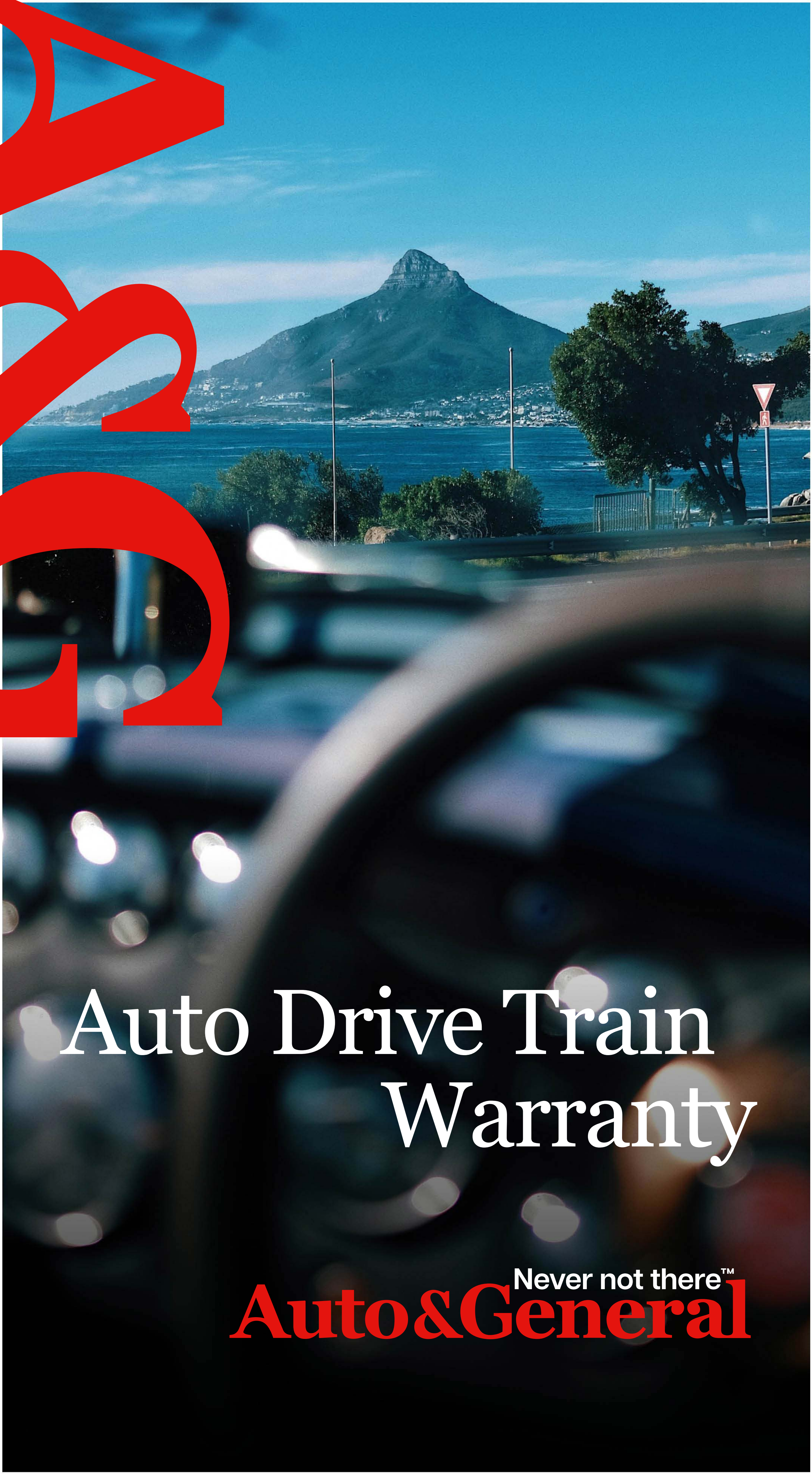




Auto Drive Train Warranty

Never not there™
Auto & General

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General terms & conditions

This policy document contains the details of your Auto Drive Train Warranty policy, so please carefully read it.



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Auto Drive Train Warranty

This product provides you with a mechanical and/or electrical breakdown warranty that covers 15 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.

