



| Cars



Hollard.
easy



Index

1.	Introduction	2
2.	Definitions that apply to your your Cars (MotorXtender cover) section	2
3.	Conditions for cover	3
4.	We may ask you to take your <i>car</i> for a major service or inspection	3
5.	Your specific responsibilities	4
6.	Main cover	5
7.	Wear and tear conditions	7
8.	Additional benefits	7
9.	Optional benefits	8
10.	Specific exclusions – what we do not cover	9
11.	Specific conditions when you claim	11

MotorXtender cover

1. Introduction

Your **Cars (MotorXtender cover)** section explains the types of benefits that are available to you.

We cover the repairs or replacement of certain *parts* of your *car*, because of a *part's* sudden and unforeseen *failure*. Only the *parts* listed in this section are covered up to the *limits* per benefit as set out in the policy schedule. You must read this section together with the general terms and conditions and your policy schedule.

This extended warranty policy is not meant to be a maintenance or service plan.

2. Definitions that apply to your Cars (MotorXtender cover) section

Where we refer to “you” in the **Cars (MotorXtender cover)** section, it also means anyone who drives your *car* with your permission. The following definitions are used in the **Cars (MotorXtender cover)** section of this policy.

<i>Car</i>	A passenger <i>car</i> , 4x4, SUV (sports utility vehicle), bakkie, mini-bus, light delivery <i>vehicle</i> , panel van and motorised caravan with a gross vehicle mass not exceeding 3 500kg. The specific <i>car</i> that we cover is set out in the policy schedule.
<i>Regular driver</i>	The person who drives, or is in control or possession of your <i>car</i> most of the time. The name of the regular driver is set out in the policy schedule.
<i>Failure or failed</i>	A <i>part</i> has <i>failed</i> if all of the below are true: <ul style="list-style-type: none"> – A <i>part's</i> sudden and unforeseen failure, burn-out or breakage is caused by mechanical or electrical reasons; – The failure causes the <i>part</i> to stop functioning correctly; and – The <i>part</i> needs to be repaired or replaced to function correctly.
<i>Part</i>	A <i>part</i> means a single <i>car part</i> , or a collection of <i>car parts</i> as listed in the Main cover . <i>Parts</i> are also known as components.
<i>Wear and tear</i>	<i>Wear and tear</i> is the natural and unavoidable damage caused by aging or the normal use of a <i>part</i> . For example: When your <i>car's</i> clutch has become worn over time and starts to slip after you change gears, but your <i>car</i> can still be driven. Or the gradual loss of engine compression that needs the repair or replacement of valves or rings.
<i>Excess</i>	The first amount you must pay towards a claim under this policy. Your <i>excess</i> amount will be the total of the following excesses as set out in the policy schedule: <ul style="list-style-type: none"> – basic <i>excess</i> is the amount that you chose. – additional <i>excess</i> is an extra amount on top of your basic <i>excess</i>.
<i>Full service history</i>	A <i>full service history</i> means that all your <i>car's</i> services were carried out no later than 30 days or 1 500km after the service was due, whichever came first. A service is due at the intervals set out in your <i>car's</i> service booklet, or when shown by the on-board service indicators in your <i>car</i> .
<i>Major service report</i>	The invoice and job card which must include the following information: <ul style="list-style-type: none"> – Description of your <i>car</i>. – Mileage of your <i>car</i>. – Details of any faults that were repaired and not repaired.

3. Conditions for cover

- a. Your *car* must be registered in terms of current South African legislation.
- b. You, or any other person driving your *car* must be in possession of a valid South African driver's licence, or a valid driver's licence that complies with South African legislation. This includes a person with a valid learner's licence, but only while accompanied by a person with a valid driver's licence.
- c. Your *car* may not be covered under another insurance policy that has *failure* cover or service cover similar to this policy. Your *car* may also not be within the cover period of the manufacturer's warranty, service plan or maintenance plan. If it is, we may cancel your cover from the *cover start date* and pay back all *premiums*, less the amount of any claims we may have paid.
- d. Your *car* must have a *full service history* throughout the *period of insurance*.
- e. We only cover repairs and servicing of your *car* at workshops within the borders of South Africa. If your *car* breaks down or needs servicing while it is outside the borders of South Africa, you must bring your *car* back to South Africa at your own cost before we will consider the claim.
- f. You may not claim for any benefits in your **Cars (MotorXtender cover)** section during the first 30 days after the *cover start date*.

