

Dear Motorist,

Welcome to the world of Advantage MotorPlan.

The conditions of your mechanical breakdown insurance policy are simple and the cover provided comprehensive. To maintain the validity of the warranty you only have to comply with the terms and conditions contained in this document and in particular the service and claim procedures.

Please read this document carefully to ensure that you are aware of the benefits afforded by the warranty and the obligations you have to fulfill.

We wish you peace-of-mind motoring.



A Proud Contributor To





Mechanical Breakdown Insurance
 Proposal Form for Insurance Policy

No.	
-----	--

Personal Details				Financed By							
Title	Surname	Initials		Bank							
I.D. No.				Premium Details							
Postal Address				Wheels (Including VAT)							
Code				TITANIUM	R 9 699.00 <input type="checkbox"/>						
Tel (H) (W)				PLATINUM	R 6 999.00 <input type="checkbox"/>						
Tel (C)				GOLD	R 5 899.00 <input type="checkbox"/>						
E-mail				SILVER	R 5 199.00 <input type="checkbox"/>						
Vehicle Details				BRONZE	R 4 899.00 <input type="checkbox"/>						
Make											
Model											
Year of registration				Y	Y	Y	Y				
Present km's											
Engine No.				Period of Insurance - 2 Years							
Reg. No.				From	To						
VIN No.				Commencement Date (New Vehicles-On expiry of Manufacturer's Warranty)							
				D	D	M	M	Y	Y	Y	Y

- I declare that the information given in this application is in every respect true, complete and correct and is given without being aware of any circumstances that might adversely affect risk.
- I agree:
 - that this proposal shall form the basis of the contract between the Insured and the Insurer and that this proposal shall be deemed incorporated therein.
 - that the Insurer incur no liability until the premium has been received by them.
 - that the Insurer shall not be bound by any representation/undertakings made or given by any person/agent save as shall be contained in the policy.
 - that I understand and am aware of the contents of the policy document as well as the claim and service procedures.
 - I have been made aware of the Statutory Notice as required.
- I hereby grant Advantage MotorPlan the right to communicate with me through any electronic/written media or verbally in order to make available to me, their product offering. YES NO

Signed at:.....On the:.....Day of:.....20.....

Insured's Signature:.....
 Mechanical Breakdown Insurance
 Underwritten by
 Hollard Insurance Company Ltd

Dealer Stamp:

PRE-DELIVERY INSPECTION REPORT ON BACK OF THIS PAGE TO BE COMPLETED BY DEALER

AMP COPY - PINK; DEALER COPY - YELLOW; BANK COPY - BLUE; CLIENT COPY - WHITE



Mechanical Breakdown Insurance
 Proposal Form for Insurance Policy

No.	
-----	--

Personal Details				Financed By							
Title	Surname	Initials		Bank							
I.D. No.				Premium Details							
Postal Address				Wheels (Including VAT)							
Code				TITANIUM	R 9 699.00 <input type="checkbox"/>						
Tel (H) _____ (W) _____				PLATINUM	R 6 999.00 <input type="checkbox"/>						
Tel (C) _____				GOLD	R 5 899.00 <input type="checkbox"/>						
E-mail _____				SILVER	R 5 199.00 <input type="checkbox"/>						
Vehicle Details											
Make _____											
Model _____											
Year of registration _____				Y	Y	Y	Y				
Present km's _____				Period of Insurance - 2 Years							
Engine No. _____				From _____	To _____						
Reg. No. _____				Commencement Date (New Vehicles-On expiry of Manufacturer's Warranty)							
VIN No. _____				D	D	M	M	Y	Y	Y	Y

1. I declare that the information given in this application is in every respect true, complete and correct and is given without being aware of any circumstances that might adversely affect risk.
2. I agree:
 - (i) that this proposal shall form the basis of the contract between the Insured and the Insurer and that this proposal shall be deemed incorporated therein.
 - (ii) that the Insurer incur no liability until the premium has been received by them.
 - (iii) that the Insurer shall not be bound by any representation/undertakings made or given by any person/agent save as shall be contained in the policy.
 - (iv) that I understand and am aware of the contents of the policy document as well as the claim and service procedures.
 - (v) I have been made aware of the Statutory Notice as required.
3. I hereby grant Advantage MotorPlan the right to communicate with me through any electronic/written media or verbally in order to make available to me, their product offering. YES NO

Signed at:.....On the:.....Day of:.....20.....

