

The BMW Group Extended Warranty Cover

BMW Financial Services (South Africa) (Pty) Ltd., is an Authorised Financial Services and Registered Credit Provider (NCRCP2341).

This document contains the BMW Group Extended Warranty Cover Policy wording. The details of this Policy document have been set out for Your information. This Policy is underwritten by Guardrisk Insurance Company Limited (Licence No. 75), hereafter referred to as (Guardrisk) and Administered by PinnAfrica Insurance Underwriting Managers (Pty) Ltd. (FSB No. 39123), hereafter referred to as (PinnAfrica) which are Authorised Financial Services Providers.

This Policy has specifically been designed to provide You (the Insured) with insurance replacement value, for any client who takes out the Policy and who suffers a mechanical Breakdown subject to the terms, conditions and exclusions of this Policy.

In the event of any conflict between the provisions of this Policy and that of any other document as mentioned above, the provisions of this Policy shall prevail.

TERMS AND CONDITIONS.

In return for the Insured paying the Premium and continuing to meet all the conditions for cover, Guardrisk will provide insurance cover under the BMW Group Extended Warranty Cover Policy as described in this document.

Guardrisk, agrees and undertakes in favour of the Insured named in the Schedule of Insurance to pay the benefits described in the Policy subject to:

- the actual receipt by Guardrisk at its head office of the correct and sufficient Premium or Premiums;
- the truth and accuracy of the information given in the Insured's Schedule of Insurance;
- the Terms and Conditions contained herein or endorsed hereon.

OTHER MATTERS OF IMPORTANCE.

1. You will be informed of any material changes to the information about the intermediary, insurer and or underwriter provided above.
2. If any of the information reflected above was given to you orally, this disclosure notice serves to provide you with the information in writing. Should you not be satisfied with the policy, you are entitled a period up to 30 days within which you may cancel your policy in writing at no cost. Cover will cease upon cancellation of the policy.
3. If we fail to resolve your complaint satisfactorily, you may submit your complaint to the Ombud of Short-Term Insurance.
4. You will always be given a reason for the repudiation of your claim.
5. If the insurer wishes to cancel your policy, this will be done in writing, to your last known address.
6. You will always be entitled to a copy of your policy at no extra charge.

WARNING.

7. Do not sign any blank or partially completed application form.
8. Keep notes of what is said to you and all documents handed to you.
9. Don't be pressurised to buy the product.
10. Failure to provide correct or full relevant information may influence an insurer on any claims arising from your contract of insurance.

WAIVER OF RIGHTS.

The General Code of Conduct stipulates that no Financial Services Provider may request or induce in any manner a client to waiver any right or benefit conferred on the client by/or in terms of any provisions of the said Code, or recognise, accept or act on any such waiver by a client. Any such waiver is null and void.

DEFINITIONS.

“Breakdown”

Means the sudden and unforeseen actual breaking or shorting-out of any of the covered mechanical or electrical components or parts listed, arising from mechanical or electrical defect, causing sudden stoppage of their functions, necessitating repair or replacement.

“Cost of Repair”

Refers to the reasonable charges for parts and labour required to repair or replace the damaged parts.

“Date of Occurrence”

The date, within the Period of Insurance, on which the Insured Event happens.

“Days”

Ordinary Days, including weekends and public holidays. A Day shall also mean a continuous 24 (Twenty-Four) hour Period.

“Dual Insurance”

Situation in which the same risk is Insured by 2 (Two) overlapping but independent Insurance Policies.

“Event”

The Event which gave rise to Your claim.

“His / Her”

For “his” and “he” where the Insured is male, and read “her” and “she” where the Insured is female.

“Insured”

An Insured shall mean a person or legal entity that has successfully applied for this Policy Schedule of Insurance and paid for it in full.

“Insurer”

Shall mean Guardrisk Insurance Company Limited Licence No. 75.

“Intermediary”

A dealer or broker who has been authorised to sell the Policy.

“Maximum Indemnity”

Our Maximum Indemnity payable on each claim is attributable to 1 (One) original source or Occurrence. The total claim aggregate over the duration of this Policy, shall not exceed the current Trade Value of The Vehicle.

“Misrepresentation”

Conscious decision to change the facts as they are, to mislead an interested party. This shall also mean the failure to disclose material information at the date of application that had the Insurer been aware of would have resulted in the Policy not being issued.

“Period of Insurance”

As stated in the Schedule of Insurance issued in terms of this Policy, the Period of Insurance shall begin:

- On New Vehicles: On the expiry of the Manufacturer’s Warranty;
- On 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 begin upon expiry of such. It is Your responsibility to inform Us in writing when The Vehicle reaches expiry mileage if this occurs before expiry date of the Manufacturer’s Warranty.

“PinnAfrica Insurance Underwriting Manager”

The Underwriting Manager is PinnAfrica Insurance Underwriting Managers (“PinnAfrica”) who is mandated by Guardrisk to underwrite and administer the Policy. PinnAfrica is an authorised Financial Services Provider (FSP No. 39123).

“Policy”

The Schedule of Insurance.

“Premium”

The single Premium amount payable as stated in the Schedule of Insurance or any endorsement issued in terms of this Policy.

“Premium Due Date”

The Premium payment date on or before the date appearing on the Schedule of Insurance.

“Pre-existing Damage”

Damage that existed prior to the inception of this Policy.

“Resultant Damage”

Any further or additional losses incurred as a result (Directly/Indirectly) of damage to the Insured or non insured part in the Event of a valid claim.

“RMI”

Retail Motor Industry.

“Schedule of Insurance”

The Schedule containing Your details and the details of The Vehicle, Period of Insurance, Premium payable, Sum Insured, bank details and address.

“Term Cover”

Where the full Premium for the Period of the cover has been received in advance.

“The Vehicle”

The Vehicle described in the Schedule of Insurance and which may be any of the following: Passenger, 4X4 and light commercial vehicles with a gross vehicle mass (GVM) not exceeding 3 500kg (Three Thousand Five Hundred Kilograms) in a roadworthy condition as identified on the proposal form. Only locally manufactured vehicles and vehicles imported by a local manufacturer representative with at least a 12 (Twelve) month warranty will be eligible for cover.