4. We may ask you to take your car for a major service or inspection

4.1 At the cover start date

If your *car* does not have a *full service history* at the *cover start date*, we may ask you to have your *car* inspected, or to take it for a major service before we will cover your *car*. We use the inspection report or *major service report* to assess whether we can cover your *car* for the **Main cover**, depending on the information in the report.

- a. We will cancel your **Cars (MotorXtender cover)** section with effect from the *cover start date*, if:
 - We do not receive the inspection report or the *major service report* within the time we gave you; or
 - We receive the inspection report or the *major service report*, and we decide that we cannot cover your *car* because of its condition.
- b. This means that your *car* was never covered and we will pay back all the *premiums* received from the *cover start date*.

4.2 At any time during the period of insurance

We may ask you to have your *car* inspected, or to take it for a major service at any time during the *period of insurance*. We use the inspection report or *major service report* to assess whether we can continue to cover your *car* for the **Main cover**, depending on the information in the report.

- a. We will cancel your **Cars (MotorXtender cover)** section with effect from the end of the period that we gave you to have your *car* inspected or serviced, if:
 - We do not receive the inspection report or the *major service report* within the time we gave you; or
 - We receive the inspection report or the *major service report*, and we decide that we cannot cover your *car* because of its condition.
- b. We will only pay back the *premiums* we received for the time that we did not cover your *car*.

5. Your specific responsibilities

In addition to your responsibilities set out in the **Your responsibilities** section, you have extra responsibilities that specifically apply to your **Cars (MotorXtender cover)** section.

5.1 You must maintain your *car* and prevent damage

You must look after your *car* and take all reasonable steps to prevent damage.

- a. You must maintain your *car* according to the roadworthy requirements of the applicable National Road Traffic Act.
- b. You must have your *car* fixed if anything is broken.
- c. You must not take any intentional risks, or make any changes to your *car*, that might cause a *failure*.
- d. You must have your *car* serviced no later than 30 days or 1 500km after the service was due, whichever comes first. In addition, you must have your *car* serviced no sooner than 30 days or 1 500km before the service was due, whichever comes first. Your *car's* service is due at the intervals set out in your *car's* service booklet, or when shown by the on-board service indicators in your *car*.

For example: Your *car's* service is due on 15 March or on 60 000 km (whichever comes first) as per your manufacturer's specifications. You must have your *car* serviced no sooner than 15 February or 58 500km and no later than 15 April or 61 500km, whichever comes first in each case.

- You must keep proof of all your *car's* services, and you must give us copies when you claim for the **Main cover**. If you don't we will not consider your claim.
 - Please make sure that the service history pages in your *car's* service booklet are completed and stamped by the workshop, and that any electronic service indicators have been reset.
- e. You must protect your *car* from further damage. This means that you may not continue to drive your *car* after you become aware of a potential problem.

For example: If your *car* overheats and you continue to drive it, it may cause more damage than if you had stopped driving immediately after you noticed the overheating warning light.

5.2 You must tell us what you use your *car* for

You must tell us what you mainly use your *car* for, as set out below. We will set this out in the policy schedule.

- a. **Personal use:** You use your *car* for private, domestic and pleasure purposes. This includes travelling to and from your place of work, but excludes business use as explained below.
- b. **Business use:** You use your *car* for personal use as explained above, and on a regular basis for professional or business travelling.

5.3 You must tell us of any material changes

You must tell us of any changes that are material to the risk of your *car* within 14 days from the date that it has changed, for example:

- the use of your *car*;
- the *regular driver* of your *car*; or
- the address where you park your *car*.

5.4 You must tell us if your *car* was rebuilt or modified

- a. You must tell us immediately if your *car* was modified from the manufacturer's specifications, for example:
 - changes to engine capacity;
 - enhancing your *car's* performance; or
 - changes to the suspension.

