

# Scratch and Dent

## Terms & Conditions

With Scratch and Dent you can have chips, minor dents and light scratches fixed without claiming from your main policy!

### What the Scratch and Dent policy covers

#### Chips, minor dents and light scratches

- A chipped, dented or scratched area on the vehicle.

### Commencement fee

If this is the first value-added product you have purchased from this company, you will pay a commencement fee as stated on your schedule. However, if this is not the first value-added product you are purchasing, you will not be charged a commencement fee.

### Your obligations

If you do not fulfil all of the following obligations, cover may be cancelled.

Your obligations to the underwriter are to:

- use all reasonable care to maintain the vehicle in an efficient, roadworthy condition and take all reasonable precautions to prevent or minimise loss or damage;
- provide true and complete information;
- agree to comply with all reasonable requests;
- use all reasonable care and take all reasonable precautions to prevent or minimise loss, damage, death, injury or liability;
- not admit any fault, nor make any offer of/or settlement, without written agreement;
- inform us if any of the policy details or declarations are incorrect or if any of these details or declarations change;
- inform us should you change the address where you usually keep the items for which you are insured; and
- be open about anything you have not yet disclosed, but that may be relevant in order to accept the policy, or about anything that changes that may be important for the continuation of the policy being accepted.

### Disputed claims

After you are informed of the decision made on a claim, you will be allowed 90 days to make the appropriate representations to the underwriter about the decision made. If you do not comply with this time limit, the disputed claim will not be reconsidered. If representations have been received, the decision will then be reviewed and the outcome communicated to you. If, after review, you are not indemnified for a claim or any part of it and you wish to challenge the decision made, you must serve legal process within six months calculated from the expiry of the 90-day period referred to above. If you do not comply with this time limit, you will be prevented from proceeding with legal process.

## Policy changes and cancellation

Your policy may be changed or cancelled by giving you 30 days' written notice. Any change or cancellation that you make will be effective from the time and date agreed to. Please note that, if you cancel your policy during the course of an insured month, the premium paid for the rest of that month will not be refunded to you.

If you cancel your policy or any part thereof because you also have cover for the same item/s with another insurer or your vehicle was sold, stolen or written off or for any other reason, then your premium refund will be limited to premiums actually paid in the 12 months prior to cancellation.

## Payments

Your policy is a monthly policy and you must make the monthly payment in advance as stated on your schedule. If in the month following the activation of your policy (and onwards) we do not receive your premium on the due deduction date, you will be allowed a 15-day period of grace in which to pay your premium. If we still do not receive your premium after these 15 days, you will not have cover for that month.

## Premium obligations

Your Scratch and Dent policy gives you monthly cover and your premium is deducted in advance on the date stated on your schedule.

- a. For your premium obligations, refer to the paragraph headed "Payment details" on your schedule. This will give you details regarding the premium payable, the manner of payment of premiums and the due date for payment of your premiums. Your policy will only commence upon receipt of the first premium.
- b. Please take note that it was agreed to collect the monthly payment for your policy by debit order, and your initial debit will include your commencement premium and an administration fee. A deduction will be made on the same date every month. Should this date fall on a weekend or public holiday, the deduction will be made either on the last working day prior to or the first working day after the weekend or public holiday. Please note that your policy is a monthly policy and must be paid in advance on the deduction dates as they are stated on your schedule. If your premium is not received on your preferred deduction date, an attempt to collect your premium on a more suitable deduction date may be made in an effort to keep you covered. If payment is not received for three consecutive months, the policy will be cancelled immediately.

## Payment stopped

When cover is interrupted because you have instructed the bank to stop your debit order payment, the policy will be cancelled.

## How to claim

Call the **Claims number** (below these terms and conditions) from Monday to Friday, between 8:00 and 17:00.

## Excess

An excess will be payable per visit; this amount is stated on the policy schedule.

## Guarantee

All repairs have a three-year guarantee.

## Waiting period

A waiting period is a period during which no cover will be provided but monthly premiums are still payable. For Scratch and Dent the following waiting period applies:

- 90 days (if your vehicle has not been inspected).
- If we do not receive the monthly premium, the above waiting period will recommence.

## What the Scratch and Dent policy does not cover

You will not be indemnified for:

- damage that cannot be defined as a 'light scratch', 'chip' or 'minor dent';
- damage caused by hail;
- damage that was incurred before this policy commenced (pre-existing damage);
- damage caused to stickers or decals;
- damage to beading or moulding;
- claims that exceed the maximum compensation amount less the excess – both amounts are stated on the policy schedule;
- damage that involves accessories, door mouldings, window mouldings, lamps of any sort or any window panel;
- damage as a result of rust;
- repair of any body panel or part of a panel that has been ripped or torn;
- replacement of any body panel or part of a panel;
- liability to other parties;
- consequential loss or damage;
- damage or loss caused by nuclear substances or activity;
- damage caused by war, civil commotion, labour disturbances, riot, strike, lock-out or public disorder; and
- damage caused by any form of terrorism.

## License Protect Plus

License Protect Plus (LPP): We'll handle all aspects of your vehicle license renewal, including renewal forms and documents so you won't have to worry about a thing.

## What can I claim for?

- The License Protect Plus service is limited to vehicle license renewals within the Republic of South Africa.
- The License Protect Plus service is limited to the vehicle registered under the Scratch and Dent product with the License Protect Plus benefit.
- Your membership must be paid in full at the time of the vehicle license renewal.
- You will be invoiced and liable for the payment of the actual license renewal fee.

- At the time of the vehicle license renewal you must comply with all the legal and regulatory requirements of the National Road Traffic Act, 1996 (Act No. 93 of 1996) and other relevant legislation.
- The License Protect Plus service does not guarantee the performance of the licencing department.

## How to claim

Call the **Client Care number** (below these terms and conditions) from Monday to Friday, between 8:00 and 17:00 or on a Saturday, between 8:30 and 13:00.

## What is not covered?

We will not provide assistance for the following:

- License renewal if the member's vehicle is not roadworthy; and
- Renewable licenses on vehicles other than those listed on the member's policy.

# **Sales, Client Care & Claims**

**0860 10 47 89**

Auto & General Insurance Company Ltd is an authorised financial services provider (FSP licence number: 16354).

License Protect Plus is provided by Road Protect.