- New Vehicle – A Vehicle that has not previously been used or registered.
- Pre Owned Vehicle – A Vehicle that is not a new Vehicle.

“We, Us, Our”

Guardrisk Insurance Company Limited (“Guardrisk”). An authorised Financial Services Provider, FSP No. 26/10/75.

“Wear and Tear”

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

“You, Your”

The person or entity named as the Insured in the Schedule of Insurance. You must be 18 (Eighteen) years of age and be a permanent resident of South Africa and/or permanently residing in South Africa or a properly constituted and registered Company or Trust.

PARTS COVERED IN TERMS OF THIS POLICY.

For further benefit information, refer to the benefit table attached to this policy.

1. Air conditioner

Compressor and clutch pulley only (Excluding Re-gassing).

2. Alarms and immobilisers

Control units (Excluding Remotes and Batteries). Limited to 1 (One) claim per Policy.

3. Battery

Replacement of battery (Excluding Cables, Terminals, Fusible Links and Fuse Boxes). Please note that Our contribution towards the replacement of Your Battery is subject to the replacement Battery carrying a 24 (Twenty-Four) month warranty from the supplier.

4. Braking system

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

5. Cambelt failure

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

6. Casings

Cylinder block, gearbox casings, differential casings, cylinder head and transfer box casings (Excluding Cracked Cylinder Block and Heads and Accident Damage).

- 7. Catalytic converter**
Catalytic converter only.
- 8. Central locking**
Original manufacturer-fitted central locking pump and actuators only.
- 9. Clutch**
Complete clutch kit, including release bearing, flywheel, master and slave cylinder, cable, clutch fork (Actual Breaking only).
- 10. Cooling fans**
Viscous and electric cooling fans only (Excluding Heater Matrix).
- 11. Cooling system**
Water pump and radiator repairs.
- 12. Cylinder head gasket**
Failure of the head gasket only.
- 13. Differential**
Crown wheel and pinion, differential assembly, bearings, bushes and all internal drive unit components.
- 14. Differential lock**
All internal parts.
- 15. Drive shafts**
Half shafts, side shafts, CV joints and prop shafts.
- 16. DVD system**
Original manufactured-fitted DVD system only. LCD screen (10" (Ten Inches) or less), RF modulator, digital video disc player and power converter.
- 17. Electrical components**
Alternator, starter motor, wiper motor, window winder motor, and electric seat motor.
- 18. Electrical winch (4X4 only)**
Original manufacturer fitted motor only.
- 19. Electric mirrors**
Electric mirror motor only.
- 20. Electronic ignition**
All modules, coils, coil packs and distributor (Excluding Damage to Ignition Lock, Barrel, Switch to Keys and Electronic Keys).
- 21. Engine**
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, Cylinder Block and the Vanos Unit).
- 22. Free wheel hubs**
Free wheel hubs only.
- 23. Front wheel drive unit**
All internal parts (Applicable to Front Wheel Drive Vehicles Only).

24. 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).

25. Gearbox (Manual)

Gears, shafts, ring gear, synchro hubs, bearings and bushes (Excluding Accident Damage).

26. Gearbox (Automatic)

Torque converter, gears, oil pump and drums (Excluding Accident Damage).

27. GPS navigation system

Navigation display unit, control module and navigation system wiring harness (Original Manufactured-Fitted Only).

28. Intercooler

Original manufacturer-fitted unit only.

29. Management system

ECU for engine and transmission.

30. Mechatronics

Complete unit, including electroplate and valve body/valve block assembly and all solenoids.

31. Overfueling

Engine failure as a direct result of overfueling.

32. Overheating

Any overheating related incidents, i.e. warped cylinder heads, collapsed piston or piston rings and thermostat (Excluding Cracked Cylinder Heads).

33. Phone system

Original manufactured fitted phone system only (Charger and Cradle, Microphone and Speakers).

34. Pulleys

Crank pulley, damper pulley, pulleys coming loose, multi-groove and V Belt idler.

35. Sensors and sender units

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

36. Steering mechanism

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

37. Sunroof

Electrical Sunroof motor only.

38. Suspension / Air Suspension

Upper and lower control arms, Air Suspension pump, bushing and torsion or stabiliser bars (Excluding Coil and Leaf Springs, Shock Absorbers, Shock Mountings, Bellows, Switches and Relays).

39. Transfer box

All internal gears, shafts, bearings, chains.

40. Transponder key

Original manufacturer fitted unit only and functional failure only (Excluding Ignition Lock).

41. Turbo assembly

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

42. Vanos unit

Unit only.

43. Wheel bearings

All wheel bearings (Excluding Hubs).

ADDITIONAL BENEFITS.

For further benefit information, refer to the benefit table attached to this policy.

1. Consumables

Consumables and oils are covered in the Event of a valid claim.

2. Roadside Assistance (0861 633 000)

These benefits will be deemed invalid if not arranged through Digicall Assist.

2.1 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. This benefit will be limited to 1 (One) tow-in per claimable Event, any additional tow-in costs will be for Your account.

2.2 Overnight accommodation

In the Event of a Breakdown, if it occurs in excess of a 200km (Two Hundred Kilometres) radius from Your 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.

2.3 Car rental

Benefit subject to:

2.3.1 Repairs not being completed within 48 (Forty Eight) 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.

2.3.2 Insured qualifying for a rental Vehicle under a car rental company's general terms and conditions. This benefit excludes fuel and insurance costs.

2.4 Keys locked in The Vehicle

If The Vehicle keys are accidentally locked in The Vehicle, Digicall Assist will request the services of a locksmith to retrieve Your keys. The benefit is limited to R350.00 (Three Hundred and Fifty Rand) inclusive of VAT. and 1 (One) call-out per year. Any call-outs over and above the limit are for Your account.

2.5 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 (Two) call-outs per year. Any call-outs over the above limit are for Your account.

2.6 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(Two) call-outs per year. Any call-outs over the above limit are for Your account. The service does not include battery replacement.

