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Long-term storage cover

1. Introduction

Your **Cars (Long-term storage)** section explains the types of benefits that are available to you. You must read this section together with the general terms and conditions and your policy schedule.

2. Definitions that apply to your Cars (Long-term storage) section

The following definitions are used in the **Cars (Long-term storage)** section of this policy.

<i>Car</i>	A passenger <i>car</i> , 4x4, SUV (sports utility vehicle), bakkie, mini-bus, light delivery vehicle, panel van and motorised caravan with a gross <i>vehicle</i> mass not exceeding 3 500 kg. The specific <i>car</i> that we cover is set out in the policy schedule.
<i>Total loss</i>	<p><i>Total loss</i> means either of the following:</p> <ul style="list-style-type: none"> – your <i>car</i> was stolen or hijacked and not found; or – your <i>car</i> was so badly damaged that the <i>car</i> is unsafe or uneconomical for us to repair (write-off). This means that the cost of repairs, plus the cost of any parts on the <i>car</i> that can be saved and re-used (salvage), is more than the <i>sum insured</i>.
<i>Credit agreement</i>	An enforceable <i>credit agreement</i> in terms of the National Credit Act 34 of 2005 entered into between you and the <i>credit provider</i> .
<i>Credit provider</i>	A registered financial institution whose interest in the <i>insured property</i> forms the subject of the <i>credit agreement</i> .

3. Conditions for cover

- a. Your *car* must be registered in terms of current South African legislation.
- b. We will only cover *your car* within the borders of South Africa.
- c. We will only cover your *car* while you are not using it and while it is stored in a secure place, for example a locked and covered garage.
- d. We will not cover your *car* while anybody is driving it.
- e. Your *car* must be fully paid up and may not be financed in terms of a *credit agreement* with a *credit provider*. If your *car* is financed, we will cancel your cover from the *cover start date* and pay back all *premiums*, less the amount of any claims we may have paid.

4. You must tell us how to calculate the value of your car

You must tell us how to calculate the value that you want to insure your *car* for. The *sum insured* based on the method of calculation is the maximum amount we will pay if your *car* is a *total loss*.

4.1 The basis of calculation

You could choose from any of the following two calculation methods as set out in the policy schedule:

- a. **Retail value:** This is the value from the Auto Dealer's Guide published by TransUnion Auto Information Solutions (Pty) Limited, or any similar publication approved by us. It is the price most dealers would be prepared to sell your *car* for, based on the mileage and condition of the *car*.
 - If your *car* is actually worth less than its retail value, or more than its retail value, you may adjust the value you want to insure your *car* for.
 - You may ask us to reduce the value of your *car* by a percentage lower than retail value, or to increase it by a percentage above retail value. We show this percentage on the policy schedule as the retail value adjustment percentage.
 - If you chose to adjust the value of your *car*, your *sum insured* is this adjusted value. This option is shown as 'Retail Plus Value' on the policy schedule.

- b. **Specified value:** If no retail value can be determined, you may insure your *car* for a specified value. If we agreed, the specified value and any other information and proof we may need, are set out in the policy schedule.

4.2 When we treat your car as new

- a. If your *car* is a *total loss*, and:
 - you are the first registered owner of the *car*;
 - the *car* is less than 12 months old from the first registration date;
 - the *car* has less than 30 000 kilometres on the odometer; and
 - you insured your *car* for retail value and you did not increase or decrease the retail value by the adjustment percentage.
- b. Then we will choose any of the following methods to pay your claim:
 - replace your *car* with a similar new *car*;
 - pay the list price of a *car* that is the same model; or
 - pay the list price of a *car* that is a similar model (if the same model is not available).

5. Main cover (Insured events)

We will cover your *car* for loss or damage caused directly by the *insured events* listed below.

- a. Accident damage. Damage when your *car* is involved in a collision or any other accidental damage, but not while anybody is driving it.
- b. Weather, including storm, wind, snow, rain, or flood.
- c. Hijacking, theft or attempted theft.
- d. Fire, lightning and explosion.
- e. Earthquake.
- f. Malicious damage.

6. Optional benefits

These are not automatic benefits. You must choose to be covered for these benefits and pay the extra *premium*. The following conditions apply to all optional benefits:

- All optional benefits are subject to a maximum of the *limits* set out in the policy schedule.
- If you choose to be covered for an optional benefit, we will show your choice on the policy schedule.
- Any loss, damage or legal liability must be caused directly by an *insured event* listed in the **Cars (Long-term storage)** section of this policy, unless we say differently.

6.1 Factory-fitted accessories

An accessory is an addition to your *car* that can only be removed by using a tool. We will cover factory-fitted accessories for loss or damage.

- Factory-fitted accessories are those items that are originally fitted by the manufacturer during the production of the *car*, and are included in the manufacturer's specification.
- You must tell us about each accessory, and give us the value and description of the accessory. We will list each accessory on the policy schedule.

