



Auto Plan Warranty

Terms and Conditions

Auto Plan Warranty

This product provides you with a mechanical and/or electrical breakdown warranty that covers 45 components outlined in this policy when there has been a break in cover from the Original Equipment Manufacturer (O.E.M.) plan, or upon expiry of a non-O.E.M. warranty.

Please note that your policy does not cover every eventuality and that you need to fully familiarise yourself with the cover provided by your policy.

Important information

Premium payments

We will deduct your premium on the date that we agreed on. If your deduction date falls on a Sunday or public holiday, your debit order may be deducted on an earlier date.

If your premium is not received on your preferred deduction date, an attempt will be made to collect your premium on a more suitable deduction date, so that you are covered. If your premium is not received on the due date(s) as stated on the schedule, you will not have any cover for the period that you did not pay.

You are allowed a 15-day period of grace from the due date to pay any outstanding premiums in the event of a claim. This period of grace does not apply if the unpaid premium, was the first premium due on inception of the policy. If payment is not received for three consecutive months, the policy will be immediately cancelled.

If you decide, or instruct your bank, to stop your debit order, the policy will be immediately cancelled.

When cover is interrupted because we did not receive your payment, we have the right to debit your account again the following month to reinstate your cover. You must make a payment for the cover to recommence.

Policy changes, cancellations and reviews

Any change or cancellation that you make will be effective from the time and date agreed on. If you cancel your policy during an insured month, the premium paid for the rest of that month will not be refunded to you. You will, however, have cover for the remainder of the month. There will be no refund due if a claim has been paid under your policy.

We may change or cancel your policy by giving you 31 days' notice. If we become aware of any information that materially affects the risk to the extent that the risk is no longer acceptable, or if we would not have issued a policy had we been aware of this information, we may cancel your policy from the date of the actual change in risk or from policy inception, whichever happened the earliest. We may give notice electronically or by post to your last known address.

Your policy may be annually reviewed on the anniversary date. Any changes made to your policy prior to the review date will also be subject to the annual review. We will give you 31 days' notice of such review and its outcome.

How to claim

If you know which component has failed, first check if the component is listed in the breakdown benefits table. In the event of a mechanical and/or electrical failure of a covered component, which is likely to result in a claim, you or the motor repair centre must inform us telephonically on **0860 10 51 13**.

All repair work must be authorised by us in advance. Failure to obtain prior authorisation before repair work starts may invalidate your claim.

Repair work must be done by an accredited repair centre. We will recommend an authorised dealer in your area, if required.

What you pay when you claim

You are responsible for covering any excesses listed in your schedule whenever you claim.

Complaints process

You may contact our Internal Dispute Resolution Department in the following ways in order to lodge your dispute regarding a claim, or any general complaint:

Email: disputeresolution@budgetins.co.za

Telephone Number: 0860 004 294

Physical Address: 1 Telesure Lane, Auto & General Park, Riverglen, Dainfern, 2191

In accordance with the Policyholder Protection Rules, you will as a first step have 90 days to dispute the outcome of your claim by contacting our Internal Dispute Resolution Department. Immediately following this 90-day period you have a further six months to serve summons on us. If you do not do so within this time period, your right to challenge the decision will be forfeited.

We guarantee that your dispute will be dealt with in an efficient manner and will be reviewed by way of an impartial review process. We encourage you to first make use of our Internal Dispute Resolution Department in an attempt to resolve your dispute promptly.

Once our Internal Dispute Resolution Department has dealt with your dispute and should the outcome of the dispute not be in your favour, then you may within a further period of six months contact the Short-term Insurance Ombudsman.

For any compliance / non-compliance matters relating to FAIS or the financial services rendered, you may contact the FAIS Ombudsman.

Sharing of information

To offer you our services, we need to process your personal information. We do so according to our business requirements and legal obligations. By taking out this policy, you accept that your personal information may be verified and/or processed for insurance, financial services and risk-management purposes, by the TIH Group of Companies, against any other reasonable and legitimate sources or databases. This is to ensure the accuracy and completeness of any personal information provided on an ongoing basis.