- b. We do not cover rebuilt or modified *cars*. We will cancel your **Cars (MotorXtender cover)** section with effect from the date that your *car* was rebuilt or modified.

5.5 You must check your engine number

- a. You must make sure your *car* registration papers are correct and that the correct engine number is registered to your *car*.
- b. If you replace your *car's* engine, you must make sure that your *car's* new engine has police clearance, and that you register it according to the applicable National Road Traffic Act. You must tell us of the new engine number.

6. Main cover

6.1 What we cover you for (*insured events*)

The only *insured event* we cover is the *failure* of a *part* listed in the table below. We do not cover any routine maintenance. We will pay up to the *limit* per benefit set out in the policy schedule, for the repair or replacement of a *part* that has *failed*. You may claim for the *part*, as well as the labour to have the *part* fitted or repaired. You may not claim for only the labour, or for only the cost of the *part*.

a. How the *limit* works

- The *limit* applies per an *insured event*.
- The *limit* applies to the total of all the *parts* listed next to each benefit, including the cost of labour to have the *parts* fitted.
- The *limit* does not apply to each listed *part* individually.

b. How the table works

- The table lists all the *parts* that are covered per benefit, as well as any specific *parts* or events that are not covered per benefit.
- Any *part* that is not listed in the table is not covered.

Benefit	Parts covered per benefit
Engine	<p>We cover all the internally lubricated <i>parts</i> of combustion engines. For example:</p> <ul style="list-style-type: none"> - 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; and - timing gears, timing chain and timing chain tensioner. <p>We also cover the electric drive motors of hybrid and electric <i>cars</i>.</p> <p>We do not cover:</p> <ul style="list-style-type: none"> - decarbonisation. This means to remove carbon from the piston crown and the combustion chamber roof; - failures caused by build-up of carbon; and - the batteries, charging devices or any other related systems of hybrid and electric <i>cars</i>. <p><u>Note:</u> If the engine has overheated or the cam-belt has <i>failed</i>, then we will cover it under the Overheating benefit or the Cam-belt failure benefit.</p>
Manual gearbox	<p>We cover all the internally lubricated <i>parts</i>. For example: gears, shafts, synchro-mesh hubs and rings, selectors, bearings, bushes and gear lever linkages.</p>

Benefit	Parts covered per benefit
Automatic gearbox	We cover all the internally lubricated <i>parts</i> . For example: torque convertor, gears, shafts, clutch packs and brake bands, servos and governor, valve body, shafts, gear lever selector switch, bearings and bushes, gear lever and linkages.
Transfer case	We cover all internal <i>parts</i> of the transfer case, including the actuation motor.
Transaxle or Front wheel drive unit	We cover all the internally lubricated <i>parts</i> . For example: gears, shafts, synchromesh hubs and rings, selectors, bearings, bushes and gear lever linkages, crown wheel and pinion, carrier, spider gears and bearings.
Differential	We cover all the internal <i>parts</i> of the differential. For example: crown wheel and pinion, carrier, spider gears, differential locks, axle half-shafts, rear hubs and bearings.
Management system	We cover the gearbox control unit and the engine control unit (ECU) only.
Steering mechanism	We cover the column shaft, bearings and joints, internal <i>parts</i> of the steering box, steering rack and pinion, rack ends and tie rod ends, and the steering pump.
Braking system	We cover the master cylinder, servo unit, wheel cylinders, vacuum pump, ABS control unit and all sensors. We do not cover any friction materials or surfaces.
Electrical parts	We cover the alternator, starter motor and windscreen wiper motors. We do not cover batteries, switches and relays. We also do not cover the charging devices or any other related system of hybrid and electric cars.
Cooling system	We cover the water pump, oil cooler, thermostat and viscous cooling fan assembly, electric fan motor, but we do not cover the fan blades. We cover the radiator and expansion bottle, but we do not cover the heater matrix and hosing.
Turbo or superchargers	We cover the following <i>parts</i> of the original factory-fitted turbo or superchargers only: impellers, shafts, bushes, seals, waste gates, bearings, intercoolers and casings.
Wheel bearings	We cover all the wheel bearings.
Fuel system	We cover the mechanical and electrical fuel pumps, airflow meter, idle control valve or motor, throttle body, sensor units and injectors. We do not cover any calibration or serviceable <i>parts</i> .
Electronic ignition	We cover the distributor, coil packs and all solid state control and triggered units. We do not cover the ignition switch, barrel or key.
Drive shafts	We cover half shafts, side shafts, CV joints, prop shafts, CV boots and the centre bearing.
Air conditioner	We cover the air conditioner compressor only. We do not cover re-gassing of the air conditioner.
Clutch	We cover the clutch plate, clutch fork, pressure plate, slave cylinder and release bearing.
Flywheel	We cover the solid and dual mass flywheels.
Sensors and sender units	We cover only the sensors and sender units of the engine, gearbox and differentials. For example: Lambda sensors, pressure sensors and knock sensors.
Pulleys	We cover the crankshaft, damper, idler and tensioner pulleys.