Insured's Signature:.....
 Mechanical Breakdown Insurance
 Underwritten by
 Hollard Insurance Company Ltd

Dealer Stamp:

PRE-DELIVERY INSPECTION REPORT

Checked and OK



Requires further attention



Engine:

- Engine oil
- Engine mountings
- Drive belts
- No oil leaks

Transmission:

- Gearbox operation
- Clutch operation
- Transmission fluid and top up
- Clutch fluid and top up
- No oil leaks

Suspension:

- Ball joints and dust covers
- Steering wheel and linkages
- Power steering fluid and top up
- Tyre condition and inflation pressure

Cooling System:

- Cooling fan operation
- Heater system
- Engine coolant and top up
- Hoses
- No system leaks

Drive Shafts:

- Drive shaft boots and CV joints
- Propshaft and universal joint

Braking System:

- Brake pedal and parking brake
- Brake pipes and hoses
- Brake pads and discs
- Brake fluid

Filters:

- Fuel
- Air
- Oil

Other:

- Alternator
- Starter
- Air conditioner
- Lights, horns, wipers and washer
- Spark plugs
- Battery water levels and top up
- Exhaust pipes and mountings

ROAD TEST

CHECK ENGINE PERFORMANCE, DIFFERENTIAL LOCK OPERATION, CLUTCH OPERATION, 4X4 OPERATION, TURBO OPERATION, ODOMETER OPERATION, GEARBOX AND WHEEL BEARING NOISE.

COMMENTS

PLEASE NOTE: ALL FAULTS TO BE RECTIFIED BEFORE THE AMP POLICY CAN BE ISSUED.

DEALER STAMP

DATE

SIGNATURE

POLICY SCHEDULE

The Underwriter	:	Hollard Insurance Company Ltd.
The Administrator	:	Advantage MotorPlan (Pty) Ltd. P.O. Box 2184, Florida Hills , 1716.
Claims Administrator	:	Advantage MotorPlan Tel: 0860 267 267.
The Insured	:	The person or business entity as stated in the proposal form.
Territorial Limits	:	The Republic of South Africa. It is the Insured's responsibility to repatriate the vehicle to within the borders of South Africa from where Careline will fulfill their responsibilities as stipulated.
The Vehicle	:	As stated in the proposal form.
Limit of Indemnity	:	As per policy booklet.
Effective Date of Policy:		New Vehicle: On the expiry of the Manufacturer's Warranty Pre-Owned Vehicle: Shall be the same date as the date on which the policy was purchased. If the vehicle is subject to a Manufacturer's Warranty, it will incept upon expiry of such. It is the Insured's responsibility to inform the Administrator in writing when the vehicle reaches expiry km's if such occurs before expiry date of the Manufacturer's Warranty.
Premium	:	As stated in the proposal form.

Insurer's Statement

Hollard Insurance Company (Registration Number: 1952/003004/06) (the Underwriter) underwrites the benefits of the Advantage MotorPlan's Mechanical Breakdown Insurance Policy (the Policy). The policy conforms to the requirements of the Short Term Insurance Act 1998 (as amended) and in no way detracts from your common-law rights.

Upon receipt of a fully completed proposal form and the requisite premium, the Underwriter will accept the risk if the Insured complies with the terms and conditions as set out in the policy. The Underwriter, however, reserves the right to accept or reject policies at their discretion, dependent upon the assessed risk.

Administrator's Statement

Advantage MotorPlan administers all claims in respect of this policy and undertake to do so in accordance with the terms and conditions as laid out in this policy document. In the event of any mechanical failure/breakdown or query regarding this policy, please contact The Administrator.

Indemnity to the Insured

Indemnity to the Insured will be based on the cost of physically removing the damaged insured part from the insured item and repairing it (including if necessary the cost of replacing it with a part equal to but not superior to it when new) and then replacing the insured part less the cost of the uninsured loss, damage, service or repair. Where the Insured requires work to be done in excess of that which the Claims Administrator deem necessary to rectify the fault, the difference in repair cost will be borne by the Insured.

Definitions

The following words and expressions shown below shall have the meaning expressed opposite or below them wherever they appear in this policy or schedule.

- **AA**
Automobile Association of South Africa.
- **Administrator**
Refers to Advantage MotorPlan.
- **Breakdown**
Actual sudden and unforeseen breaking, collapse or failure of the insured part.
- **Consequential damage**
Any loss or damage suffered by the Insured in respect of the insured vehicle, and which is indirectly/directly caused by the failure of an insured or non-insured part.
- **Cost of repair**
Refers to the reasonable charges for parts and labour required to repair or replace the damaged parts.
- **Defined events**
Loss or damage to the insured parts as a result of breakdown.
- **Intermediary**
A dealer or broker who has been authorised to sell this policy.
- **Insurer**
Refers to Hollard Insurance Company.

- **Insured**

Refers to the person whose name and address appears on the proposal form.

- **Insured vehicle**

Refers to the vehicle as specified on the proposal form.

- **Limit of Indemnity**

The maximum amount payable by the Underwriter for each and every claim attributable to one original source or occurrence.

- **New vehicle**

A vehicle that has not previously been used or registered.

- **Pre-Owned vehicle**

A vehicle that is not a new vehicle.

- **RMI**

Retail Motor Industry.

- **Wear and Tear**

The gradual reduction in operating performance commensurate with the age, usage and mileage travelled by the vehicle.

Eligible vehicles

Passenger, 4X4 and light commercial vehicles with a gross vehicle mass (GVM) not exceeding 3600kg in a roadworthy condition as identified on the proposal form. Only locally manufactured vehicles and vehicles imported by a local manufacturer with at least a 12 month warranty will be eligible for cover.