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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.

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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 **0861 11 27 03**.

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

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@autogen.co.za

Telephone number: 0860 07 23 27

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.

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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 National Financial Ombud Scheme South Africa (**www.nfosa.co.za**). For any compliance/non-compliance matters relating to FAIS or the financial services rendered, you may contact the FAIS Ombudsman (**www.faisombud.co.za**).

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.

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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 the vehicle.

We/us

This refers to the insurance company.

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Your vehicle

Your vehicle 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 vehicle as specified in your schedule.

Betterment

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

Normal wear and tear

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

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Private use

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

Conditions

Cover term

This cover applies to vehicles older than 7 but less than 14 years, with a full-service history. The cover term of the Auto Drive Warranty will be up to 20 years or 400 000km from the date of first registration or O.E.M. warranty start date, whichever comes first.

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

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 vehicle service history.

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Inspection

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 vehicle component 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

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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;
- 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 vehicle must have a full service history upon inception to be accepted for the policy. Your vehicle's service history must be kept regular in accordance with the manufacturer's standards. If no service interval is specified for your vehicle type, the vehicle 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 vehicle has missed a certain number of services, the following will apply:

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

In the case of diesel vehicles, 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 vehicle 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 vehicle.

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.

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Where the damage or loss to a covered component is caused by the failure of a non-covered component, the failure will not be covered under the covered component benefit.

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

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 prior- and post-repair

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

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

Eligible vehicles

Your vehicle must:

- be a South African registered motorvehicle, 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.

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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.

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Area	Covered components	Components not Covered
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.

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Area	Covered components	Components not Covered
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.

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Area	Covered components	Components not Covered
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, pins, carrier housing and carrier bearings, half shafts, locking hubs, 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.
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.

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Area	Covered components	Components not Covered
Differential Lock	All internal components and actuators/sensors (internal and external)	External damage to axle housing(s); external securing bolts.
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.
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.

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Area	Covered components	Components not Covered
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.
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 joints, front yoke, rear flange and centre support bearing.	Clutch plate, pressure plate, clutch fork, clutch cable; external damage to 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.

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Area	Covered components	Components not Covered
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.
Car Hire	The car rental offers a convenient 3 day car rental in the event of a mechanical repair of your vehicle.	No mechanical or electrical breakdown, benefit will not apply. Not to be used as a vehicle 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 vehicle. If your vehicle 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 vehicle health or routine maintenance check.

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Area	Covered components	Components not Covered
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 vehicle 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 vehicle as per the requirements defined under the section “service requirements”;

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- take all reasonable steps to maintain your vehicle 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 vehicle from further loss or damage; and
- minimise a loss by not continuing to use your vehicle if you become aware of a possible component failure, e.g. if your vehicle 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 vehicle. The cost of the diagnostic will still be honoured irrespective of your vehicle claim rejected, subject to policy obligations and conditions.

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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 vehicle 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 vehicle 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 vehicle to the closest repairer. You will be personally responsible for the cost of the towing and storage of your vehicle 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.

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- **Locksmith**

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

- **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 vehicle more than 100 km from your home and your vehicle 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 vehicle and returning it to its normal place of residence once it is repaired.

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Exclusions

- 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 vehicle;
- damage if your vehicle was operating in conditions for which it was not designed, or your vehicle 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 your vehicle'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 your vehicle;
- normal wear and tear;
- claims for repair, replacement or alterations not accompanied by a valid, fully completed and detailed VAT invoice;

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- 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 vehicles, rebuilt vehicles (Code 3), or vehicles that were modified to improve performance;
- vehicles that are used to carry fare-paying passengers, for hiring or driving instructions or for any other commercial purpose;
- vehicles that are used for any purpose other than private use;
- vehicles used in any type of race, competition, rally, time trial or at a track day; and
- vehicles used to carry out your trade, such as plumbers, electricians, builders, garden services, farmers, etc.



Breakdown Assist

0860 10 42 10

Sales, Admin and Claims

0861 11 27 03

Auto & General Never not there™

Auto & General Insurance Company Ltd is a licensed non-life insurer and financial services provider.