For more information on how we process your personal information, have a look at your policy schedule or visit our website.

You may access your personal information that we hold and may object to the processing of your personal information, request us to correct any errors, or delete this information if there is no legitimate reason for us to maintain it.

Jurisdiction

Your policy is subject to South African law and to the jurisdiction of a South African court. We are not liable for any legal costs and expenses that are not incurred in the Republic of South Africa. This policy is in addition to, and does not detract from, any contractual rights under Statute or Common Law.

Terms and conditions

This section of your policy explains your responsibilities. Failure to comply with these conditions could result in a claim against your policy being rejected and/or your policy being cancelled.

Definitions

You/your

The term you or your refers to the person whose name and address appears in your schedule, who is also the owner of your car.

We/us

This refers to the insurance company.

Your car

Your car refers to any motor or light delivery vehicle (LDV) that is registered in South Africa and specified in the schedule.

Accredited repairer

A mechanical repairer registered with the Retail Motor Industry (RMI) or Automobile Association of South Africa (AASA).

Mechanical breakdown

Mechanical breakdown refers to the unforeseen failure of any of the components specifically listed, arising from mechanical and/or electrical failure, causing a sudden stoppage of their functions and necessitating repair and/or replacement.

Manufacturer

The manufacturer refers to the entity that manufactured/supplied your car as specified in your schedule.

Betterment

Betterment is referred to as the condition relating to older or original component on your car, when having been damaged in an accident which may be replaced with new components. The resulting improved condition of your car is known as betterment.

Normal wear and tear

Normal wear and tear is defined as deterioration arising through the use or age of your car which does not result in actual mechanical failure.

Private use

Your car is used for social, domestic and recreational purposes. You also use your car for traveling between your residential address and work address, attending meetings, or visiting clients.

Conditions

Cover term

This cover applies to cars less than three years and 120 000km, with a full-service history. The cover term of the Auto Plan Warranty will be up to 24 months or 250 000km from date of first registration or O.E.M. warranty start date, whichever comes first.

The age and distance covered by your car at the time your policy takes effect will determine the cover type for which you qualify.

Waiting period

You may not claim for any benefit during the first 90 days after the policy start date unless you have opted to waive the waiting period by carrying out our recommended inspection.

The waiting period will also apply if there was a break in warranty cover from the O.E.M. plan, or there was a gap within your car service history.

Inspection prior- and post-repair

If you wish to waive the waiting period, you can do so by doing an inspection (110-point check) through one of our recommended repair centres. The cost of the inspection will be for your account.

If any component on your car fails the check, your policy will exclude this component and all related components from cover until you can prove that the failed component has been fixed by an accredited repair centre.

Important time limits

In the event of a claim, we will only indemnify you if you:

- submit the claim to us as soon as you become aware of damage but not more than 30 days after becoming aware of an incident;
- give us any documents that you receive in connection with any claim within 14 days of receiving such documents; and
- provide us with any information, proof, documentation and co-operation that we ask for within 14 days of our request.

Fraud and dishonesty

If you or anyone acting on your behalf submits a claim or provides information or supporting documentation relating to the claim that is in any way fraudulent, false, dishonest or inflated, you will lose all rights to the claim. We also reserve the right to claim repayment from you for any amount we have paid towards settlement of your claim, irrespective of whether the claim itself was fraudulent or not. We may void or cancel your policy and lay criminal charges against you. Some examples of fraudulent behaviour include:

- giving inaccurate or incomplete information about your risk profile;
- supplying inaccurate or false information regarding a loss that occurred;
- submitting a claim for a fictitious loss that didn't occur;
- providing false documents to substantiate your claim;
- claiming for damages that didn't occur or items you didn't own;
- inflating a legitimate claim;
- submitting a claim that you know to be false, fraudulent or exaggerated; and
- hindering the outcome of a legal dispute.