Vehicles excluded from cover:

- Vehicles older than 12 years (current model and 11 prior model years)
- Vehicles which have travelled more than 300 000 Km's at date of policy application
- Vehicles modified in any way from the Manufacturer's specification
- Vehicles used as taxis, hire or reward vehicles, courier vehicles, shuttles, any fare paying passenger vehicles, driving tuition vehicles, emergency vehicles, goods delivery vehicles and all security vehicles
- Vehicles that are or have been used in any form of motoring competition
- Vehicles sold and accepted in a specific condition and/or without a roadworthy certificate
- Rebuilt vehicles (code 3)
- Recovered stolen vehicles
- Exotic/High Performance vehicles i.e. vehicles manufactured by Aston Martin, Bentley, Ferrari, Lamborghini, Maserati, Porsche, Rolls Royce, Mercedes-Benz (AMG Range), BMW (M-Series), etc.

If your vehicle falls into any of the above categories please contact the Administrator for a refund of your premium paid, subject to no claims being paid against the policy.

1. Parts Covered

For benefit amount please refer to Limits of Indemnity.

Air conditioner

Compressor and clutch pulley only. (excluding re-gassing)

Alarms and Immobilisers

Control units (excluding remotes and batteries). Limited to one claim per policy.

Braking system

Servo unit, master cylinder, wheel washers and calipers, wheel cylinders, ABS control unit and ABS pump.

Cambelt failure

Actual breaking, failure or stripping of teeth of the cambelt, cambelt tensioner, cambelt idler pulleys and tensioner pulley.

Catalytic converter

Catalytic converter only.

Central locking

Original manufacturer fitted central locking pump and actuators only.

Clutch

Complete clutch kit, including release bearing, flywheel, master and slave cylinder, cable, clutch fork. (actual breaking only)

Cooling fans

Viscous and electric cooling fans only. (excluding heater matrix)

Cooling system

Water pump and radiator repairs.

Cylinder head gasket

Failure of the head gasket only.

Differential

Crown wheel and pinion, differential assembly, bearings, bushes and all internal drive unit components.

Differential Lock

All internal parts.

Drive shafts

Half shafts, side shafts, CV joints and prop shafts.

DVD System

Original manufactured fitted DVD system only. LCD screen (10" or less), RF modulator, digital video disc player and power converter.

Electrical components

Alternator, starter motor, wiper motor, window winder motor, and electric seat motor.

Electrical Winch (4X4 only)

Original manufacturer fitted motor only.

Electric Mirrors

Electric mirror motor only

Electronic ignition

All modules, coils, coil packs and distributor. (excluding damage to ignition lock, barrel, switch to keys and electronic keys)

Engine

Cylinder block, cylinder head, pistons, gudgeon pins, piston rings, crankshaft main and big end bearings, oil pump, connecting rods, camshaft, cam followers, bushes, valve operating mechanism, valves, valve guides, valve stem seals and complete overhaul gasket set. (excluding cracked cylinder heads and the vanos unit)

Free wheel hubs

Free wheel hubs only.

Front wheel drive unit

All internal parts. (applicable to front wheel drive vehicles only)

Fuel system

Fuel pump (mechanical and electrical), injectors, airflow meter, carburettor, fuel accumulator, fuel distributor, air sensor and warm up regulator. (excluding all calibration and serviceable parts and failures attributable to incorrect or contaminated fuel)

Gearbox (manual)

Gears, shafts, ring gear, synchro hubs, bearings, bushes and casings. (excluding accident damage)

Gearbox (automatic)

Torque converter, gears, oil pump, valve block assembly, brake bands and casings. (excluding accident damage)

GPS Navigation System

Navigation display unit, control module and navigation system wiring harness. (original manufactured fitted only)

Intercooler

Original manufacturer fitted unit only.

Management system

ECU for engine and transmission.

Overfueling

Engine failure as a direct result of overfueling.

Overheating

Any overheating related incidents, i.e. warped cylinder heads, collapsed piston or piston rings and thermostat. (excluding cracked cylinder heads)

Phone System

Original manufactured fitted phone system only. (charger and cradle, microphone and speakers)

Pulleys

Crank pulley, damper pulley, pulleys coming loose, multigroove and V Belt idler.

Sensors and sender units

All sensors and sender units for engine, transmission, differential and ABS.

Steering mechanism

All internal parts of steering box or rack and pinion, power steering pump, bearings, rack ends, tie rod ends and drag links.

Sunroof

Electrical sunroof motor only.

Suspension

Control arms, bushing and torsion or stabiliser bars. (excluding coil and leaf springs, shock absorbers and shock mountings)

Transfer box/Transfer Case

All internal gears, shafts, bearings, chains.

Transponder Key

Original manufacturer fitted unit only and functional failure only. (excluding ignition lock)

Turbo assembly

Factory fitted as standard, including turbo ECU, impellers, shafts, bushes, housing and actuator. (excluding manifolds)

Vanos unit

Unit only.

