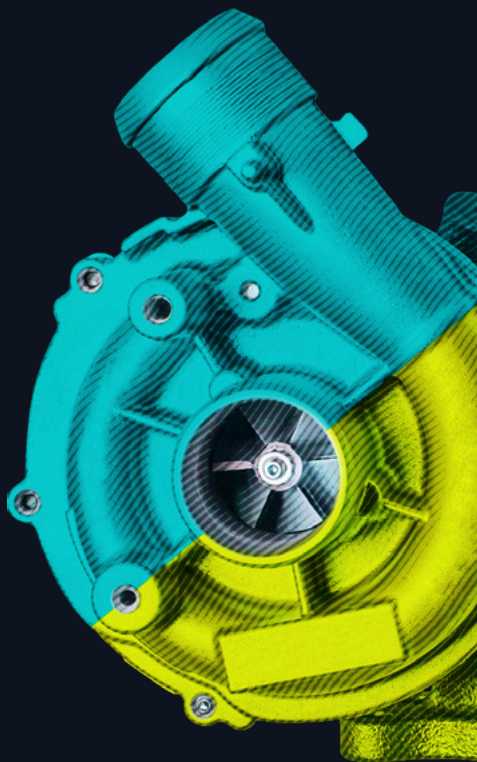




Driving mobility
Expertly crafted solutions for cars and their people

Warranty

When unexpected mechanical breakdowns or electrical failures happen



A **warranty** provides a buffer against life's unexpected blows.

M-Sure will step in to help when your car lets you down.

We'll pay for repair and/or replacement of parts, so you don't have to worry about it. Whether it is:

- ✓ An emergency event, providing roadside assistance, where you pay for the damages and claim it back.
- ✓ Towing your vehicle to a repairing dealer, let them investigate, quote, get approval, continue with the repair and thereafter payment will be finalised by the claims department.

How do **you benefit** from a warranty?

- ✓ You don't have to worry about sudden, large expenses
- ✓ We'll assist with unexpected mechanical breakdowns or unforeseen electrical failures
- ✓ Repairs done at pre-approved repairers
- ✓ Reliable replacement parts used
- ✓ Roadside assistance (in SA) is available with certain products. Details are available in the *terms and conditions.

Various payment options - monthly, an upfront payment added to your finance agreement or once-off EFT

Available through approved dealerships and our national call centre.



Case in point - How does a **warranty benefit** Julia?

Julia's daughter turns 18 and she is getting her first car – an older model. The manufacturer's warranty will expire soon and Julia ensures her own peace of mind by buying an extended warranty from M-Sure, making sure that the car is always covered.

Shortly before her 19th birthday, Julia's daughter phones her, in distress. She was driving through an intersection on her way to pick up a friend, and the gearbox blew up!

There was smoke everywhere and the car wouldn't move. She was stuck in the middle of the road and couldn't get to university.

Julia does not fret. She knows the warranty will take care of the gearbox and she will not have to put down a large sum of cash to get it repaired. She organises her daughter an Uber to get to class and then calls M-Sure and arranges for the car to be towed to the nearest approved repairer. In no time Julia's daughter is a carefree student again.

Warranty FAQs

What types of vehicles can be covered by a warranty?

New or pre-owned cars, private or business use vehicles, from motorcycles to new and used trucks.

Does the warranty cover the costs of my regular services?

Unfortunately not. There is a difference between a warranty and a Service Plan. A warranty only covers a selection of mechanical breakdowns and electrical failures. Should they find such a breakdown during the service, it will fall under the warranty, but the rest of the service will be covered by you, or your Service Plan.

How do I claim?

If you become aware of a mechanical breakdown or electrical failure please:

- ✓ Contact the Claims Office on 0860 927 726
- ✓ Report all claims to us and take the car to an M-Sure approved repairing dealer within 7 days of becoming aware of a mechanical breakdown or electrical failure.

You must have the following information when calling:

- ✓ Name and contact details
- ✓ Policy number
- ✓ Car's current kilometre reading
- ✓ The nature of the mechanical breakdown or electrical failure
- ✓ The name and address of the repairer.

Please note if there's more than one mechanical breakdown or electrical failure that happens or is reported at the same time it will be treated as one claim. In this event the amount authorised will be limited to the higher benefit amount and any additional costs will be for your account. The individual component amount will still apply to each individual component.

What is the cooling-off-period?

If the policy has a duration of 31 days or more and if no benefits have not been paid or claimed on an event insured against the policy against under the policy has not yet occurred, you have the right to cancel this policy within 14 days of the date of the receipt of the policy document or from a reasonable date on which it can be deemed you received the policy.

How do I cancel the policy?

You can cancel at any time by contacting M-Sure. Should the insurer wish to cancel, you will receive 31 days notice of cancellation.