Service requirements and roadworthiness

Your car must have a full-service history upon inception to be accepted for the policy. Your car's service history must be kept regular in accordance with the manufacturer's standards. If no service interval is specified for your car type, your car must be serviced every 10 000km or 12 months, whichever comes first. We may request proof of the service and the invoice in the event of a claim.

If at claim stage it is found that during the policy cover period your car has missed a certain number of services, the following will apply:

- One (1) service, an additional excess will apply as stipulated in the schedule, and your car will need to be serviced within 30 days from the date of claim for your car to remain on cover.
- Two (2) or more missed services, the claim will be repudiated and your car will need to be serviced within 30 days from the date of the claim for cover to recommence.

In the case of diesel cars, the diesel pump and injectors must be calibrated and serviced as per the manufacturer's specifications. A failure resulting from incorrect calibration will result in rejection of the claim.

Your car must be kept in a roadworthy condition and the components required to drive it must be complete. This means that all the components installed at manufacture stage must always be present in your car.

Limit of indemnity

The maximum amount payable per claim for each item is reflected in your schedule.

Where the damage or loss to a covered component is caused by the failure of a covered component, the higher of the two benefits will apply.

Where the damage or loss to a non-covered component is caused by the failure of a covered component, only the benefit of the covered component will apply.

Where the damage or loss to a covered component is caused by the failure of a non-covered component, the failure will be covered under the covered component benefit.

The total claim aggregate shall not exceed the current trade value of your car.

Dual insurance

If the breakdown is also covered by another product or insurer, we will only indemnify you for our rateable portion of the cost.

Inspection

We reserve the right to assess your car before authorising a claim.

After the work has been completed, you must inspect your car to ensure that the repairs were completed as authorised.

Eligible vehicles

Your car must:

- be a South African registered motor vehicle, light delivery vehicle, pick-up truck, microbus or similar vehicle with a gross mass of 3 500kg or less;
- have a full-service history in place, as per manufacturer's specifications; and
- be in a sound mechanical condition and be roadworthy.

Covered components

Your policy covers the repair and/or replacement of the below components if damaged due to mechanical and/or electrical failure during the period of insurance.

Area	Covered components	Components not Covered
Engine	All internal lubricated components: pistons, piston rings, piston pins, crankshaft and main bearings, connecting rods and rod bearings, thrust washers, camshaft and bearings, chains, tensioners and gears, rocker arms, valves, valve springs, valve cotters, valve spring retainers, valve guides and seats, push rods, cam followers, hydraulic lifters and oil pump, cylinder head(s), exhaust manifolds, intake manifolds. Engine block and cylinder bores are covered only if damage occurs due to failure of the covered parts.	Decarbonisation: the removal of carbon from the piston crown and combustion chamber roof; failures caused by build-up of carbon; burnt or bent valves, pulleys or external tensioners; external securing bolts, corroded bolts; routine cam belt replacements, exhaust gas recirculation valve, damage caused by oil leaks or oil leaks themselves.
Gearbox/Transmission	(Manual/Automatic) All internal lubricated components (including torque converter, flex plate and transmission sensors). (Manual Transmission) Gears, shafts, synchro hubs and rings, bearings, bushes and internal shift selectors, external shift linkage, transfer box components, clutch master cylinder, clutch slave cylinder, seals and gaskets. (Automatic Transmission) Torque converter, gears, clutches, brake bands, drums, servos, vacuum modulator, solenoids, bearings, bushes, oil pump, shafts and valve body, oil cooler, external shift linkage, transfer box components, transmission mounts, seals and gaskets. The transmission case is covered only if the damage is due to failure of a part in the manual/ automatic transmission box.	(Manual Transmission) Clutch Plate, pressure plate, clutch fork, clutch cable; external damage to transmission or transfer cases; external securing bolts. (Automatic Transmission) External damage to transmission or transfer case(s); external securing bolts, damage caused by oil leaks or oil leaks themselves. External damage to actuators and sensors.
Transaxle	All internal lubricated components and actuators/sensors: Gears, shafts, crown wheel and pinion, pinion bearings, spider gears, thrust washers, carrier housing and carrier bearings, seals and gaskets. The trans-axle case is covered only if the damage is due to failure of a covered axle part.	External damage to the transfer case; external securing bolts, damage caused by oil leaks or oil leaks themselves.