Benefit	Parts covered per benefit
Overheating	<p>We cover any overheating-related events. For example: warped cylinder heads, cracked cylinder heads, collapsed pistons or piston rings, and the <i>failure</i> of the cylinder head gaskets.</p> <p><u>Note:</u> We do not cover overheating as part of the Engine benefit.</p>
Cam-belt failure	<p>We cover the cam-belt, cam-belt tensioner pulley and springs, cam-belt bearings and cam-belt cover.</p> <p>We do not cover routine cam-belt replacements, because this forms part of taking care of your <i>car</i>.</p> <p><u>Note:</u> We do not cover cam-belt failure as part of the Engine benefit.</p>

7. Wear and tear conditions

We do not normally cover the replacement or repair of a *part* listed in the **Main cover** because of *wear and tear*. However, in certain circumstances we will consider replacing or repairing a *part* because of reasonable *wear and tear*. The following conditions apply:

- a. We will not consider any claims for *wear and tear* during the first six months after the *cover start date*.
- b. After this time, we may consider claims for reasonable *wear and tear* of a *part* based on the specific circumstances of the claim.
- c. We will decide if the reason for the *part's* repair or replacement is in fact because of *wear and tear*, and also whether that *part* actually needs to be repaired or replaced.
- d. If we decide to pay a claim, we will pay the cost of the repair or replacement of the *part*, up to a maximum of 50% of the *limit* per benefit, as set out in the policy schedule.

What is wear and tear?

Wear and tear is the natural and unavoidable damage caused by aging or the normal use of a *part*.

For example: When your *car's* clutch has become worn over time and starts to slip after you change gears, but your *car* can still be driven. Or the gradual loss of engine compression that needs the repair or replacement of valves or rings.

8. Additional benefits

We will automatically cover you for the **CoverXtender benefit**.

8.1 CoverXtender benefit

- a. The **CoverXtender benefit** pays out an extra amount on top of the **Main cover limits**, if:
 - you claim for any of the benefits listed in the **Main cover**; and
 - the claim amount is more than the *limit* for that specific benefit.
- b. You can decide if you want to use your **CoverXtender benefit**.
 - Please read your policy schedule to see how much your **CoverXtender benefit** is, and how many times you can use it in every 12 month period.
 - If you use it, we will reduce your **CoverXtender benefit** by the amount that you used, for the remainder of the 12 month period.
 - Any unused amount does not carry over to the next 12 month period.

For example:

Tumi is in her second year of cover and she can use her **CoverXtender benefit** twice in that year, up to a total of R4 000. The cost to repair her *car's* air conditioner is R4 500, but her *limit* for the air conditioner benefit is only R3 000. This means she has to pay the difference of R1 500, as well as pay her *excess*.

- She can now choose to use her **CoverXtender benefit** to pay for the difference of R1 500, but she cannot use it to pay for her *excess*.
- If she uses her **CoverXtender benefit**, she will still have R2 500 (R4 000 less R1 500) left to use if she has another claim in that 12 month period.
- If she has a second claim in that 12 month period, she can use the remaining R2 500.
- If she has a third claim in that 12 month period, she cannot use her **CoverXtender benefit** again until the next 12 months, even if there is still a balance remaining.
- If she doesn't have another claim in that 12 month period, the R2 500 balance falls away.
- At the start of the next 12 months she will again have R4 000 to use.

