordingly.

Subject to the terms and conditions set out in this Policy We undertake to compensate You for the work specified below whenever You deliver Your Vehicle for a service to be executed at the intervals specified in the Vehicle's service booklet, or as indicated by the service indicators:

- Oil, oil filters and sump plug gaskets
- Air filters
- Spark plugs
- Fuel filters
- Brake fluid
- Consumables or sundry charges
- Long life coolant
- Car wash



Only the above service items are covered up to a maximum amount as specified in your Policy Schedule. All and any wear and tear parts are excluded, i.e. tyres, wheel alignment, glass, wiper blades, brake pads, brake shoes, brake drums, friction disc and flywheel. Cables and other linkages are also excluded, as are all globes and fuses.

The number of services that will be covered over any 12 month period shall not exceed two services or the manufacturer's service interval specifications, whichever is the least. The frequency of servicing may vary dependant on the Vehicle's application and or operating conditions and where extreme conditions make additional servicing necessary, such supplementary service costs are for Your account.

Any service to be rendered under this cover shall be undertaken in the Republic of South Africa and all repair work must be authorised in advance and carried out by the repairing agent as authorised by the Administrator.

All services shall be carried out by a Hollard approved service agent, unless otherwise agreed by the Administrator in writing. After each service, the appropriate service record must be completed. Service receipts must be retained as proof of service, for provision on request in the event of a claim.

Section E GENERAL TERMS AND CONDITIONS

The following General Conditions apply to the entire Policy.

1. CLAIMS PROCEDURE

The Claims administrator can be contacted on 0860 10 90 99.

- 1.1 All claims must be reported to the Administrator immediately. In the event of a breakdown after hours, over a weekend or over a public holiday the claim must be reported to the Administrator on the next working day. Failure to do so may invalidate the claim.
- 1.2 No claim will be accepted unless authorisation has been issued by the Administrator for the repair. All claims documentation must be received by the Administrator within 90 days of the date of completion of the repairs, otherwise they cannot be accepted.
- 1.3 All Vehicles must be serviced and or repaired by a workshop authorised by the Administrator.
- 1.4 This Policy shall be deemed null and void in the case of fraudulent claims and in the event of change of ownership of the Vehicle, where the Administrator is not notified in writing.
- 1.5 All claims (excluding Vehicle servicing) are subjected to a first amount payable by you which is specified in your policy schedule.
- 1.6 Should it be necessary to disassemble any component to establish the cause or extent of the damage, it is Your responsibility to authorise such disassembly so as to establish liability.
- 1.7 The Administrator reserves the right to inspect any Vehicle or component.
- 1.8 Any repair invoice not submitted within 30 days of the invoice date, will not be considered.
- 1.9 Should Your claim be repudiated, You will be entitled to receive full reasons from the Insurer.
- 1.10 It will remain Your responsibility to arrange a detailed quotation and full failure report to be completed before any claim will be authorised.

Information necessary when reporting a claim

- Owner's name
- Policy number
- Current kilometre reading
- Nature of breakdown
- Address where Vehicle can be inspected and contact person
- Service records and/or invoices

2. COMMENCEMENT AND CONTRACT TERM

The cover offered in terms of this Policy shall be provided and become effective and binding provided:-

- i) You adhere to all the terms and conditions contained herein;
- ii) You pay the premium that is due, when it is due;

- iii) The cover offered will commence on the date of Inception as stated in the Policy Schedule.

The cover provided by this Policy is subject to compliance with the following terms and conditions:

You and Us agree that any terms of this Policy, which may be in conflict with any statute shall be amended to conform to such statute.

3. ELIGIBLE VEHICLES

- All vehicles that are no longer covered by the Manufacturer's Warranty / Service / Maintenance Plans or any other pre-existing Extended Warranty or Maintenance Plan.
- All light motor vehicles and panel vans with a gross vehicle mass not exceeding 3 000kg.
- All vehicles which are less than 10 years old and have completed less than 200 000km at time of inception of this Policy.

4. TRANSFERABILITY

In the event that the original purchaser of the Policy resells the vehicle, and provided that the Policy is valid at the time of the transfer, the Policy on the insured Vehicle is transferable to a subsequent owner. However, this Policy will be cancelled and a new policy will be issued in the new owner's name.

A written request must be submitted to the Administrator for the Policy to be transferred to the new owner. This Policy may not be transferred to another Vehicle.

5. CARE OF VEHICLE

You must take all reasonable steps to maintain the insured Vehicle and keep it in a proper and efficient state of repair and in the event of any mechanical and/or electrical failure, loss or damage, You must use all reasonable means to protect the insured Vehicle from further loss or damage.