2.7 Emergency fuel delivery

Digicall Assist will arrange for 10 (Ten) liters of fuel to be delivered to You to enable You to reach the nearest service station. Cost of fuel will be for Your account. This service will be provided under the tow-in benefit and is limited to 2 (Two) call-outs per year. Any call-outs over the above limit are for Your account.

2.8 Emergency assist

In the Event of an accident, Digicall Assist will contact the traffic authorities and emergency services if required. Costs of emergency services are for Your account.

2.9 MAP Direct

Helpline for directions or route guidance when travelling.

3. Instalment payment protection

The Insurer will reimburse the vehicle's monthly instalment whilst the insured vehicle is out of use due to parts not being available. This benefit is not applicable for the first 14 (Fourteen) days of any repair. For further benefit information, refer to the benefit table attached to this Policy.

4. 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 further benefit information, refer to the benefit table attached to this Policy.

SPECIFIC EXCLUSIONS.

We shall not be liable for:

1. 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.
2. Service items or items that require replacement at specific or regular intervals.
3. Defects caused by accident damage, misuse or neglect.
4. Breakdowns as a result of the use of The Vehicle, during the Period of Insurance:
 - 4.1 on roadways other than recognised public roads;
 - 4.2 outside the manufacturer's design intention; and
5. Breakdowns arising as a direct/indirect result of:
 - 5.1 faults in workmanship or materials paid for by the Claims Administrator;
 - 5.2 use of experimental parts;
 - 5.3 modifications that have not been approved by The Vehicle manufacturer including but not limited to V6 conversions and non-factory fitted turbochargers; and
 - 5.4 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.
6. Oil consumption problems where overheating related claims have been honoured in the preceding six months.
7. Breakdown of Vehicles or parts of Vehicles recalled or to be recalled by The Vehicle's manufacturer.
8. Instances 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.
9. Instances where the fault memory of The Vehicle has been cleared prior to the assessment of a claim.
10. Any parts that are covered by the Manufacturer's or Supplier's Warranty at time of failure.
11. Failure to any engine as a result of improper repair of injectors and injection systems.
12. Repairs undertaken without the prior authorisation of the Claims Administrator.
13. Any claim in terms of this Policy, unless You have complied with all the Policy terms and conditions.
14. Any loss or claim arising where there is Misrepresentation, non-disclosure or misdescription of any fact or circumstance, whether in connection with:
 - 14.1 This Policy; or
 - 14.2 Your claim in terms of this Policy.
15. The vehicle is covered in the RSA (Republic of South Africa), Namibia, Botswana, Zimbabwe, Swaziland, Lesotho and Mozambique. The policy is subject to the exclusive jurisdiction of the courts of the RSA. Should your claim be valid, in line with the terms and conditions of the policy, any payment will be in RSA currency, into a bank account held in the RSA.

16. Cracked cylinder heads.
17. Any parts not specified under the "Parts covered in terms of this Policy" section of the Policy.
18. Damage to The Vehicle which existed prior to the Event (Pre-Existing Damage), or loss, damage or liability arising from any other Event unrelated to a particular claim, unless such Event is subject of a valid claim registered separately and in accordance with the terms and conditions of this Policy.
19. The hiring of vehicles to other parties for the purpose of reward; driving instruction for reward; any speed trials, motor vehicle speed contests or racing; demo vehicles or loan vehicles; emergency response or security vehicles; taxis; or any use excluded by the cover provided in the Insured's Underlying Motor Comprehensive Insurance Policy.
20. Damage to electrical wiring/harnesses.
21. Damage resulting from oil leaks or oil leaks themselves.
22. Damage to drive shafts or steering racks as a result of damaged rubber boots.
23. Burnt and/or bent valves.
24. Loss or damage resulting from any incorrect or contaminated fuel and defective products.
25. Contamination by water, mud, sand or foreign objects entering or blocking the cooling, mechanical or electrical systems.
26. Replacement or repair resulting from the failure of hoses/pipes and auxiliary belts.
27. Costs or expenses normally recoverable under any other Insurance Policy.
28. Loss or damage related to or caused by civil commotion, labour disturbances, riot, strike, lock-out or public disorder, war, invasion, acts of foreign enemy, hostilities or warlike operations, or any risk which is covered by the Policy issued by SASRIA Limited (formerly the South African Special Risks Insurance Association). If We allege that the loss or damage is covered by the SASRIA Limited Policy the burden of proving the contrary shall rest on You.
29. Loss or damage caused directly or indirectly by or through or in consequence of or contributed to by nuclear weapons material or by ionising radiations or contamination by radioactivity or by any nuclear fuel or waste.
30. Any claim arising out of any contractual liability.
31. Liability to any passenger or third party whatsoever, including third party vehicles, for loss, damage or personal injury.
32. Any loss or damage caused, sustained or incurred whilst The Vehicle is being driven by You or by another person with Your consent, unless duly and fully licensed to drive The Vehicle in terms of any applicable legislation, or whilst the concentration of alcohol howsoever measured, in Your or such person's blood or respiratory system exceeds the statutory limit in force at such time, or whilst You or such person is under the influence of alcohol or a drug having a narcotic effect.
33. A negligent, wilful or criminal act by You.
34. Lack of scheduled maintenance as determined by the manufacturer.
35. If The Vehicle is being used for any use not covered under the Underlying Comprehensive Insurance Policy.
36. Vehicles excluded from cover:
 - 36.1 Vehicles older than 10 (Ten) years (current model and 9 (Nine) prior model years);
 - 36.2 Vehicles which have travelled more than 250 000km (Two Hundred and Fifty Thousand Kilometres) at date of Policy application;
 - 36.3 Vehicles modified in any way from the Manufacturer's specification;
 - 36.4 Courier vehicles, shuttles, and any fare paying passenger vehicles;
driving tuition vehicles, emergency vehicles, goods delivery vehicles and all security vehicles;
 - 36.5 Vehicles sold and accepted in a specific condition and/or without a roadworthy certificate;
 - 36.6 Rebuilt vehicles (code 3);
 - 36.7 Recovered stolen vehicles; and
37. If the Vehicle falls into any of the categories listed under Specific Exclusions point 36 (Thirty Six); please contact Us for a refund of Your Premium paid, subject to no claims being paid against the Policy. It is Your responsibility as the Insured to supply accurate Vehicle details and mileage at the time of Policy application. In the Event of a claim, should it be established that The Vehicle did not qualify for the selected plan, the benefit amount will automatically be reduced to the lesser benefit amount applicable. In such an event no pro-rata refund will apply.