9. Optional benefits

These are not automatic benefits. You must choose to be covered for these benefits and pay the extra *premium*.

- If you choose to be covered for an optional benefit, we will show your choice on the policy schedule.
- If you chose any of the following optional benefits, the explanation of your cover is included towards the end of the **Cars** section of your policy.
- **Scratch and dent cover**
- **Tyre cover**

9.1 ServiceXtender

- a. We will cover the cost of servicing your *car* up to the *limit* set out on your policy schedule.
- b. We will pay the cost of *parts*, labour, consumables and any sundry charges for the following:
 - Changing of oil, oil filters and sump plug gaskets
 - Replacing air filters and fuel filters
 - Replacing spark plugs
 - Replacing brake fluid
 - Replacing long life coolant
 - Washing your *car*
- c. We will not pay for any *parts* that need replacing because of *wear and tear*, for example:
 - Tyres and wheel alignment.
 - Windscreen, glass and wiper blades.
 - Wiper blades.
 - Brake pads, brake shoes, brake drums and friction discs.
 - Cables, globes and fuses.
- d. We will not pay for services that are done outside of the manufacturer's service interval specifications, at an unapproved workshop or without our permission.
- e. You must have your *car* serviced no later than 30 days or 1 500km after the service was due, whichever comes first. In addition, you must have your *car* serviced no sooner than 30 days or 1 500km before the service was due, whichever comes first. We will not pay a claim for a service outside of this period. Your *car's* service is due at the intervals set out in your *car's* service booklet, or when shown by the on-board service indicators in your *car*.

9.2 MotorXtender – Car hire

a. When we will give you a rental car

We will give you a rental car if you need it, but only after we have accepted a **Main cover** claim. You may drive the rental car for the shorter of the below periods:

- the number of days you chose as set out in the policy schedule; or
- until your *car* is repaired.

b. The car hire benefit includes the following:

- A car that is listed in the car hire group that you chose, as set out in the policy schedule.
- Unlimited kilometres.
- Airport surcharge for rentals from an airport.
- Tourism levy.
- Delivery or collections up to 25 kilometres from the nearest *car* hire company contracted by us.

c. You are responsible for the following:

- All fuel deposits, fuel and running costs, including toll fees.
- The insurance excess charged by the car hire company for loss or damage to the rental car.
- Traffic or speeding fines while the rental car is in your custody and control, until it is returned.
- Delivery or collection charges for distances longer than 25 kilometres from the nearest car hire company contracted by us.
- Costs after the rental car has been in your custody and control for longer than the allowed period set out above.

d. Special conditions

- You must sign all documentation required by the car hire company.
- Only the person that received permission from the car hire company may drive the rental *car*. That person must be in the possession of a valid driver's licence.
- We will not pay the cost of the car hire if you do not keep to the terms, conditions and insurance requirements of the car hire company.
- You cannot choose the **Car hire** benefit if you have chosen the **Alternative transport allowance** optional benefit.

9.3 MotorXtender – Alternative transport allowance

We will pay you an alternative transport allowance to help you with transport while you are without your *car*. We will pay the amount set out in the policy schedule, but only after we have accepted a **Main cover** claim. You cannot choose this benefit if you have chosen the **Car hire** optional benefit.

10. Specific exclusions – what we do not cover

The exclusions set out in the section **General exclusions** do not apply to the benefits under your **Cars (MotorXtender cover)** section. Below is a list of all the exclusions that apply to the **Cars (MotorXtender cover)** section, in addition to any exclusions that are listed in the **Main cover** and **ServiceXtender benefit**.

10.1 We do not cover any *parts* that are not listed in the **Main cover**.

10.2 We do not cover *cars* that have been used:

- In connection with any performance tests, or car demonstration purposes.
- In any motor sporting activity, or while it is being tested for any motor sporting activity.
- On a motor sporting circuit or track of any kind.

- For commercial travelling or as a tool of trade, for example:
 - using your *car* as a courier or delivery *car*;
 - renting out your *car* for use by others;
 - using your *car* to carry passengers for reward, such as a taxi or limousine (excluding lift clubs);
 - using your *car* to carry out your trade, such as plumbers, electricians, builders, garden services, farmers, etc.