6.2 Aftermarket accessories

An accessory is an addition to your *car* that can only be removed by using a tool. We will cover the following aftermarket accessories for loss or damage:

- Accessories that are not originally fitted by the manufacturer during the production of the *car*, and you asked the dealer to fit them for you when you bought the *car*.
- Accessories that you bought separately after you bought the *car*.
- You must tell us about each accessory, and give us the value and description of the accessory. We will list each accessory on the policy schedule.

7. Specific exclusions – what we do not cover

Specific exclusions are in addition to the exclusions set out in the **General exclusions** section.

We will not pay a claim for any of the benefits set out in the **Cars (Long-term storage)** section of this policy that was caused by, or related to any of the following specific exclusions.

- a. Exposing your *car* to situations that clearly have a high risk of loss or damage, for example storing your *car* under an open carport.
- b. The cost to repair any pre-existing or old damage, faulty workmanship or incomplete repairs that were in existence prior to the *insured event*.
- c. Theft of sound equipment from inside the *car* unless there has been forcible and violent entry into the *car*.
- d. Any loss or damage while your *car* is transported by sea, road, railway or air.

8. 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 (Long-term storage)** section.

- a. Tell us if any fact that is material to the risk of the *car* changes within 14 days from the date that it has changed, for example where you store the *car*.
- b. Tell us if you start using your *car* again to ensure you are covered.

9. Specific conditions when you claim

In addition to the conditions set out in the **Claiming under this policy** section, there are extra conditions that specifically apply to your **Cars (Long-term storage)** section.

9.1 How to claim

- a. **Report *theft* of your *car* to the police within 24 hours.**
- b. **You must tell us of the claim within 30 days** from the date of the *insured event*. We will tell you what evidence and other documents we need to process the claim.
- c. **You must send us the evidence and other documents we ask for within the time that we will give you.** We typically need the following, but we may need more information depending on the *insured event*:
 - A sketch and description of the incident.
 - Photographs taken of the scene (if any were taken).
 - The details of witnesses and any other persons that were involved in the incident (if applicable).
 - The police reference number (accident report or case number).
 - A copy of the statement made to the police.
 - The details of any other insurance policy that covers the same *car*.
 - A copy of the *car's* registration document as proof of ownership.

- d. **You must get our permission in writing** before repairing your car, unless it is for emergency repairs.
- e. **You must never do any of the following:**
 - Admit guilt, fault, liability, or incur any legal costs without first getting our permission.
 - Offer or negotiate to pay a claim.
 - Accept any offer from another person for any damage that you want to claim for under this policy. If you do, you will not have any claim under this policy.
- f. **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.
- g. **If you choose not to continue with the claim** after you have told us, you may still claim under this policy, but only within the time that we will give you. After this time we will no longer consider the claim and you would have lost all your rights to claim for that incident.

9.2 If a person you know used your *car* without your permission

- a. If a person you know used your *car* without your permission you must lay a criminal charge against that person within 24 hours, if you want to claim for:
 - the theft of your *car*; or
 - damage to the *car* while it was used without your permission.
- b. You will lose your right to claim under this policy if you withdraw the criminal charge.
- c. If we agree to pay a claim we may recover all claim costs from the person who used your *car* without your permission.

9.3 If we decide to repair the *car*

- a. We will arrange for repairs to be carried out by a qualified repairer. The repairer will repair your *car* to a condition substantially the same as its condition immediately before the event.
- b. The quality of the workmanship and the materials used by our repairer are guaranteed for as long as you own the *car*. This guarantee does not include wear and tear, rust, corrosion or depreciation.
- c. If you are concerned about the quality of the repairs to your *car*, you must tell us and make your *car* available to us for inspection.
- d. We will not pay for any work to your *car* to correct repairs, unless we gave you our permission before the work was done.

9.4 Replacement parts

- a. If your *car* is still covered by the manufacturer's warranty, a service or a motor plan, we will repair your *car* according to manufacturer's specifications. If we replace windows we may use glass which was not produced by the original manufacturer. The glass will meet the South African Bureau of Standards (SABS) safety and quality standards.
- b. If your *car* is no longer covered by the manufacturer's warranty, a service or a motor plan, we may use:
 - new parts;
 - parts which are consistent with the age or condition of your *car*; or
 - approved alternative parts.
- c. If any damaged part forms part of a set (for example side mirrors), we will only pay for the replacement of the actual part that is damaged.
- d. If any part or accessory is no longer available from the manufacturer, or is not available in South Africa, we will only pay the cost of:
 - a similar part or accessory that is available; or
 - the last listed price of the part or accessory that is no longer available.
- e. We are not responsible for any additional costs because of a delay in the supply of parts or accessories.

9.5 You must start repairs in the time period specified

Repairs must start within three months from the date on which we approved the repairs. Should the repairs not start within the three month period because of your delay, we will only pay the amount that we agreed as at the date of our approval. You will have to pay any balance.

9.6 If the *car* is a *total loss*

Your cover for the *car* ends if the claim decision is to treat the *car* as a *total loss*.