Vehicles are to be serviced strictly according to the manufacturer's maintenance schedule, unless the Vehicle is fitted with an on-board computer equipped for maintenance and car-care service indicators. Where Vehicles are equipped with service indicators, the indicators shall take precedence.

As proof that the prescribed service requirements were done, the certificates contained in the Vehicle service booklet must be duly completed, endorsed and stamped.

6. BETTERMENT (Wear and Tear)

It is not the intention, implied or otherwise, of this Policy to make new vehicles from old. Wear and tear, deterioration, not resulting in actual failure is, therefore, not covered by this Policy. However, the decision as to what is considered fair wear and tear is at Our discretion.

If the part to be replaced has some fair wear and tear, or the part improves the general condition or value of the Vehicle, You may be required to pay a specified amount towards the improvement. If in any doubt, You should consult the Administrator.

7. REPATRIATION (from outside the Republic of South Africa)

Should any claim in terms of this Policy occur outside the borders of the Republic of South Africa it shall be Your responsibility, and at Your cost, to arrange for the Vehicle to be brought back into the Republic of South Africa.

Under no circumstances shall We be responsible to arrange to have the Vehicle repatriated into the Republic of South Africa.

All claims in terms of this Policy shall be relative to insured benefits in the Republic of South Africa only.



8. PREMIUM PAYMENTS

- a. If You put a stop payment on Your premium this Policy will automatically be cancelled from the date that the premium was due to be paid.
- b. We may decide to change the amount of premium payable under this Policy at any time and if We do We will give You 1 month's written notice of a change in premium.
- c. **MONTHLY POLICY / PREMIUM PAYMENTS**
 - i. The Policy is automatically renewed for a month every time You pay Your premium which must be paid on the due date.
 - ii. If We do not received Your premium by the due date or within 15 days after the due date (except in the first month of cover) your cover will end on the last day of the period for which premium was paid.
 - iii. The premium is payable in advance and You will only be covered for that period in respect of which Your premium has been paid.
 - iv. Non-payment of the premium shall result in the Policy terminating.
 - v. If We do not received Your first premium in full on the due date, the Policy will be void from the inception date.

9. SUBROGATION

- a. At Our expense You must do or allow Us to do everything that may be necessary, or reasonably required by Us, to enforce Our right to claim on Your behalf and in Your name whether before or after We have settled the claim. If You do not allow Us to take this action, You may lose all benefits under this Policy and / or be required to reimburse Us with any benefit You have already received from Us, this would be at the sole discretion of the insurer.
- b. This means that when We settle a claim, Your rights to claim against other people are automatically transferred to Us.
- c. You must supply all information and assistance which We may reasonably require and We have the right to take over the defence or settlement of any claim and conduct it in Your name.

10. SETTLEMENT OF CLAIMS

- a. Irrespective of the Sub-section and benefit selected by You, in terms of this Policy, We have the sole right as to how We will settle Your claim.
- b. We will not settle a claim until you have signed a release in Our favour.

11. CONSENT TO DISCLOSURE OF CONFIDENTIAL INFORMATION

- a. It is essential for insurance companies to share claims and underwriting information (as well as credit information) in order to enable the fair assessment and underwriting of risks and to reduce the number of fraudulent claims.
- b. On Your behalf and on behalf of any person You represent herein, You hereby waive any right to privacy in any insurance information provided by You or on Your behalf for any insurance policy or claim made or lodged by You or on Your behalf and You agree to such information being disclosed to any other insurance company.
- c. The information provided by You may be verified against other sources or databases.
- d. You also waive any rights of privacy and consent to the disclosure of any information relevant to any insurance policy or insurance claim concerning Yourself.
- e. This consent clause will survive the termination of the Policy, including the cancellation or lapsing thereof.

12. INSURABLE INTEREST

- a. You must have a financial insurable interest in any item insured under this Policy throughout the period of cover of this Policy and also at the date of any event.
- b. 'Insurable Interest' means that You are the owner of or alternatively the good faith possessor in terms of a credit agreement of the Vehicle and bear the risk of financial loss of the Vehicle.

- c. Should Your insurable interest in the insured Vehicle under this Policy change You must notify Us in writing of such change. If You do not We may reject Your claim relating to that item.

13. PREVENTION OF LOSS OR DAMAGE

If You take any deliberate risk that results in loss or damage that could give rise to a claim, You will forfeit the right to claim in terms of this Policy.