GENERAL EXCLUSIONS ON LIABILITY.

1. This Policy does not cover loss or damage directly or indirectly caused by, related to or in consequence of:
 - 1.1 mutiny, military rising, military or usurped power, martial law or state of siege or any other event of cause which determines the proclamation or maintenance of martial law or state of siege;
 - 1.2 insurrection, rebellion or revolution;
 - 1.3 any act (whether by or on behalf of any organisation, body or person or group of persons) calculated or directed to overthrow or influence any State or Government or any provincial, local or tribal authority with force or by means of fear, terrorism or violence;
 - 1.4 any act which is calculated or directed to bring about loss or damage in order to further any political aim, objective or cause or to bring about any social or economical change or in protest against any State or Government or any provincial, local or tribal authority or for the purpose of inspiring fear in the public or any section thereof;
 - 1.5 any attempt to perform any act referred to in clause 1.3 or 1.4 above;
 - 1.6 the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrences referred to in clauses 1.1, 1.2, 1.3, 1.4, or 1.5 above.

If the Insurer alleges that by reason of clauses 1.1, 1.2, 1.3, 1.4, 1.5, or 1.6 of this General Exclusion loss or damage is not covered by this Policy, the burden of proving the contrary shall rest on You.

2. Any occurrence for which a fund has been established in terms of the War Damage Insurance and Compensation Act, 1976 (No. 85 of 1976) or any similar Act operative in any of the territories to which this Policy applies.
3. Notwithstanding any provision of this Policy including any exclusion, exception or extension or other provisions not included herein which would otherwise override a General Exclusion, this Policy does not cover loss or damage to The Vehicle or expense of whatsoever nature directly or indirectly caused by, arising out of or in connection with any act of terrorism regardless of any cause or Event contributing concurrently or in any sequence to the loss, damage or expense.

For the purpose of this General Exclusion 28 (Twenty-Eight) an act of terrorism includes, without limitation, the use of violence or force of the threat thereof whether as an act harmful to human life or not, by any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or Government or any other person or body of persons, committed for the purpose of inspiring fear in the public or any section thereof or with the intention to influence any Government.

If the Insurer alleges that, by reason of this General Exclusion, loss or damage is not covered by this Policy, the burden of proving the contrary shall rest on You.

4. This Policy does not cover any legal liability, loss, damage cost or expense whatsoever or any consequential loss directly or indirectly caused by or contributed to by or arising from:
 - 4.1 ionising, radiations or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion or use of nuclear fuel;
 - 4.2 nuclear material, nuclear fission or fusion, nuclear radiation;
 - 4.3 nuclear explosives or any nuclear weapon;
 - 4.4 nuclear waste in whatever form; regardless of any other cause or Event contribution or Event contributing concurrently or in any other sequence to the loss. For the purpose of this General Exclusion only, combustion shall include any self-sustaining process of nuclear fission.
5. This Policy does not cover loss, damage, cost or expense directly or indirectly arising from permanent or temporary dispossession resulting from detention, confiscation, forfeiture, impounding or requisition legally carried out by customs, police services, crime prevention units or other officials or authorities.

If We say that a claim is not covered in terms of the General Exclusions then You must prove the contrary.

GENERAL PROVISIONS AND CONDITIONS.

The following conditions are applicable to all sections of this Policy.

1. Indemnity to the Insured

Indemnity to the Insured will be based on the cost of physically removing the damaged insured part from The Vehicle 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.

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 Schedule of Insurance.

The total claim aggregate over the duration of the Policy shall not exceed the trade price of The Vehicle. In the Event that the aggregate claims limit is reached, benefits under the Policy will cease with immediate effect. The Claims Administrator will not authorise repair/replacement costs in excess of current market related repair costs prevailing at the time for the particular repairs.

3. Betterment (Wear and Tear)

It is not the intention, implied or otherwise, of the Policy to make new vehicles from old. Where the repair requires new or exchange units, which in Our opinion are in excess of what is necessary to make good the repair, then the difference in cost will be met by You.

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 not covered by the Policy. Notwithstanding, We may admit at our sole discretion a claim for fair Wear and Tear to a component where no actual breakage of the covered component has occurred subject to a 30 (Thirty) Day waiting period from Policy inception. If We admit a claim for fair Wear and Tear, Our liability for the repair cost or benefit category is limited to a maximum of 50% (Fifty Percent) of the repair cost, or 50% (Fifty Percent) of the specific stated benefit category, whichever is the lesser.

4. Resultant damage

Damage or loss to an Insured part caused by the failure of an insured or non-insured part is covered. Where damage or loss to an insured component is caused by the failure of an insured component, the higher of the two benefits will apply. Where damage or loss to a non-insured component is caused by the failure of an insured component, only the benefit of the insured component will apply.

Resultant damage or loss will not apply where the cause of failure is detailed as an exclusion in the section "Specific Exclusion".

5. Servicing requirements

The Vehicle must be serviced and maintained according to the relevant Manufacturer's specifications and recommended intervals at either a franchise dealer or RMI accredited service agent. A service run-over of 1 000km (One Thousand Kilometres) or 30 (Thirty) 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 Your 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 will be repudiated. The Policy will be voided and Premium/s refunded. The service must be done in accordance with The Vehicle Manufacturer's specifications for the age and kilometres 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 You 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 Insured'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 the 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.