Differential	All internal lubricated components and diff actuators/sensors (internal and external) crown wheel and pinion, pinion bearings, spider gears, thrust washers, pins, carrier housing and carrier bearings, half shafts, seals and gaskets. The drive axle housing is covered only if the damage is due to failure of a listed differential part.	External damage to axle housing(s); external securing bolts, damage caused by oil leaks or oil leaks themselves. External damage to actuators and sensors.
4x4 Front Differential Unit	All internal lubricated components and diff actuators/sensors (internal and external) crown wheel and pinion, pinion bearings, spider gears, thrust washers, pints, carrier housing and carrier bearings, half shafts, locking hubs, sales and gaskets. The drive axle housing is covered only if the damage is due to failure of a listed differential part.	External damage to axle housing(s); external securing bolts, damage caused by oil leaks or oil leaks themselves. External damage to actuators and sensors.
Transfer Box	All internal lubricated components and actuators/sensors: Gears, shafts, synchro hubs and rings, bearings, bushes, internal shift selectors, external shift linkage, transfer box components, seals and gaskets. The transfer case is covered only if the damage is due to failure of a covered transfer box part.	External damage to axle housing(s); external securing bolts, damage caused by oil leaks or oil leaks themselves. External damage to actuators and sensors.
Differential Lock	All internal components and actuators/sensors (internal and external).	External damage to axle housing(s); external securing bolts. External damage to actuators and sensors.
Turbo Assembly	Original Manufacturer fitted turbo charger, intercooler, boost control valve only. Also known as waste gate valve.	Pipes and hoses. Failure due to incorrect servicing as per OEM specifications, damage caused by oil leaks or oil leaks themselves. External damage to actuators and sensors.
Management System	Engine, transmission and body control management units, crankshaft sensor, camshaft sensor and lambda (O2) sensor only, original security system, cruise control.	The remote control or electronic key for the security system; air bags and it's sensors.
Super Charger	Super charger factory unit.	Pipes and hoses. Failure due to incorrect servicing as per OEM specifications, damage caused by oil leaks or oil leaks themselves. External damage to actuators and sensors.
Emission Control	EGR Valve and Cooler only.	Pipes and hoses. Failure due to incorrect servicing as per OEM specifications, damage caused by oil leaks or oil leaks themselves emissions carbon build-up.
Casings	Engine block, cylinder head, gearbox, differential, drive unit, inlet and exhaust manifolds are covered.	Pipes and hoses. Failure due to incorrect servicing as per OEM specifications, damage caused by oil leaks or oil leaks themselves.
EGR Valve and EGR Cooler	EGR Valve and Cooler only.	Pipes and hoses. Failure due to incorrect servicing as per OEM specifications, damage caused by oil leaks or oil leaks themselves.
Mechatronic	Mechatronic unit only.	External damage to axle housing(s) and unit; external securing bolts.