The small print

- ✓ A warranty is not a maintenance plan – maintenance plans cover mechanical components, wear-and-tear components as well as servicing. A warranty covers selected components for mechanical breakdown or electrical failures
- ✓ A Manufacturer's warranty is linked to the vehicle make and model and you will claim from the vehicle manufacturer directly
- ✓ An extended warranty is sold by an insurer and will cover you from the date the manufacturer warranty expires, in which case you will claim from the warranty company
- ✓ Your vehicle needs a full service history from your approved car manufacturer dealership
- ✓ Servicing must be done according to the manufacturer's specifications and requirements. No self servicing is allowed
- ✓ The breakdown or failure must occur in the Republic of South Africa, Namibia, Lesotho, Botswana, Zimbabwe, Malawi, Mozambique or Kingdom of Eswatini (Swaziland)
- ✓ Roadside assistance is only provided within the borders of South Africa
- ✓ For passenger vehicles, taxis, motorcycles and outdoor leisure equipment, the total claim value combined of all claims cannot exceed the purchase price of the vehicle
- ✓ For new and used trucks, the total claim value combined of all claims cannot exceed the maximum claim liability.

Eligible vehicles:

- **Passenger vehicles, 4x4s and light commercial vehicles** with a maximum Gross Vehicle Mass (GVM) of 3 500 kg
- **Outdoor leisure equipment:** motorcycles, off-road bikes, quads, jet-skis, wetbikes, inboard and outboard motors and caravans. Only motorcycles less than 10 years old and which have covered less than 100 000 km from the date of purchase will be accepted under this policy
- **Taxis** with a maximum GVM of 4 999 kg
- **Commercial vehicles:** light, medium, heavy and extra heavy
- **New trucks** - new commercial trucks still within the manufacturer's driveline warranty. Only locally manufactured trucks and trucks imported with a minimum of a 12 month local manufacturer's warranty will be accepted
- **Used trucks** - trucks that are less than 8 years old and have travelled less than 800 000 km.

Which parts are provided for in a warranty?*

We have a number of solution options. Your vehicle's age and mileage will determine the best solution option available.

- | | | | |
|--------------------------------|-------------------------|---|--------------------------------|
| ✓ Air conditioner | ✓ Cylinder head gasket | ✓ Engine | ✓ Radiator |
| ✓ Alarms and immobiliser | ✓ Differential lock | ✓ Engine and transmission management system | ✓ Steering components |
| ✓ Alternator | ✓ Differential unit | ✓ Entertainment system | ✓ Suspension |
| ✓ Braking system | ✓ Drive pulleys | ✓ Free wheel hubs | ✓ Transfer box |
| ✓ Casings | ✓ Electrical components | ✓ Fuel system | ✓ Transponder key |
| ✓ Central locking | ✓ Electric mirrors | ✓ Gearbox | ✓ Turbo or compressor assembly |
| ✓ Clutch and clutch components | ✓ Electric motors | ✓ GPS navigation system | ✓ Viscous and electric fans |
| ✓ Cooling system | ✓ Electric winch | ✓ Phone system | ✓ Wheel bearings |
| ✓ CV joints and boots | ✓ Electronic ignition | | |
| | ✓ Emission control | | |

**A warranty does not provide cover for battery replacements.*

Additional benefits: (Available with certain warranty products. Details are available in the terms and conditions.)
Instalment payment protection, Insurance excess payment, Overnight accommodation, Public transport, Roadside assistance, Strip and quote, Vehicle hire.

Exclusions

- Cost over and above the component limit
- Damage resulting from oil leaks or for oil leaks themselves
- Damage to drive shafts or steering racks as a result of damaged rubber boots
- Any components that are not listed under Components Covered in the policy wording
- Any components that are still covered by the manufacturer's or supplier's warranty at the time of the mechanical breakdown or electrical failure
- Damage to all electrical wiring or damage as a result thereof
- Service items or items that need to be changed, at specific or regular intervals such as oil, grease, filters, hydraulic fluid, additives and anti-freeze, spark plugs, 'V' and cambelts, consumables and the like
- Any costs or expenses not covered under this warranty and/or that can be recovered from your motor insurance policy.

You are not covered for

- Hired vehicles, rebuilt vehicles (Code 3), modified vehicles (including turbo conversions) and vehicles that are, or have been, used in any form of motoring competitions
- Components that were broken or had failed before the policy started
- Repairs that have not been authorised by us
- Any repairs if the odometer is not working or has been changed in any way or has been disconnected or replaced without our written approval
- Damage caused by incorrect fuel, contaminated fuel, incorrect lubricants or contaminated lubricants, unreasonable use, improper servicing or malicious damage
- Damage caused by a road accident or any accidental damage
- Damage to vehicles that have been modified in any way from the manufacturer's specifications.

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

Interior & Exterior Protection: Keep your car beautiful inside and out

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

M-Sure Financial Services (Pty) Ltd (Company Registration Number 2002/022941/07 & FSP Licence 21799), an Authorised Financial Services Provider, the administrator. The specific insurer will be confirmed at quote stage. As with all our expertly crafted solutions, terms, conditions, and limitations apply - visit our website for more information.