6. Reinstatement of Policy

An invalid Policy may be reinstated by having The Vehicle serviced and/or repaired at the Insured's cost in accordance with the Manufacturer's specifications and the procedures as set out under Servicing Requirements. The reinstatement is subject to PinnAfrica's written approval and shall only be effected after a waiting period of 90 (Ninety)Days is imposed as calculated from the date of receipt by PinnAfrica of written notification of Your request for reinstatement.

7. Claim procedure

- 7.1 In the Event of an incident likely to result in a claim You are to submit a claim to PinnAfrica on 0860 100 269 or email us at bmwclaims@pinnafrica.co.za, prior to the onset of any repair work; and provide them with:
 - 7.1.1 the Policy number;
 - 7.1.2 the nature of Breakdown;
 - 7.1.3 the kilometre reading of The Vehicle at the time of Breakdown; and
 - 7.1.4 the address where The Vehicle can be inspected.
- 7.2 If required, deliver The Vehicle to a repair facility.
- 7.3 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.
- 7.4 On approval of the claim, the Claims Administrator will notify the Insured 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.
- 7.5 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.
- 7.6 The following should be taken note of:
 - 7.6.1 Should tow-in of the Insured Vehicle be required, please obtain prior authorisation from Digicall Assist. Failure to do so will invalidate the tow-in claim;
 - 7.6.2 The Claims Administrator accepts no liability for improper repair to The Vehicle or parts/materials supplied for repair;
 - 7.6.3 In the Event of 2(Two) or more failures occurring simultaneously, only 1 (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 Insured's own account;
 - 7.6.4 The Administrator shall not authorise any diagnostic work or claim prior to being advised of the cause of failure. Should it be necessary to disassemble any part to establish the cause or extent of the damage, it is the Insured's responsibility to authorise such disassembly so as to establish liability. The cost of disassembly will be for the Insured's own account in the Event that the claim is not covered.

In the Event of a claim being rejected, the Insured is entitled to relief through a court action, the Ombud for Short Term Insurance and the complaints process as detailed.

Guardrisk Compliance Officer

Guardrisk Insurance Company Limited
PO Box 786015, Sandton, 2146
Email: compliance@guardrisk.co.za

complaints@guardrisk.co.za

Tel: (011) 669 1039

Fax (012) 675 3856

8. Prescriptions of claims

- 8.1 All claims must be reported to the Claims Administrator within 3 (three) days. 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;
- 8.2 No claim shall be payable after the expiry of three 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.

9. Territorial Limits

The vehicle is covered in the RSA (Republic of South Africa), Namibia, Botswana, Zimbabwe, Swaziland, Lesotho and Mozambique. The policy is subject to the exclusive jurisdiction of the courts of the RSA. Should your claim be valid, in line with the terms and conditions of the policy, any payment will be in RSA currency, into a bank account held in the RSA.

10. Cancellation and Refund of Premiums

This Policy may be cancelled by You or Us at any time on 30 (Thirty) Days written notice to the last known address. In the case of Term Policies Your Premium will be refunded on a scale determined by Our actuary based on Our calculation for the unexpired portion of the Term Policy, provided that no claim was submitted, in which Event no Premium shall be refunded.

11. Rejection of Claim and Time Bar

In the Event of a claim being rejected or You dispute the benefit amount paid by Us, You are entitled to make representations to Us in respect of Our decision to reject the claim or as to the manner in which the benefit amount was calculated for a period 180 (One Hundred and Eighty) Days from the date of receipt of the letter of rejection or the date of the claim payment.

The dispute should be raised with the Insurer prior to disputing the matter with the Ombud.

Representation must be submitted in writing to:

PinnAfrica Insurance Underwriting Managers

PO Box 98758, Sloane Park, 2052

Fax Number: 086 648 8744

Email: compliance@pinnafrica.co.za

Guardrisk Compliance Officer

Guardrisk Insurance Company Limited
PO Box 786015, Sandton, 2146
Email: compliance@guardrisk.co.za

complaints@guardrisk.co.za

Tel: (011) 669 1039

Fax (012) 675 3856

Where You are not satisfied with the response from the Insurer You are entitled to make further representation to:

The Ombud for Short-Term Insurance

PO Box 32334, Braamfontein, 2017

Tel Number: 011 726 8900, Fax Number: 011 726 5501

In terms of Section 15 of the Financial Services Ombud Schemes Act No. 37 of 2004 that on the receipt of the official referral to the aforementioned Ombud, any applicable time barring clause in terms of this Policy or the running of prescription in terms of the Prescription Act No 68 of 1969, from the date of referral to the date of withdrawal of the referral or determination of the referral by the Ombud shall be stayed. If the dispute is not satisfactorily resolved in this manner, legal action may be instituted against the Insurer for the enforcement of the claim by way of the service of summons against the Insurer. Summons must be served on the Insurer within 6 (Six) months from the date You receive the outcome in respect of the representations You have made, failing which all benefits in respect of such claim shall be forfeited and no liability can arise in terms of such claim.

12. Arbitration

Should any dispute arise between You and Us as to the amount of any claim under this Policy, liability having already been admitted by Us for the claim in principle, You may refer such dispute to arbitration within 90 (Ninety) Days of the dispute arising in accordance with the Arbitration Act 42 of 1965 (as amended).

13. Transferability

Should You dispose of The 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:

- The Policy may not be transferred from one Vehicle to another.
- Only a valid Policy with an-up-to date service record may be transferred; and
- A transfer will not be permitted if The Vehicle is sold to or through a motor dealer or trader.

14. Reasonable Precautions

The Insured must maintain The Vehicle in a roadworthy condition and service The Vehicle in accordance with the servicing requirements as set out in the Policy. In the Event of a Breakdown or an impending Breakdown the Insured 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 the Policy.

15. Period of Grace for Premium Payment

You shall be entitled to a period of 15 (Fifteen) Days from the Premium Due Date in which to pay Your Premium.

16. No Premium, No Cover

This Policy is conditional upon and will only come into effect following payment of the Premium, which will be paid once only at the time of purchase of the The Vehicle.