Variable valve timing unit	Solenoids, VV T motor.	Damage caused via external debris or lack of service and maintenance.
Catalytic converter/DPF (diesel)	Catalytic converter only, DPF diesel particulate filter are covered against mechanical failure only.	No cover against blockage via particulate buildup or oil contamination. Catalytic converter not covered for burnt through.
Intercooler	Mechanical failure.	No external damage, blockage and lack of maintenance.
Electronic Ignition	Distributor and coil packs, amplifier module and trigger unit.	High tension leads, distributor cap, rotor and spark plugs; the ignition switch, barrel and key.
Air-Conditioner	Compressor electro-magnetic clutch assembly, condenser, evaporator, pressure regulator assembly, heater control valve. Will re-gas in the event of a major component failure.	No re-gassing only, expansion valve, heater control valve, seals and gaskets. Rectification of gas leaks, re-gassing, receiver dryer unit (maintenance), belts, pipes, hoses and service related items, heater matrix and hosing.
Cooling System	Welsh plugs, thermostat, thermo-switch, heater radiator and gearbox, engine oil cooler and auxiliary water pump.	Radiator cap, expansion tank cap, blocked radiators, hoses, corroded pipes, pulleys and belts or fan blades; external damages or losses caused by external damage; foreign matter blocking or entering the cooling system.
Suspension	Upper and lower wishbones with associated ball joints, steering links, bushes, springs, pneumatic air suspension/pneumatic shocks, air suspension pump, compressor and sensors are covered against mechanical failure.	Replacement of struts, springs, leave springs, shock absorbers. Failure related to damaged joint boots.
Water Pump	Water pump unit.	External damage to axle housing(s); external securing bolts.
Radiator	Engine cooling radiator only.	No external damage, blockage and lack of maintenance, lack of or no antifreeze in coolant.
Wheel Bearings	Front and rear hub assemblies, front and rear wheel bearings, seals and gaskets.	Failure because of accident damage or lack of lubricant resulting from lack of maintenance as OEM specification.
Braking System	Master cylinder, servo unit, wheel cylinders and ABS control unit, all sensors, park brake actuators, electronic handbrake actuator and vacuum pump.	(Excluding all friction materials) brake discs, brake drums, disc pads, brake shoes and linings.
Fuel System	Mechanical and electrical fuel pumps, injectors, fuel injection control, sensor units, intake manifold flap motor, throttle body (separate TPS unit) and fuel flap actuators integration relay.	Excluding glow plugs and all calibration and serviceable components. Excluding any failure caused by incorrect or contaminated fuel, incorrect fuel injector function or fuel pump timing.
Electrical Components	Alternator, starter motor, front and rear windscreen wiper motors, start switch and window mechanisms (electrical and manual), electric seat motors.	Switches and relays; batteries, globes, lamp assemblies, wiring and serviceable items such as brushes and bushes.
Free Wheel Hubs	Complete unit and 4x4 actuator (applicable to 4x4 vehicles only).	Failure because of accident damage or lack of lubricant resulting from lack of maintenance as OEM specification.
Prop Shaft and couplings	U-joints and centre bearings (including balancing). Propeller shaft-tube, universal	Clutch plate, pressure plate, clutch fork, clutch cable; external damage to the