Wheel bearings

All wheel bearings. (excluding hubs)

2. Basis of Compensation

- The Basis of Compensation shall be determined according to the age and mileage of the vehicle at the time of policy application.
- The total claim shall not exceed the Limit of Indemnity as specified in your Policy Handbook.
- The total claim aggregate over the duration of this policy shall not exceed the purchase price of the insured vehicle. In the event that the aggregate claims limit is reached, benefits under this policy will cease with immediate effect.

3. Exclusions from Cover

The Insurer does not accept liability for the costs of repairs or replacement:

- For the gradual reduction in operating performance commensurate with 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 as a result of normal operating functions.
- For service items or items that require replacement at specific or regular intervals.
- For defects caused by accident damage, misuse or neglect.
- For breakdowns as a result of the use of the vehicle, past or present:
 - On roadways other than recognised public roads;
 - Outside the manufacturer's design intention;
 - As a taxi conveying fare-paying passengers.

- For breakdowns arising as a direct/indirect result of:
 - Faults in workmanship or materials paid for by the Claims Administrator;
 - Use of experimental parts;
 - Modifications that have not been approved by the vehicle manufacturer e.g. V6 conversions and non-factory fitted turbochargers.
 - The use of oil, fuel or petroleum products in the vehicle's fuel or petroleum lubrication system for which the vehicle's engine or ancillary system is not designed.
- Oil consumption problems where overheating related claims have been honoured in the preceding 6 months.
- Breakdown of vehicles or parts of vehicles recalled or to be recalled by the vehicle's manufacturer.
- Where the odometer is not working, or in the opinion of the Claims Administrator has been tampered with, altered, disconnected or replaced without the approval of the Claims Administrator.
- Where the fault memory of the vehicle has been cleared prior to the assessment of a claim.
- For any parts that are covered by the Manufacturer's or Supplier's Warranty at time of failure.
- For failure to any engine as a result of improper repair of injectors and injection systems.
- For repairs undertaken without the prior authorisation of the Claims Administrator.
- For cracked cylinder heads.
- For any parts not specified under the "Parts Covered" section of the policy.
- Where the cause of the failure existed at the time of the warranty purchase. (Pre-existing condition)
- For damage to electrical wiring/harnesses
- For damage resulting from oil leaks or oil leaks themselves.
- For damage to drive shafts or steering racks as a result of damaged rubber boots.
- Burnt and/or bent valves.
- For loss or damage resulting from any incorrect or contaminated fuel and defective products.
- For contamination by water, mud, sand or foreign objects entering or blocking the cooling, mechanical or electrical systems.
- For replacement or repair resulting from the failure of hoses/pipes and auxiliary belts.
- For costs or expenses normally recoverable under any other Insurance policy.
- For loss or damage caused by civil commotion, labour disturbances, riot, strikes, war, civil war, mutiny, insurrection, rebellion or revolution.
- For loss or damage caused by ionising radiations or contamination by nuclear waste or combustion of nuclear fuel.
- For any claims for repairs where the required policy documentation and relevant payment thereof has not been received by the Underwriter.
- For any legal liability of whatsoever nature.

4. Betterment (Wear and Tear)

It is not the intention, implied or otherwise, of the policy to make new vehicles from old.

- **Normal Wear and Tear**

Deterioration, not resulting in actual failure, arising through usage or age of the vehicle **is not covered by the policy.**

- **Fair Wear and Tear**

Deterioration, **resulting in actual failure**, arising through usage or age of the vehicle **is covered by the policy.**

Where the repair requires new or exchange units, which in the opinion of the Administrator are in excess of what is necessary to make good the repair, then the difference in cost will be met by the Insured.

5. Consequential Damage

Consequential damage to an insured part caused by the failure of an insured or non-insured part is covered.

6. Servicing Requirements

The insured vehicle must be serviced and maintained according to the relevant Manufacturer's specifications and recommended intervals at either a franchise dealer or RMI/AA accredited service agent. A service run-over of a 1 000 km's or 30 days, whichever occurs first, will be allowed either side of the service interval, regardless of the Manufacturer's service run-over period.

If the vehicle does not have an up to date Manufacturer's service history and/or the vehicle was not serviced by the Selling Dealer prior to purchase, it is the policyholder's responsibility to have the vehicle serviced within 30 (thirty) days of purchasing this policy **in order to activate cover provided by the policy**. If this is not done the policy will be invalid and therefore claims against it be repudiated. The service must be done in accordance with the vehicle Manufacturer's specifications for the age and kilometers of the vehicle at the time.

Where vehicles are fitted with a computer service monitoring device, documentary proof of cancellation of the device must be submitted together with proof of actual service.

All original invoices must be retained by the Policyholder as the Claims Administrator will request proof of service in the event of a claim. Failure to provide such proof or comply with the servicing requirements will invalidate the cover provided by the policy. For your convenience you may record your service history within this booklet and have it stamped and signed by the Servicing Dealer.