17. 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 the 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 the Policy:

- 17.1 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 Insured to the Underwriter to do so. The Insured shall not be entitled to abandon any part to the Underwriter whether taken possession of by the Underwriter or not;
- 17.2 Take over and conduct in the name of the Insured the defence or settlement of any claim and prosecute in the name of the Insured 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 Insured without the written consent of the Underwriter;
- 17.3 The Insured 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 Insured whether such things shall be required before or after such indemnification.

17.4 In the Event of a claim being rejected, the Insured is entitled to relief through a court action, the Ombud for Short Term Insurance and the complaints process as detailed.

18. Conditions Precedent to Liability

We shall have no liability under this Policy and You shall not be entitled to be indemnified under this Policy unless:
18.1 subject to Condition 15(Fifteen) under General Conditions, the Premium has been received by Us by the Premium Due Date;

18.2 You comply with the Claims Procedures set out under Condition 7 (Seven) under General Conditions;

18.3 You comply with the Claims Procedure set out under Condition 11(Eleven) under General Conditions.

19. No rights to other person

Unless otherwise stated, nothing in the Policy shall give any rights to any person other than the Insured.

20. Fraud

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

21. Claims Repudiated if Premium not paid

We reserve the right to repudiate any claims that happened before receipt of Premium. Subject to Condition 23 (Twenty Three).

22. Amendments or Endorsements

We may amend or endorse this Policy at any time by giving You 30 (Thirty) Days notice in writing at Your last known address.

23. Hold Cover

We will provide full cover until the first premium due date as noted in the policy application, however all waiting periods are still applicable and all exclusions still apply.

24. 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.

25. Roadworthy Condition

You shall maintain The Vehicle in a roadworthy condition in compliance with the National Road Traffic Act 93 of 1996 (As Amended or Substituted) and the Regulations promulgated there under. We will not accept liability for any loss or damage if the condition of The Vehicle contributed to or caused the Event.

26. Vehicle Substitution

Where The Vehicle is substituted on an existing Credit Agreement, You must advise PinnAfrica immediately of such a change to the Credit Agreement and within 30 (Thirty) Days supply PinnAfrica with the new vehicle details. The Sum Insured and the General Conditions as indicated at inception of the Policy will be applicable and all claims will be subject to the original Sum Insured and the General Conditions as at the inception of the Policy.

27. Contract

The application for this Policy, the Schedule of Insurance, this Policy and any endorsements or amendments together comprises Your Policy with Us. This Policy is made up of numerous benefits, each benefit must be individually applied for and the appropriate Premium must be paid for the appropriate benefit or benefits selected.

28. Termination of this Policy

The end date will be the earliest of:

- 28.1 the date at the end of the Period of Insurance;
- 28.2 the date of expiry of the period of 24 (Twenty Four) months as stipulated in the Schedule of Insurance;
- 28.3 where the Credit Provider is the owner of The Vehicle, the date on which The Vehicle is repossessed;
- 28.4 the date on which The Vehicle is sold by You, and the Policy not transferred. Refer to Condition 13 under General Conditions;
- 28.5 when We do not receive Your Premium, subject to Condition 15 (Fifteen) under General Conditions and Premium under Definitions;
- 28.6 when either You or We cancel the Policy, subject to Condition 10 (Ten) under General Conditions;

29. "Dual Insurance"

In the Event of Dual Insurance, the Insurer who has the earlier Policy Inception Date and has received Premium will be liable for the claim. In the Event where PinnAfrica does not have the earlier Inception Date, We shall refund Premium from Inception Date.

The Onus is on the Insured to Establish where more than 1 (One) Insurer on the assets exist. Therefore, no Interest will be included in the refund payment.

In the Event where an Insurer has already paid under a similar Policy, The Insured must supply proof of the Inception Date of the latter Policy to establish a refund due, any cover where Dual Insurance did not exist will not be refunded.

LIMITS OF INDEMNITY.

The Limits of Indemnity shall be determined according to:

- The age and mileage of The Vehicle at the time of Policy application; and
- The Policy type selected at time of application.

Titanium: Vehicles less than 3 (Three) years old (Current Year Model and Prior 2 (Two) Year Models) with less than 75 000km (Kilometres) recorded on the odometer. The Vehicle must be under the original Manufacturer's Warranty or Maintenance Plan and must have a full and up to date service history.

Platinum: Vehicles less than 5 (Five) years old (Current Year Model and Prior 4 (Four) Year Models) with less than 125 000km (Kilometres) recorded on the odometer.

Gold: Vehicles less than 8 (Eight) years old (Current Year Model and Prior 7 (Seven) Year Models) with less than 200 000km (Kilometres) recorded on the odometer.

Silver: Vehicles less than 10 (Ten) years old (Current Year Model and Prior 9 (Nine) Year Models) with less than 250 000km (Kilometres) recorded on the odometer.

Product Option benefits available as included and selected on the application.

Product Option	Option A- 24 Months Premium (Single) R0- R400 000	Option B- 24 Months Premium (Single) R400 001 and Up
Titanium	R15 736	R18 157
Platinum	R13 113	R15 736
Gold	R8 877	R9 684
Silver	R7 767	R7 868

Please Note

- It is Your responsibility as the Insured to ensure that Your Vehicle qualifies for the selected plan at the time of the Policy application. In the Event of a claim, should it be established that Your Vehicle did not qualify for the selected plan, the benefit amount will automatically be reduced to the lesser benefit amount applicable. In such an Event no pro-rata refund will apply.

- In the event of 2 (Two) or more failures occurring simultaneously, only 1 (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 Your own account.

MATTERS OF IMPORTANCE.

You must accurately, fully and properly disclose all material facts. All information provided by You or on Your behalf is Your own responsibility. You need to be satisfied with the accuracy of any transaction submitted by anyone on Your behalf.

Misrepresentation, incorrect or non-disclosure by You of any material facts or circumstance may impact negatively on any claims arising from this insurance contract.

GENERAL DISCLOSURES.

Insurance products developed by PinnAfrica are sold, on licence, under the Independent Intermediaries brand for which the intermediary is appropriately compensated.

Complaint Resolution Process.

