



Driving mobility
Expertly crafted solutions for cars and their people

Interior & Exterior Protection

Keep your car beautiful inside and out

Interior & Exterior Protection
will fix minor knocks to your
car's good looks.



M-Sure will help to fix minor scratches, dings and chips.

When wear-and-tear or life happens we'll organise the repairs, so you don't have to worry about it.
When you have to fix or repair small and minor interior and exterior items of your car, M-Sure takes the guesswork out of selecting repairers through a reputable administrator with just one phone call. It's your guarantee of quality maintenance and restoration work through our repairer network.

How do **you benefit** from Interior & Exterior Protection?

- ✓ Keep your car in showroom condition and optimise your resale value
- ✓ You can claim every 90 days when the payout refreshes
- ✓ Only qualified technicians in our repairer network will work on your car
- ✓ You don't have to involve your insurer
- ✓ If you don't claim, you qualify for a paintwork treatment or air conditioner regas.

Monthly (through our call centre), an upfront payment added to your finance agreement or once-off EFT



Case in point - How does **Interior & Exterior Protection benefit** Ramesh?

Ramesh has always loved to keep his cars looking beautiful. Every Saturday he washes, waxes and polishes his cars, including the latest addition – a sports model.

When a sudden hail storm passes over while the car is still parked outside, Ramesh is sad about the damage but not shaken because it is not too bad.

Besides, he likes to be prepared for when life happens and has Interior & Exterior Protection from M-Sure.

One phone call plus a visit to a reputable repairer later, and the niggles on his car are repaired. Ramesh's ride is looking as pretty as a picture again.

Interior & Exterior Protection FAQs

How often can Ramesh have his car's interior and exterior repaired?

Interior & Exterior Protection is designed to keep cars in great condition for up to 48 months. The payout limits refresh every 90 days.

Does Ramesh need to claim from his insurance to cover the costs of repair?

Interior & Exterior Protection looks after the costs of most small maintenance and restoration repairs without the need to get your insurance involved where you will have to pay an excess.

The small print

- ✓ The Interior & Exterior Protection may be purchased over 24, 36 or 48 months
- ✓ Maintenance and restoration benefits are only available within the borders of the Republic of South Africa
- ✓ There are three solution options to choose from
- ✓ The benefits of this plan activate 30 days after its purchase
- ✓ This plan only applies to you and your car. It may not be changed to a new owner or any other car
- ✓ If you do not claim any maintenance and restoration services within a 2 year period, you will be entitled to: one paintwork treatment, or one air conditioner regassing.

Eligible vehicles:

This plan is only available for **passenger vehicles, 4x4s and light commercial vehicles** with a maximum gross vehicle mass (GVM) of 3 500 kg.

Which parts are provided for in Interior & Exterior Protection?

Scenario events

Solution options to choose from	Lite	Boost	Prime
Interior	●	●	●
Exterior	● ●	● ●	● ●
Paint work treatment and air conditioner regas.	● ● ●	● ● ●	● ● ●
Solution payout limits that will refresh every 90 days	R3 000	R4 000	R5 000

● Interior solutions

- Scratches and scuffs to the vehicle’s central console or dashboard smaller than 15 cm and 1 mm deep
- Scratches or scuffs to door panel plastic or plastic door grab handles will be resprayed. Chrome plated and leather finished door handles are excluded. The benefit does not apply if panel is broken or cracked.
- Repair of tears and burn holes to the vehicle’s seat panel or damaged seat stitching.
- Tears or rips to the gear lever boot or handbrake boot. Maintenance and restoration of roof lining. Replacement of the roof lining is excluded. The benefit does not apply to convertibles or vehicles with sunroofs.
- Maintenance and restoration of damaged parcel shelf and strings and repairs to the vehicle’s head rests and damaged sun visors. The benefit does not apply to broken guides and frames.
- Restoring faded paint on the vehicle’s gear knob. Respraying of leather steering wheels, but excludes recovering of steering wheels.
- Restoration of driver side’s rubber carpet inserts. Loose mats and carpets are excluded.
- If your vehicle is fitted with safety film, the benefit provides maintenance and restoration for scratches, scuffs and tears caused by a sharp object or similar type damage only.

● ● Exterior solutions

- Light scratches or minor dents smaller than 15 cm in diameter where the panel has not been ripped, perforated or torn.
- Maintenance and restoration of damage to your vehicle’s windscreen, headlamps and related glass components in case of repairable chips only.
- Restoration of wheel rims and mag wheels if they sustain scuffs, stone chips or paint defects. Replacement of wheel rims or mag wheels is excluded.
- Tar removal.

● ● ● Air conditioner regas and paint work treatment

- If you don’t use any of the interior and exterior solutions under your Interior & Exterior Protection policy within a 2 year period, you qualify for a paint work and air conditioner regassing benefit.

Exclusions

- Cover is not available for vehicles used for any sort or form of transporting people for a reward, hired vehicles, rebuilt vehicles (Code 3), and vehicles that are, or have been, used in any form of motoring competitions, motorcycles, caravans, trailers, and canopies
- Any claims for any benefits made prior to the start date of the plan or after termination, cancellation, expiry or lapsing of the plan
- Mechanical breakdown or electrical failure or breakage
- Repairs requiring stripping or assembling parts or any bodywork that does not expressly fall within the scope of maintenance and restoration benefits provided
- Repairs and replacement of cracked, ripped, or torn panels
- Damage to any stickers, artwork, and vehicle branding
- Any maintenance and restoration service requiring the replacement of a body panel or part thereof
- Gradually developing causes such as rusting, fading, peeling of paint, cracked, or faded paintwork, or any gradually developing cause.

Note

This document serves as a summary of the policy wording, however the policy wording needs to be read in conjunction with this document to establish the full terms, conditions, limitations and exclusions that are applicable.

Enquire about our other expertly crafted solutions

Service Plan: Takes care of your car's specified services

Warranty: Solutions to unexpected mechanical breakdown or electrical failures

Deposit Cover: Cover that gives you cash for a replacement vehicle deposit

Credit Shortfall: Cover for the shortfall if you owe more than you get

Credit Life: Cover for your car debt when you are no longer able to pay

SA Vehicle Maintenance (Pty) Ltd (Company Registration Number 2000/009578/07), a subsidiary of M-Sure Financial Services (Pty) Ltd. As with all our expertly crafted solutions, terms, conditions, and limitations apply - visit our website for more information.