	joints, front yoke, rear flange and centre support bearing.	transmission or transfer cases and external securing bolts.
Front Wheel Drive Unit	External driveshafts, couplings, hubs, bearings and drive flanges for 4x4 vehicles only.	Failure because of accident damage or lack of lubricant resulting from lack of maintenance as OEM specification. Failure resulting from damaged CV joint boots.
CV Joints and driveshaft	Including dust covers and all internal lubricated parts of the CV joints, universal joints and half shafts. Half shafts are covered only if the damage is due to failure of a covered part.	The protective rubber boots; failure of the CV joints if the protective boots were damaged and therefore exposed to elements. Failure resulting from damaged CV joint boots.
Steering Mechanism	All internal components of steering box, steering rack and power steering pump, column shaft, bearings joints, steering lock, sensors, reservoir, steering damper, seals and gaskets; - steering gear housings, reservoir and pump housings are covered if the damage is from failure of a covered steering part.	External damage to steering gear, reservoir and pump housings; damaged protective boots and the resultant damage to the steering rack; piping, hoses and belts. Failure resulting from damaged joint boots.
Clutch	Clutch plate, pressure plate, clutch cable, clutch fork, master and slave cylinder, release bearing, pilot bearing and flywheel are covered against mechanical failure only.	Failure because of accident damage, operation outside of OEM specification, no wear and tear. Failure related to incorrect application of unit.
Release Bearing - Clutch	Only release bearing failure.	Failure because of accident damage, operation outside of OEM specification, no wear and tear. Failure related to incorrect application of unit.
Over Heating	Breakdown as a result of overheating.	Lack of or incorrect ratio of Antifreeze. Failure related to incorrect application of unit.
Over Fuelling	Failure as a result of over fuelling	Use of incorrect fuelling.
Cambelt Failure	Mechanical failure cambelt and tensioner.	Excluding routine maintenance or wear and tear, damage caused by oil leaks or oil leaks themselves.
Cylinder Head Gasket	Cylinder head gasket only.	Failure caused by overheating.
Drive Pulleys	Mechanical failure only.	Failure because of accident damage, operation outside of OEM specification, no wear and tear, damage caused by oil leaks or oil leaks themselves.
Viscous and Electric Fans	Engine cooling only.	Failure because of accident damage, operation outside of OEM specification, no wear and tear, damage caused by oil leaks or oil leaks themselves.
Transponder Key	Original manufacturer fitted unit only and functional failure only.	Failure because of accident damage, operation outside of OEM specification, no wear and tear, damage caused by fluid contamination.
Central Locking	Pump and door actuator only.	Switches and relays; batteries, globes, lamp assemblies, wiring and serviceable items such as brushes and bushes.
Electric Mirrors	Motor only.	Switches and relays; batteries, globes, lamp assemblies, wiring and serviceable items such as brushes and bushes.

Sensors and sender units	Major component sensors and sender units only.	Failure because of accident damage, operation outside of OEM specification, no wear and tear, damage caused by oil leaks or oil leaks themselves. Failure caused by fluid contamination.
Alarms, Immobiliser	Original manufacturer fitted units only.	Failure because of accident damage, operation outside of OEM specification, no wear and tear, damage caused by fluid contamination.
Car Hire	The car rental offers a convenient 3-day car rental in the event of a mechanical repair of your car.	No mechanical or electrical breakdown, benefit will not apply. Not to be used as a car health or routine maintenance check.
Strip and Quote	Cover the cost to diagnose, strip and provide the quote to repair mechanical and electrical breakdown on the covered car. If your car claim is rejected due to breakdown not being covered under the policy the cost for the diagnostics will still be covered by the Warranty product.	No mechanical or electrical breakdown, benefit will not apply. Not to be used as a car health or routine maintenance check.
Additional Component Cover	Once off payment to cover any motor vehicle related items or any standard services that is not covered by policy.	No mechanical or electrical breakdown, benefit will not apply. Not to be used as a car health or routine maintenance check. Failure because of accident damage, operation outside of OEM specification, no wear and tear, damage caused by oil leaks or oil leaks themselves.

Your obligations

You must:

- provide us with true and complete information;
- comply with all our reasonable requests;
- inform us if any of the policy details or declarations are incorrect, or if any of these details or declarations change;
- report all claims to us as soon as you become aware of a possible component failure. If failure occurs after hours, over a weekend or a public holiday the claim must be reported to us on the next working day;
- regularly service your car as per the requirements defined under the section “service requirements”;
- take all reasonable steps to maintain your car and keep it in a proper and efficient state of repair and in the event of any mechanical and/or electrical failure, you must use all reasonable means to protect your car from further loss or damage; and
- minimise a loss by not continuing to use your car if you become aware of a possible component failure, e.g. if your car overheats and you continue to drive it, it could cause further damage.

Territorial limits

Your policy is valid only within the territorial limits of South Africa, Botswana, Namibia, Lesotho, Mozambique, Zimbabwe and Swaziland.

Transferability

This policy is non-transferable.

Automatic extensions

The maximum limits of indemnities under these extensions are stated in the schedule.