10.3 We do not cover *failure* of a *part* caused by, or related to, any of the following reasons:

- a. Using the wrong fuel or the wrong grade of fuel.
- b. Abusing your *car* or driving it in a negligent way. For example:
 - Over-revving your *car*.
 - Overloading your *car*. This means carrying or towing a load that is greater than what your *car* was designed or licensed for.
 - Using your *car* under conditions not suitable to the car type, like driving a sedan on an off-road track.

10.4 We do not cover any *failure* of a *part* that was caused because you continued to drive your *car* after you become aware of a potential problem.

10.5 We do not cover the *failure* of a *part* which is caused by, or resulted from, any of the following:

- a. Rats or vermin.
- b. Fire or water damage of any kind.
- c. Foreign matter in the fuel, engine, gearbox and cooling systems. For example: Dirt in the radiator causing the water pump to fail.
- d. Incorrect or incomplete repairs, and faulty workmanship.
- e. Detonation or pre-ignition for any reason. For example: Incorrect fuel pressure or ignition timing.

10.6 We will not pay claims for the following:

- a. Repairs of oil leaks of any nature.
- b. Repairs if your *car* is still under the guarantee issued by the workshop that did the previous repairs. You must return your *car* to the workshop that gave you the guarantee.
- c. Repairs that would normally be covered by a comprehensive *car* insurance policy, even if your *car* is not insured. For example: Repairs needed after an accident or collision.
- d. Repairs that are not done at an approved workshop.
- e. Repairs that are done without our permission.
- f. Repair or replacement of *parts* needed because the car manufacturer recalls your *car* or any *part* of your *car*.
- g. Repairs where the damage, or the cause of the *failure*, existed before the *cover start date*.
- h. Repairs that are needed because of the defective design of a *part*.
- i. Repairs where we are unable to confirm the actual mileage of your *car* at the time of a claim.
- j. Repairs where your *car's* odometer is not connected, not in working order or has been tampered with.

10.7 We do not cover *wear and tear* to *parts* listed in the **Main cover**, unless we consider *wear and tear* as explained under the heading **Wear and tear conditions**.

10.8 We do not cover consequential loss. This is any further loss that you may suffer as a consequence of your *car's* breakdown.

For example: If your *car* breaks down on the way to the airport, we will cover you for the *failure* of *parts* listed in the Main cover, but we will not pay for any loss you may suffer because you missed your flight.

- 10.9 We do not cover any resultant damage. This is *failure* of a *part* that is caused by faulty workmanship, or by the *failure* of any other *part*, including those not listed in the **Main cover**.

For example: If the automatic gearbox is damaged because the oil cooler *failed* and water entered the gearbox, the damage to the gearbox is the resultant damage that we do not cover. However, we would cover the oil cooler.

11. Specific conditions when you claim

The conditions set out in the section **Claiming under this policy** do not apply to the benefits payable under your **Cars (MotorXtender cover)** section.

Before you claim!

- If a *part* has *failed*, first check that the *part* is listed in the **Main cover**.
- Do not have your *car* repaired or serviced until you have received our written permission.
- Make sure that the workshop has been approved by us. Check the list of approved workshops on our website www.hollard.co.za, or call us on our **Helpline** number set out in the **Quick reference guide**.

11.1 Roadside emergency assistance

Please read the **Roadside emergency assistance** conditions in the **Emergency and assist services** section to understand the roadside assistance available to you. If your *car* is covered under only the **Cars (MotorXtender cover)** section, please note that towing is only available if your *car* breaks down, and not in the case of an accident.