14. RIGHTS OF OTHERS

This Policy gives rights to You only. Any extension of Our liability for the losses of any other person gives no right to that person to demand, indemnity or compensation from us. Only You may claim against this Policy. We will handle all claims on Your behalf. You may not cede Your rights.

15. CONTRIBUTION

In the event that there are any other insurance policy or policies covering the Vehicle against any insurance provided in terms of this Policy, this Policy will only provide cover for a pro-rata portion of any claim that You may have.

16. ACCURACY OF MATERIAL INFORMATION

This Policy or any part of it can be declared void by Us if any details or information that would affect Our decision to provide You with cover in terms of this Policy is withheld from Us at any time. Should You fail to advise Us of any change of such details We shall have the right to cancel this Policy from the time that the change occurred.

17. NOTICE OF AMENDMENTS TO COVER

We may change Your Policy by giving You 30 day's notice. We may give notice by fax or by post to Your last known address provided by you. Any change which You make will be effective from the time and date agreed to.

18. DELIBERATE OR FRAUDULENT ACTS IN MAKING A CLAIM

All benefits afforded in terms of this Policy in respect of any claim shall be forfeited and this Policy may be avoided or cancelled at Our discretion from the date of any fraudulent conduct and all premiums paid in respect of this Policy shall be forfeited and this Policy may be avoided or cancelled at Our discretion from the date of the fraudulent conduct:

- a. if any claim or part thereof under this Policy is in any way fraudulent or if fraudulent means or devices are used by You or anyone acting on Your behalf to obtain any benefit under this Policy, or if any Insured Event under this Policy is occasioned by Your intentional conduct or that of any person acting on Your behalf or with or in collusion with you or
- b. if any fraudulent information and / or document, whether created by You or any other party is provided to Us by You or anyone acting on Your behalf or with Your connivance in substantiation or support of any claim under this Policy and whether or not the claim in itself is fraudulent; or
- c. if the quantum of any claim is deliberately exaggerated by You or anyone acting on Your behalf or in collusion with you, for any reason whatsoever, and whether or not the claim in itself is fraudulent.

Where any benefit under this Policy is forfeited in circumstances set out in this General Condition, You shall repay to Us all amounts which We may have previously settled in respect of all claims forfeited without prejudice to Our right to recover any other damages which We may have suffered as a result of the fraudulent conduct.



19. PRESCRIPTION / DISPUTE RESOLUTION

- a. You must notify the Administrators immediately when You have a claim in terms of this Policy. Should for reasons out of Your control You are unable to contact the Administrators We request that You supply full written details as to why You could not contact the Administrators and submit this to Us within 30 days of the event causing the claim.
- b. If We decline liability for a claim made in terms of this Policy or avoid Your Policy or You dispute the amount of any claim under this Policy, representation may be made to Us within 90 days of the date of Our letter of rejection or avoidance. Your representation must be submitted in writing to:

The Hollard Insurance Company Limited
Hollard Warranties Division
PO Box 87419
Houghton
2041

Fax: (011) 351 8034

Alternatively, You may contact:

The Ombudsman for Short-Term Insurance
PO Box 32334
Braamfontein
2017

Phone: (011) 726 8900
Fax: (011) 726 5501
- c. If Your dispute is not satisfactorily resolved in this manner, You may institute legal action against Us for the enforcement of the claim by way of the service of summons against Us. Summons must be served on Us within 180 days of Our original letter of rejection or avoidance. If this is not done, Your claim will be unenforceable against Us since it will have prescribed and We will then no longer be liable for the claim.

20. CANCELLATION/ AMENDMENT TO COVER

- a. We may amend or cancel Your Policy by giving You 30 day's notice. We may give notice by fax or by post to Your last known address provided by you.
- b. You may cancel this Policy at any time by giving us 30 day's written notice.
- c. The Policy will be cancelled if premiums are not paid before the end of 15 day period and We will make no further requests for premiums from You or Your paying agent.
- d. If You put a stop payment on Your premium this Policy will be cancelled from the date that the premium was due to be paid.
- e. To change Your cover option a 30 day waiting period will apply between the notification to change cover and the effective date of the new cover option.

21. NOTICE, INSTRUCTION, COMMUNICATION

You must communicate with Us in writing. Any changes to Your Policy must be made whenever Your circumstances change. We will confirm these changes by sending You an updated Policy Schedule.

22. NON-COMPLIANCE

If You fail to comply with all the terms, conditions or warranties or if You provide incorrect facts it may result in a claim being rejected or the Policy being voided.