Please Note:

- **It is the Insured's responsibility to ensure that the diesel pump and injectors are calibrated as per Manufacturer's specifications. A failure resulting from incorrect calibration will result in repudiation of the claim.**
- **It is the Policyholder's responsibility to ensure that the cambelt and tensioners be replaced as per Manufacturer's specifications.**
- **Failure to comply with the servicing requirements will invalidate the cover provided by this policy and any claims made by you.**
- **The Insurer is not liable for the cost of servicing, routine maintenance or accident damage.**
- **Self servicing of your vehicle is not allowed.**

Reinstatement of Policy

An invalid policy may be reinstated by having the vehicle serviced and/or repaired at the Policyholder's cost in accordance with the Manufacturer's specifications and the procedures as set out under Servicing Requirements. The reinstatement is subject to the Claims Administrator's written approval and shall only be effected after a waiting period of 90 days is imposed as calculated from the date of receipt by the Claims Administrator of written notification of your request for reinstatement.

7. Claim Procedure

- The Policyholder to contact the Claims Administrator on 0860 267 267 and provide them with:
 - The policy number
 - The nature of breakdown
 - The kilometer reading of the vehicle at the time of breakdown
 - The address where the vehicle can be inspected.
- If required, deliver the vehicle to a Repair Facility.

- The selected Repair Facility will establish the cause of breakdown and/or mechanical failure and check that the part causing the failure is covered by the policy. The Repair Facility must forward a written quotation to the Claims Department to enable the Claims Administrator to assess the claim.
- On approval of the claim, the Claims Administrator will notify the Policyholder and provide the Repair Facility with an authorisation number to proceed with repairs. **Any repair work commenced or carried out without prior authorisation by the Claims Administrator will render the claim invalid.**
- On completion of the authorised repairs, the Repair Facility to forward their invoice together with the release note signed by the Insured, to the Claims Administrator for payment.

Please Note:

- The Claims Administrator accepts no liability for improper repair to the vehicle or parts/materials supplied for repair.
- In the event of two or more failures occurring simultaneously, only one covered part failure will be entertained with the Limit of Indemnity being that applicable to the larger of the failures or the actual cost of the repairs, whichever is the lesser. Repairs to the remaining failed part or parts will be for the Policyholder's own account.
- **Should it be necessary to disassemble any part to establish the cause or extent of the damage, it is the Policyholder's responsibility to authorise such disassembly so as to establish liability. The Administrator shall not authorise any diagnostic work or claim prior to being advised of the cause of failure.**
- The Administrator reserves the right to inspect the insured vehicle and/or damaged part.

- Contact Details:

Claims Administrator
P.O. Box 2184,
Florida Hills, 1716

Tel: 0860 267 267
Fax: 0866 230 066
E-mail: claims@ampwarranty.co.za

Office Hours: Monday to Friday 08h00 – 17h00, Saturday 8h30-12h00.
This office will be closed on Public Holidays.

8. General Terms and Conditions

• Cancellation

Should you request the cancellation of the policy, all cost incurred up to that date including commissions will be deducted and the customary short term rates will apply to the balance. A cancellation will not be considered if a claim has been paid against the policy. If the policy has been financed the refund will be paid to the financial institution. **A cancellation request must be made in writing.**

• Transferability

Should you dispose of your insured vehicle it is possible to transfer the non-expired portion of the policy. A written request containing the details of the new owner, together with a copy of the vehicle's service history must be submitted to the Administrator for approval of the transfer. Upon receipt and verification the Administrator will advise of the transfer.

Please Note:

- A transfer will not be permitted if any claim has been paid under this policy.
- This policy may not be transferred from one vehicle to another.
- Only a valid policy with an up to date service record may be transferred.
- A transfer will not be permitted if the vehicle is sold to or through a motor dealer or trader.

• **Care of Vehicle**

The Policyholder must maintain the vehicle in a roadworthy condition and service the vehicle in accordance with the Servicing Requirements as set out in this policy. In the event of a breakdown or an impending breakdown the Policyholder must use all reasonable means to protect the vehicle from further 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.

• **Underwriter's rights after an Insured event**

In the event of an occurrence in respect of which a claim is or may be made under this policy, the Underwriter or any person authorised by them may, without thereby incurring any liability and without diminishing the right of the Underwriter to rely upon any conditions of this policy:

- Inspect the vehicle and take, enter or keep possession of any damaged part and deal with it in any reasonable manner. This condition shall be evidence of the leave and license of the Policyholder to the Underwriter to do so. The Policyholder shall not be entitled to abandon any part to the Underwriter whether taken possession of by the Underwriter or not.
- Take over and conduct in the name of the Policyholder the defense or settlement of any claim and prosecute in the name of the Policyholder for their own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim. No admission, statement, offer, promise, payment or indemnity shall be made by the Policyholder without the written consent of the Underwriter.
- The Policyholder shall, at the expense of the Underwriter, do and permit to be done all such things as may be necessary or reasonably required by the Underwriter for the purpose of enforcing any rights to which the Underwriter shall be, or would become, subrogated upon indemnification of the Policyholder whether such things shall be required before or after such indemnification.