11.2 How to claim

- a. **Main cover** claims: You must tell us of a claim as soon as possible, but not later than five days from the date of the *failure*. We will tell you what to do and where to take your *car*. After your *car* has been assessed by our workshop or our assessor, we will need the following information:
 - A description of the *failure*.
 - The mileage of your *car* at the time of the *failure*.
 - The address where your *car* can be inspected.
 - Copies of your *car's* full service history.
 - A report from the workshop explaining why the repairs are needed.
 - A copy of the quote for the repairs.
- b. **ServiceXtender benefit** claims: You must call us before you take your *car* for a service. We will tell you what to do and where to take your *car*. After your *car* has been serviced, we will need an invoice from the workshop showing the following information:
 - Your policy number or claim number.
 - Make, model and registration number of your *car*.
 - Mileage of your *car* at the time of the service.
 - Detailed information of the service that was done.
- c. **You must get our written permission** before repairing or servicing your *car*.
- d. **You must use an approved workshop**. We may ask you to take your *car* to an approved workshop if your workshop is not approved by us.
- e. **If the steps above are not followed**, or you do not send us the information we ask for within the time we gave you, we will reject your claim.

Costs before we accept a claim

- Sometimes the workshop needs to do some work before they can find the cause of the *failure* and quote on the cost of the repairs. For example: If they need to strip the engine to get to the *part* that has failed.
- We cannot promise that we will pay these costs, because we cannot promise that we will accept a claim before we know exactly what has *failed* and why.
- This means that if your claim is rejected because the cause of the *failure* is not covered under this policy, you may have to pay the workshop for the work done.
- Because of this, the workshop needs your permission before they will continue with stripping the engine, or any *part*.

11.3 How we assess your claim

- a. We will calculate the cost of repairs or the service, based on the report from the workshop.
- b. We may also appoint an assessor to inspect your *car*.

11.4 How much we will pay

- a. **Main cover**
 - If we accept a claim, we may at our discretion repair or replace the *failed parts*.
 - We will pay the cost of the repairs or replacement up to a maximum of the *limit* for that specific benefit, less the *excess* amount.
- b. **ServiceXtender benefit**
 - We will pay the cost of the service up to a maximum of the *limit*, less the *excess* amount.

11.5 Who we will pay

As soon as we have received all the documents and your *car* has been repaired or serviced, we will pay the workshop directly.

11.6 What you must pay

a. The excess

This is the first amount that you must pay towards a claim under this policy. We will always deduct the *excess* from the amount we pay to the workshop. This means that you have to pay the *excess* directly to the workshop.

- Your *excess* amount will be the total of your basic *excess* and additional *excess*, as set out in the policy schedule:
 - The basic *excess* is the amount that you chose.
 - An additional *excess* is an extra amount on top of your basic *excess*. If an additional *excess* applies to you, we will show it in your policy schedule.

For example: You will have to pay an additional *excess* if you claim for a **Main cover** benefit during the first six months after the *cover start date*.

- If more than one additional *excess* applies to your claim, we will only add the highest *excess* amount to the basic *excess*.

For example: Your basic *excess* is R1 000. Two additional *excess* amounts of R2 000 and R4 000 also apply to you. If you claim, you will only have to pay a total *excess* of R5 000 (R1000 plus R4 000) and not R7 000 (R1 000 + R2 000 + R4 000).

b. Other costs you are responsible for

- If you did not ask us to arrange for towing, you must pay all towing costs to the towing operator directly.
- If your engine, or any *part*, was stripped to investigate the cause of the *failure* and your claim is rejected, you may have to pay the workshop for the work done.

11.7 Our responsibility ends after we have paid a claim

Once we have paid a claim, we have met our responsibilities to you in terms of this policy. We will not be responsible for any other costs relating to that claim.

11.8 We will not pay any interest

Any amount due by us will not attract any interest.

11.9 If you do not agree with our claims decision

a. Complain to Hollard

If we do not accept a claim or if you don't agree with the amount of the claim, you may ask us to review our decision within 90 days of the date that you received our notice.

b. Complain to the Ombudsman

You may also send your complaint to the Ombudsman for Short-term Insurance at any time. Please contact the Ombudsman on the contact details set out in the [Quick reference guide](#).

c. Take legal action

You may take legal action against us within 270 days of the date that you received our notice. To take legal action, summons must be served on us. If this is not done in time, you will lose your right to claim and we will no longer be responsible for that claim.

You may also choose to take legal action against us without first asking us to review our claim decision or contacting the Ombudsman for Short-term Insurance. If you take legal action against us before contacting the Ombudsman, you can only approach the Ombudsman for assistance after you have withdrawn the summons against us.