23. FIRST AMOUNT PAYABLE BY YOU

Every time You claim, You must pay the First Amount Payable as set out in your Policy Schedule.

24. JURISDICTION

This Policy shall be subject to the laws and statutes applicable in the Republic of South Africa, and We shall only abide by judgements delivered or obtained in the first instance by a court of competent jurisdiction within the Republic of South Africa.

25. GENERAL EXCLUSIONS

The following General Exclusions apply to the entire Policy.

The following are not covered:

- i) Any repairs undertaken without the prior authorisation of the Administrator.
- ii) Defects caused by fire, collision, impact, accidental damage, misuse, abuse, overloading, over-revving, sabotage or neglect including continual use of the Vehicle after an initial fault has been identified.
- iii) Any legal liability.
- iv) Any consequential loss.
- v) We will not be liable for any amounts for which provision is made under any legislation – more than the limit of indemnity shown in the Policy Schedule for any one event.

There will be no cover where the vehicle is being driven or used (for any purpose which is excluded in this section):

- 1) For racing, rallies, speed or other contests;
- ii) For hiring, carrying of passengers, driving instructions and towing, for which you or the driver received payment (other than for use in a lift club)
- iii) To carry a greater load or more passengers than the vehicle is designed or licensed to carry;
- iv) By you (or any person with your permission) without a driver's licence or a licence endorsed for negligent, reckless or improper driving or for the driving under the influence of liquor or drugs.

POLICY DEFINITIONS

“You / Your / Yours / Yourself”	means the person / persons named in the Policy Schedule as the Policy Holder of the Vehicle and the person / persons successor in title.
“We / Us / Our”	means The Hollard Insurance Company Limited (Hollard). Hollard is a registered insurance company for the purposes of the Short-term Insurance Act 1998 and a licensed Financial Services Provider for the purposes of the Financial Advisory and Intermediary Services Act 2002.
“Policy Schedule”	means the pages which contain details and particulars of You and this Policy and indicates the Sections and Sub-Sections under which You are insured. If any detail is not recorded correctly in all respects You must notify Us as soon as possible.
“Proposal”	means the application for this insurance which forms the contract of this Policy of insurance between You and Us.
“Period of Insurance”	means the period of cover as specified in the Policy Schedule and for which premium has been received and accepted by Us.



“First Amount Payable”	means the first amount to be paid by You or for which You shall be responsible in respect of each and every claim You may have in terms of this Policy. The value of the First Amount Payable is shown in the First Amount Payable Section.
“Indemnity”	means that We will attempt to place You back in the same financial position You were immediately before an Insured Event that caused You to submit a claim under this Policy.
“Limit of Liability”	means the maximum We will contribute, subject to the Limits / Sums Insured / Benefits stated in the Policy Schedule, towards any accepted claim You may have in terms of this Policy.
“Section / Sub-section”	means the insurances provided by this Policy as described.
“Administrators”	shall mean: <ul style="list-style-type: none"> a. IU&A b. Mototech which specialises in assessing mechanical failures and the administration of warranties, mechanical breakdown insurance and service plans. c. Small Area Repair Technology Underwriting Managers which specialises in the underwriting and claims administration of chips, minor dents and light scratches caused by day to day motoring. d. Tiger Wheel & Tyre which specialises in the administration of the Tyre cover on Our behalf. e. Innovation which specialises in the Road Assistance Services as defined in this Policy
“Claim Limit”	shall mean the individual limit per claim that applies to this particular Policy and which is clearly stated in the Limit of Indemnity. The total claim value in any insurance period shall not exceed the Limit of Indemnity.
“Effective Date”	shall mean the date on which the policy changes become active.
“Mechanical & Electrical Breakdown”	shall mean, for the purpose of this Policy, the breaking or burn out of any of the components listed as “Components Covered” arising from mechanical or electrical defect, causing sudden stoppage of their functions, necessitating repair or replacement.
“Vehicle”	shall mean a light motor vehicle, mini-bus, light delivery vehicle and panel van with a gross vehicle mass not exceeding 3 000kg. This definition does not include motor cycles, caravans or motor homes, trailers or boats.
“Service Schedule”	shall mean specific prescribed tasks to be performed by a RMI registered workshop in respect of the insurance option selected by You.
“RMI”	means the Retail Motor Industry.
“Maintenance Plan”	shall mean an agreement under which all your vehicles scheduled services and maintenance requirements are catered for, inclusive of labour.
“Cover”	The Amount of indemnity the insurer is willing to take.

For Queries Call

0860 10 90 99