All complaints are forwarded to the Insurer's Compliance Officer who will forward the matter to the responsible department for investigation. Once the matter is resolved, the outcome is communicated to the complainant. If the complainant is satisfied with the response, the matter is concluded. Should the complainant be dissatisfied with the response, the Ombud for Short-Term Insurance may be contacted.

Guardrisk Compliance Officer
Guardrisk Insurance Company Limited
PO Box 786015, Sandton, 2146
Email: compliance@guardrisk.co.za

complaints@guardrisk.co.za
Tel: (011) 669 1039
Fax (012) 675 3856

CONFLICT OF INTEREST POLICY.

It is generally accepted practice within Our industry that "entertainment" and "gifts and incentives" collectively referred to as an immaterial financial interest in the Conflict of Interest regulations, are often provided by the product provider and their agents to various intermediary, independent intermediaries and brokers (All of whom must be registered as Financial Services Providers) and vice versa and also potentially from and to various other Financial Service Providers in the supply chain.

The Rand value of such interests are limited, by legislation, per calendar year, to R1, 000 (One Thousand Rand) in respect of any one individual be they the provider of or beneficiary of such immaterial financial interest. Such limitations are dealt with and managed by Our Conflict of Interest Management Policy. A full copy of Our Overall Conflict of Interest Management Policy can be obtained from www.pinnafrika.co.za or Our offices upon written request to the PinnAfrica Compliance Officer.

TREATMENT OF VAT.

You are, in terms of a SARS ruling issued in terms of section 20 (7) of the VAT Act, able to claim input tax only if You are in possession of a Policy document and proof of payment.

TREATING THE CUSTOMER FAIRLY.

We have created a superior solution – encompassing products, processing and service – tailored to each of Our customers' requirements. We will at all times, deliver a superior customer experience, simplifying and improving both Our clients and their customers' lives. We will achieve this through a motivated team of skilled people, absolute fairness in Our treatment of Our clients and partners and complying with the 6 (Six) Treat Your Customer Fairly Outcomes, namely;

- You are confident that Your fair treatment is key to Our culture;
- Products and services are designed to meet Your needs;
- We will communicate clearly, appropriately and on time;
- We provide advice which is suitable to Your needs and circumstances;
- Our products and services meet Your standards and are of an acceptable level;
- There are no barriers to access Our services or to lodge any complaints.

VARIATIONS.

No variation to this Policy shall be binding on the Insurer unless made in writing and signed by a Director or Public Officer of the Insurer and confirmed thereafter by payment of the Insured of the Premium whether varied or not.

This Policy is issued on the basis that the statements and information made and set forth in the application and all declarations made in respect thereof are true and correct and constitute a full disclosure of all facts and circumstances likely to materially affect the assessment of the risk at the time of the issue of this Policy.

The Company reserves the right to amend, add or change the Terms and Conditions of this Policy by giving 1(One) month's written notice of its intention to do so. Any variations and or changes will be binding on both the Insurer and the Insured and can be applied at any time to the existing Terms and Conditions after written communication of these changes has been sent to the Insured's last known address as it appears in Our records at that time.

Underwritten by Guardrisk Insurance Company Limited an authorised Financial Services Provider.

FSP License Number – 26/10/75
 VAT Number: 4250138072
 2nd Floor, 102 Rivonia Road
 Sandton
 2196

Tel: (011) 669 1000
 Fax (012) 675 3856

The Compliance Officer

Guardrisk Insurance Company Limited
 PO Box 786015
 Sandton
 2146
 Email: compliance@guardrisk.co.za

Tel: (011) 669 1039
 Fax (012) 675 3856
complaints@guardrisk.co.za

Adminstrated By PinnAfrica Insurance Underwriting Managers (Pty) Ltd an authorised Financial Services Provider.

FSP License Number - 39123
 Block A, 1st Floor
 The Ambridge Office Park,
 1 Vrede Avenue, Epsom Downs
 Douglasdale, 2021

PO Box 98758
 Sloane Park
 2152

The Compliance Officer

PinnAfrica Insurance Underwriting Managers (Pty) Ltd
 PO Box 98758,
 Sloane Park, 2152
 Email address: compliance@pinnafrica.co.za

Tel: 010 007 0069
 Alternative: 011 047 4400
 Fax: 086 415 6308

PinnAfrica Insurance Underwriting Managers (Pty) Ltd holds Professional Indemnity and Fidelity Guarantee insurance cover.

The Ombud Short-term Insurance

PO Box 32334
Braamfontein
2017

Tel: (011) 726 8900 or 0860 726 890
Fax: (011) 726 5501
Email address: info@osti.co.za

The Registrar of Short-term Insurance

PO Box 35655
Menlo Park
0102

Tel: (012) 428 8000
Fax: (012) 347 0221

The FAIS Ombud

PO Box 74571
Lynnwood Ridge
0040

Tel: (012) 470 9090 or 0860 324 766
Fax: (012) 348 3447
Email address: info@faisombud.co.za

For BMW Financial Services (South Africa) (Pty) Ltd.

1 Bavaria Avenue
Randjespark Ext. 17
Midrand
1685

Tel: 0860 100 269
Email address: VAPS.BMW@BMWfinance.co.za

For Alphera Financial Services (South Africa) (Pty) Ltd.

1 Bavaria Avenue
Randjiespark Ext. 17
Midrand
1685

Email address: VAPS.Alphera@Alpherafinance.co.za
Tel: 0860 100 269

For MINI Financial Services (South Africa) (Pty) Ltd.