Diagnostics/disassembly and re-assembly

Diagnostics is an added benefit in the Warranty that will cover the reasonable cost of diagnostics and stripping. A quote will then be drafted to repair the mechanical or electrical breakdown on your car. The cost of the diagnostic will still be honoured irrespective of your car claim rejected, subject to policy obligations and conditions.

Additional component cover

A once-off payment is applicable, up to the amount specified in your schedule, to cover any motor vehicle related item or any standard services that are not covered by your warranty policy.

Car hire

If you have a valid claim and your car will be in the workshop for longer than two days, we will provide you with a hired car (Group B/Economy class) through our preferred supplier, while your car is being repaired, up to a maximum of three days. You will be responsible for the fuel deposit, excess and additional driver costs.

Breakdown assistance

The Breakdown assistance benefits are applicable if you are stranded within the borders of the Republic of South Africa with the covered car. These benefits are limited to three callouts in a 12-month period.

You must call our Assist call centre on **0860 10 42 11** for assistance. If you don't, then all charges will be for your own account.

The Breakdown assistance benefits include:

- Towing and storage

The reasonable cost to store (up to a maximum of 3 days) or to tow your car to the closest repairer. You will be personally responsible for the cost of the towing and storage of your car if you do not call the towline number and use the approved towing operator we appoint. This cover is not applicable for accident-related events.

- Locksmith

Cover for the call-out fee plus one hour's labour for a vehicle locksmith if keys are locked in your car.

- Flat tyre and battery

Cover for the call-out fee plus one hour's labour when assistance with a flat tyre/battery is required.

- Emergency fuel delivery

Emergency delivery of 10 litres of petrol or diesel (charged at cost for policyholder's account).

- Notification and message service for family or business

If you are stranded with the insured car more than 100 km from your home and your car needs to be towed to a repairer, we will arrange:

- Courtesy transport for you and a maximum of six persons to one nominated destination, or
- Hotel accommodation for you and a maximum of six persons if there is an overnight delay, or
- Car hire for a 24-hour period, subject to provision of a credit card guarantee and limited to rental charges, delivery, and collection of the hired car, the first tank of fuel and surrender of the car on arrival at the destination.

We will also pay towards the cost of collecting the car and returning it to its normal place of residence once it is repaired.

Exclusions

Your policy does not cover:

- any components not specifically named in this policy;
- repairs undertaken without our consent;
- damage caused by theft, hijacking, an accident, misuse or neglect, fire or impact with your car;
- damage if your car was operating in conditions for which it was not designed, or your car was overloaded;
- damage due to mishandling, abuse, over-revving, and sabotage;
- resultant and/or consequential damage of any kind;
- civil commotion, labour disturbances, riot, strikes, war, terrorism, and similar events;
- damage resulting from the fitting of experimental units or modifications, other than those approved by the your car's original manufacturer;
- standard services and service components required during routine maintenance procedures;
- repairs, should it be discovered that the odometer has been disconnected or tampered with;
- gradual reduction in operating performance commensurate with the age and kilometres covered by the car.
- normal wear and tear;
- claims for repair, replacement or alterations not accompanied by a valid, fully completed and detailed VAT invoice;
- mechanical and/or electrical failure that is recoverable under any other insurance policy;

- loss or damage resulting from any water, foreign substances, incorrect or contaminated fuel, defective products or poor workmanship;
- any pre-existing damages or failures;
- oil leaks of any nature and/or damage caused as a result thereof;
- hoses, pipes, auxiliary belts, fan blades and CV rubber boots or dust covers;
- re-gassing of the air conditioner;
- exotic vehicle, rebuilt vehicle (Code 3), or vehicle that were modified to improve performance;
- cars that are used to carry fare-paying passengers, for hiring or driving instructions or for any other commercial purpose;
- cars that are used for any purpose other than private use;
- cars used in any type of race, competition, rally, time trial or at a track day; and
- cars used to carry out your trade, such as plumbers, electricians, builders, garden services, farmers, etc.

Breakdown Assist

0860 10 42 11

Sales, Admin and Claims

0860 10 51 13