• **Prescriptions of claims**

- All claims must be reported to the Claims Administrator immediately. Should a breakdown occur after hours, weekends or over a public holiday the claim must be reported to the Claims Administrator the following working day. Failing to do so will invalidate the claim.
- No claim shall be payable after the expiry of 3 months or such further time as the Underwriter may allow from the happening of any event unless the claim is the subject of pending legal action.

• **No rights to other person**

Unless otherwise stated, nothing in this policy shall give any rights to any person other than the Policyholder.

• **Fraud**

If any claim under this policy is in any respect fraudulent or if any fraudulent means or devices are used by the Policyholder or anyone acting on their behalf or with their knowledge or consent to obtain any benefit under this policy, or if any event is occasioned by the willful act or with the connivance of the Policyholder, all benefits shall immediately cease and the policy cancelled. In such an event there will be no refund of any kind.

- **Claims repudiated if premiums not paid**

Advantage MotorPlan reserves the right to repudiate any claims for claimable events that happen before we receive your premium.

9. Roadside Assistance (0861 002 273)

- **Tow-in**

We will arrange for your vehicle to be towed to the nearest Repair Facility or if after hours to a secure overnight facility provided the tow-in is performed by a recognised tow-in company. This benefit will be limited to one (1) tow-in per claimable event. For benefit see Limits of Indemnity.

- **Overnight Accommodation**

In the event of a breakdown, if it occurs in excess of a 200km. radius from the Insured's place of residence and provided the vehicle cannot be repaired on the day of occurrence the policy covers overnight accommodation. Cover excludes food and beverages. For benefit see Limits of Indemnity.

- **Car Rental**

Benefit subject to:

1. Repairs not being completed within 48 working hours (weekends and public holidays excluded) **from the time of authorisation of a claim.** Delays due to non-availability of parts are specifically excluded.
2. Insured qualifying for a rental vehicle under a car rental company's general terms and conditions. This benefit excludes fuel and insurance costs.

- **Keys locked in the Vehicle**

If your insured vehicle's keys are accidentally locked in your vehicle, Careline will request the services of a locksmith to retrieve your keys. The benefit is limited to R350.00 VAT inclusive and one (1) call-out per year.

Any call-outs over and above the limit are for the Policyholder's account.

- **Changing of a flat tyre**

In the event of a flat tyre, serviceable tyres will be changed. If a serviceable tyre is not available, towing will be provided under the tow-in benefit. This service will be limited to 2 call-outs per year. **Any call-outs over the above limit are for the Policyholder's account.**

- **Battery failure**

In the event of battery failure, arrangements will be made to jump start the vehicle. This service will be provided under the tow-in benefit and is limited to 2 call-outs per year. **Any call-outs over the above limit are for the Policyholder's account.** The service does not include battery replacement.

- **Emergency fuel delivery**

Careline will arrange for 10 liters of fuel to be delivered to the Policyholder to enable him/her to reach the nearest service station. Cost of fuel for the Policyholder's account. This service will be provided under the tow-in benefit and is limited to 2 call-outs per year. **Any call-outs over the above limit are for the Policyholder's account.**

- **Emergency assist**

In the event of an accident, Careline will contact the traffic authorities and emergency services if required. After initial call alert these services will be monitored to ensure prompt attendance of the emergency. **Costs of emergency services are for the Policyholder's account.**

- **MAP Direct**

A 24-Hour helpline for directions or route guidance when travelling.

10. Additional Benefits

- **Consumables**

Consumables and oils are covered in the event of a valid claim. For benefit see Limits of Indemnity.

- **Installment payment protection**

The Insurer will reimburse the pro-rata portion of the vehicle's monthly installment whilst the insured vehicle is out of use due to parts not being available. This benefit is not applicable for the first 14 days of any repair. For benefit see Limits of Indemnity.

- **Insurance excess payment**

Where the vehicle is a total loss and the excess cannot be recovered under another policy, the Administrator will reimburse the excess up to the Limit of Indemnity subject to a new policy being taken out on the replacement vehicle. For benefit see Limits of Indemnity.

11. Schedule of Limits of Indemnity

The Limits of Indemnity shall be determined according to:

- 1) The age and mileage of the vehicle at the time of policy application.**
- 2) Policy type selected at time of application.**

Titanium:	Vehicles less than 5 years (current year model and prior 4 year models) with less than 120 000 Km's recorded on the odometer.
Platinum/Gold/Silver:	Vehicles less than 10 years (current year model and prior 9 year models) with less than 200 000 Km's recorded on the odometer.
Bronze:	Vehicles less than 12 years (current year model and prior 11 year models) with less than 300 000 Km's recorded on the odometer.

In the event of two or more failures occurring simultaneously, only one covered part failure will be entertained with the Limit of Indemnity being that applicable to the larger of the failures or the actual cost of the repairs, whichever is the lesser. Repairs to the remaining failed part or parts will be for the Policyholder's own account.