1 Bavaria Avenue
Randjiespark Ext. 17
Midrand
1685

Email address: VAPS.MINI@MINIfinance.co.za
Tel: 0860 100 269

Option A – For Vehicle’s with a sum insured between R0 – R400 000

Components covered		Titanium	Platinum	Gold	Silver
1	Engine	Unlimited	55 000	30 000	25 000
2	Gearbox	Unlimited	30 000	25 000	18 000
3	Differential	Unlimited	30 000	25 000	18 000
4	Differential lock	Unlimited	18 000	15 000	10 000
5	Management system	Unlimited	10 000	10 500	6 000
6	Transfer Box	Unlimited	20 000	10 500	6 000
7	Turbo assembly	Unlimited	20 000	10 500	6 000
8	Air conditioner	Unlimited	15 000	8 500	4 500
9	Casings	14 000	12 000	9 000	7 500
10	Cooling system	Unlimited	15 000	5 500	4500
11	Electronic ignition	Unlimited	15 000	5 500	4 500
12	Front wheel drive unit	Unlimited	15 000	5 500	4 500
13	Drive shafts	Unlimited	10 000	5 500	4 500
14	Braking system	Unlimited	15 000	5 000	4 000
15	Clutch	9 000	10 000	5 000	4 000
16	Electric winch (factory fitted only)	Unlimited	Unlimited	5 000	4 000
17	Electrical components	Unlimited	10 000	5 000	4 000
18	Free wheel hubs	Unlimited	10 000	5 000	4 000
19	Fuel system	Unlimited	10 000	5 000	4 000
20	Steering mechanism	Unlimited	Unlimited	5 000	4 000
21	Suspension/Air Suspension	14 000	10 000	5 000	4 000
22	Wheel bearings	Unlimited	Unlimited	4 000	4 000
23	Catalytic Converter	14 000	10 000	6 000	4 000
24	Intercooler	14 000	10 000	5 000	4 000
25	Mechatronics	14 000	12 000	9 000	7 500
26	Overfueling	14 000	8 500	6 000	4 000
27	Overheating	14 000	8 500	6 000	4 000
28	Vanos unit	14 000	8 500	6 000	4 000
29	Cambelt	9 000	6 000	5 000	4 000
30	Central locking	4 500	4 000	3 500	3 000
31	Cylinder head gasket	8 000	6 000	5 000	4 000
32	Pulleys	9 000	6 000	5 000	4 000
33	Cooling Fans	7 000	4 000	3 500	3 000
34	Electric sunroof/Convertible roof motor	5 500	4 000	3 500	3 000
35	DVD system	5 500	4 000	3 500	3 000
36	GPS navigation system	5 500	4 000	3 500	3 000
37	Phone system	5 500	4 000	3 500	3 000
38	Sensors and sender units	3 500	3 000	3 000	2 500
39	Alarms and immobilisers	3 500	3 000	2 500	2 000
40	Electric mirrors	4 500	4 000	3 500	3 000
41	Transponder key	4 500	4 000	3 500	3 000
42	Battery	1 250	1 000	1 000	750
43	Car rental	1 000	1 000	1 000	1 000
44	Overnight accommodation	1 000	1 000	1 000	1 000
45	Tow-in	1 000	1 000	1 000	1 000
46	Consumables	700	650	600	550
47	Roadside Assistance	Included			
48	Instalment payment protection	3 500	3 000	2 500	2 000
49	Insurance excess payment	3 500	3 000	2 500	2 000

Option B – For Vehicle's with a sum insured of more than R400 000

No	Components covered	Titanium	Platinum	Gold	Silver
1	Engine	115 000	65 000	35 000	25 000
2	Gearbox	62 000	55 000	25 000	20 000
3	Differential	62 000	35 000	25 000	20 000
4	Differential lock	14 000	25 000	15 000	5 000
5	Management system	Unlimited	25 000	15 000	5 000
6	Transfer Box	Unlimited	25 000	15 000	5 000
7	Turbo assembly	30 000	25 000	15 000	5 000
8	Air conditioner	Unlimited	Unlimited	15 000	3 000
9	Casings	Unlimited	Unlimited	6 000	3 000
10	Cooling system	Unlimited	Unlimited	10 000	3 000
11	Electronic ignition	10 000	10 000	8 000	3 000
12	Front wheel drive unit	Unlimited	10 000	6 000	3 000
13	Drive shafts	Unlimited	7 000	6 000	3 000
14	Braking system	Unlimited	Unlimited	8 000	3 000
15	Clutch	15 000	10 000	8 000	3 000
16	Electric winch (factory fitted only)	Unlimited	Unlimited	5 000	3 000
17	Electrical components	9 000	7 000	5 000	3 000
18	Free wheel hubs	9 000	7 000	5 000	3 000
19	Fuel system	15 000	7 000	5 000	3 000
20	Steering mechanism	Unlimited	Unlimited	8 000	3 000
21	Suspension/Air Suspension	15 000	7 000	5 000	3 000
22	Wheel bearings	9 000	7 000	5 000	3 000
23	Catalytic Converter	15 000	12 000	8 000	4 000
24	Intercooler	15 000	12 000	8 000	4 000
25	Mechatronics	15 000	12 000	8 000	4 000
26	Overfueling	15 000	12 000	8 000	4 000
27	Overheating	15 000	6 000	8 000	4 000
28	Vanos unit	14 000	6 000	5 000	4 000
29	Cambelt	9 000	6 000	5 000	4 000
30	Central locking	9 000	6 000	5 000	4 000
31	Cylinder head gasket	9 000	6 000	5 000	4 000
32	Pulleys	9 000	6 000	5 000	4 000
33	Cooling Fans	7 000	6 000	4 000	3 000
34	Electric sunroof/Convertible roof motor	7 000	6 000	4 000	3 000
35	DVD system	5 000	4 000	3 000	3 000
36	GPS navigation system	5 000	4 000	3 000	2 000
37	Phone system	5 000	4 000	3 000	2 000
38	Sensors and sender units	5 000	4 000	3 000	2 000
39	Alarms and immobilisers	4 000	3 000	2 000	1 000
40	Electric mirrors	4 000	3 000	2 000	1 000
41	Transponder key	4 000	3 000	2 000	1 000
42	Battery	2 000	1 500	1 000	750
43	Car rental	1000	1000	1000	1000
44	Overnight accommodation	1000	1000	1000	1000
45	Tow-in	1000	1000	1000	1000
46	Consumables	500	450	400	350
47	Roadside Assistance	Included			
48	Instalment payment protection	4 000	3 000	2 000	1 000
49	Insurance excess payment	4 000	3 000	2 000	1 000