LIMITS OF INDEMNITY. (VAT inclusive)

Parts Covered	Titanium	Platinum	Gold	Silver	Bronze
Engine	Unlimited	35 000	23 000	17 500	8 500
Gearbox	Unlimited	25 000	17 500	13 000	6 000
Differential	Unlimited	25 000	17 500	13 000	6 000
Differential Lock	Unlimited	10 000	8 500	6 000	5 000
Transfer Box/Transfer Case	Unlimited	10 000	8 500	6 000	5 000
Management System	Unlimited	10 000	8 500	6 000	5 000
Turbo Assembly	Unlimited	10 000	8 500	6 000	5 000
Drive Shafts	Unlimited	7 000	5 500	4 500	3 000
Front Wheel Drive Unit	Unlimited	7 000	5 500	4 500	3 000
Electronic Ignition	Unlimited	7 000	5 500	4 500	3 000
Air Conditioner	Unlimited	7 000	5 500	4 500	3 000
Cooling System	Unlimited	7 000	5 500	4 500	3 000
Free Wheel Hubs	Unlimited	6 000	5 000	4 000	3 000
Steering Mechanism	Unlimited	6 000	5 000	4 000	3 000
Braking System	Unlimited	6 000	5 000	4 000	3 000
Fuel System	Unlimited	6 000	5 000	4 000	3 000
Electrical Components	Unlimited	6 000	5 000	4 000	3 000
Electric Winch (Factory Fitted Only)	Unlimited	6 000	5 000	4 000	3 000
Suspension	Unlimited	6 000	5 000	4 000	3 000
Wheel Bearings	Unlimited	6 000	5 000	4 000	3 000
Intercooler	14 000	6 000	5 000	4 000	3 000
Vanos Unit	14 000	8 500	6 000	4 000	3 000
Catalytic Converter	14 000	8 500	6 000	4 000	3 000
Overfueling	14 000	8 500	6 000	4 000	3 000
Overheating	14 000	8 500	6 000	4 000	3 000
Clutch	9 000	6 000	5 000	4 000	3 000
Pulleys	9 000	6 000	5 000	4 000	3 000
Cambelt Failure	9 000	6 000	5 000	4 000	3 000
Cylinder Head Gasket	8 000	6 000	5 000	4 000	3 000
Viscous and Electric Fans	7 000	4 000	3 500	3 000	2 000
Central Locking	4 500	4 000	3 500	3 000	2 000
Electric Motors (Sunroof)	4 500	4 000	3 500	3 000	2 000
Electric Mirrors	3 500	3 000	3 000	3 000	1 500
Sensors and Sender Units	3 500	3 000	3 000	2 500	1 500
GPS Navigation System	3 500	3 000	2 500	2 000	1 000
Entertainment System	3 500	3 000	2 500	2 000	1 000
Phone System	3 500	3 000	2 500	2 000	1 000
Alarms and Immobilisers	3 000	2 500	2 000	1 750	1 000
Transponder Key	3 000	2 500	2 000	1 750	1 000
Tow-in	1 000	1 000	1 000	1 000	1 000
Car Rental	1 000	1 000	1 000	1 000	1 000
Overnight Accommodation	1 000	1 000	1 000	1 000	1 000
Installment Payment Protection	1 000	1 000	1 000	1 000	1 000
Insurance Excess Payment	1 000	1 000	1 000	1 000	1 000
Consumables	400	350	350	350	300
Roadside Assistance	Included				

POSTAGE WILL
BE PAID BY
THE ADDRESSEE

NO POSTAGE
NECESSARY IF POSTED
IN SOUTH AFRICA

BUSINESS REPLY SERVICE
LICENCE NO. JHZ 1158

ADVANTAGE MOTORPLAN CLAIMS DIVISION
P.O. Box 2184,
Florida Hills,
1716

POSTAGE WILL
BE PAID BY
THE ADDRESSEE

NO POSTAGE
NECESSARY IF POSTED
IN SOUTH AFRICA

BUSINESS REPLY SERVICE
LICENCE NO. JHZ 1158

ADVANTAGE MOTORPLAN CLAIMS DIVISION
P.O. Box 2184,
Florida Hills,
1716

Service Record Coupon

Service

1

No.

Dealer's Stamp

Reg. No.: _____

Kilometers: _____

Insured's Signature:

Date:

Service Record Coupon

Service

2

No.

Dealer's Stamp

Reg. No.: _____

Kilometers: _____

Insured's Signature:

Date:

Service Record Coupon

Service

3

No.

Dealer's Stamp

Reg. No.: _____

Kilometers: _____

Insured's Signature:

Date:

Service Record Coupon

Service

4

No.

Dealer's Stamp

Reg. No.: _____

Kilometers: _____

Insured's Signature:

Date:

POSTAGE WILL
BE PAID BY
THE ADDRESSEE

NO POSTAGE
NECESSARY IF POSTED
IN SOUTH AFRICA

BUSINESS REPLY SERVICE
LICENCE NO. JHZ 1158

ADVANTAGE MOTORPLAN CLAIMS DIVISION
P.O. Box 2184,
Florida Hills,
1716

POSTAGE WILL
BE PAID BY
THE ADDRESSEE

NO POSTAGE
NECESSARY IF POSTED
IN SOUTH AFRICA

BUSINESS REPLY SERVICE
LICENCE NO. JHZ 1158

ADVANTAGE MOTORPLAN CLAIMS DIVISION
P.O. Box 2184,
Florida Hills,
1716

Service Record

Service No.

1

Date: _____

Invoice No. _____

Recorded Km's _____

Dealer's Stamp

Service No.

2

Date: _____

Invoice No. _____

Recorded Km's _____

Dealer's Stamp

Service No.

3

Date: _____

Invoice No. _____

Recorded Km's _____

Dealer's Stamp

Service No.

4

Date: _____

Invoice No. _____

Recorded Km's _____

Dealer's Stamp

Service No.

5

Date: _____

Invoice No. _____

Recorded Km's _____

Dealer's Stamp

Service No.

6

Date: _____

Invoice No. _____

Recorded Km's _____

Dealer's Stamp

STATUTORY NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS

IMPORTANT – PLEASE READ CAREFULLY

DISCLOSURE AND OTHER LEGAL REQUIREMENTS

(This notice does not form part of the Insurance Contract or any other document.)

As a short-term insurance policyholder, or prospective policyholder, you have the right to the following information:

1. About the Selling dealer – Intermediary

- a. Is the Selling dealer in possession of professional indemnity insurance?
 Yes No
- b. Written mandate to act on behalf of the Insurer?
 Yes No

2. Insurer and Administrator

The Underwriter of the Motor Item range of warranty products is The Hollard Insurance Company Ltd. (Registration No. 1952/003004/06). Details of the Insurer and Administrator are as follows:

Insurer

Hollard Insurance Company
Tel: (011) 351-5000
22 Oxford Road
Parktown
Johannesburg, 2193

PO Box 87419
Houghton
2041

Administrator

Advantage MotorPlan
Tel: (011) 288-7330
Property Park
389c Ontdekkers Service Road
Florida
Roodepoort, 1709

Reg. No: 2001/003085/07
FSP: 28260
PO Box 2184
Florida Hills
1716

The Motor Item range of warranty products is administered by Advantage MotorPlan on behalf of Hollard Insurance and claims and client queries are undertaken by Advantage MotorPlan as part of the administrative process. In the event of a mechanical failure likely to result in a claim you should contact the claims department of Advantage MotorPlan, prior to the onset of any repair work.

3. The Dealer (Intermediary)

If the policy was sold through a dealership, the Dealer is required to make certain disclosures in terms of the FAIS Act. The Dealer should provide you with the details of the premium, commissions and any monetary obligations assumed by you directly or indirectly when buying this Policy.

4. Complaints Procedure

Where you dispute our repudiation of your claim, you have 90 days in which to make representation directly to the Insurer. Should you make a representation within the 90 day period, the Insurer has 45 days in which to respond after receipt of the representation to notify you of their decision. Should you be dissatisfied with the Insurer's decision, you have a period of 6 months in which to institute legal action.

5. Other matters of importance:

You must be informed of any material changes to the information in sections 1 and 2.

If the information in sections 1 and 2 was given orally, it must be confirmed in writing within 30 days.

If any complaint to the Intermediary is not resolved to your satisfaction, you may submit the complaint to the Registrar of Short-Term Insurance.

Polygraph or any lie-detector test is not obligatory in the event of a claim and the failure thereof may not be the sole reason for repudiating a claim.

If premium is paid by debit order:

It may only be in favour of one person and may not be transferred without your approval. The Insurer must inform you at least 30 days before the cancellation thereof, in writing, of its intention to cancel such debit order.

The Insurer and not the Intermediary must give reasons for repudiating your claim. Your Insurer may not cancel your insurance merely by informing your Intermediary. There is an obligation to ensure the notice has been sent to you. You are entitled to a copy of the policy free of charge.

6. Warning:

Do not sign any blank or partially completed application form.

Complete all forms in ink.

Keep all documentation handed to you.

Make note of what is said to you.

Don't be pressurised to buy the product.

Incorrect or non-disclosure by you of relevant facts may influence an Insurer or any claims arising from your contract of insurance.

Study the policy with care immediately when it is received.

If you have any uncertainties, discuss these with your Insurer or Intermediary.

7. Particulars of Short-Term Insurance Ombudsman:

The Ombudsman is available to advise you in the event of claims problems which are not satisfactorily resolved by the insurance Intermediary, Administrator and/or the Insurer.

PO Box 32334,
Braamfontein, 2017
Tel: (011) 726-8900, Fax: (011) 726-5501

8. Particulars of Financial Services Board and the Registrar of Short Term Insurance:

PO Box 35655
Menlo Park, 0102
Tel: (012) 428-8000, Fax: (012) 347-0221