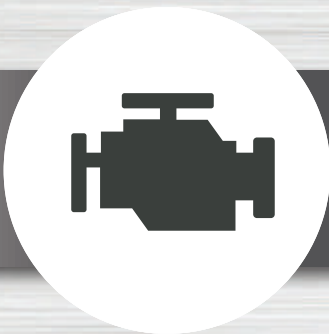




motorvaps



Graphite Warranty

MUTUAL & FEDERAL | risk financing

GRAPHITE INTRODUCTION

This policy document, the information you have provided and the proposal form, once accepted by us form the contract of insurance between us (Motorvaps (Pty) Ltd) and you (the insured). Upon receipt of the requisite premium, The Insurance Company will accept the risk if your vehicle meets the criteria as per the terms and conditions as set out in your policy. The Insurance Company reserves the right to decline this insurance, which will be done within 30-days of receipt of the proposal form. If we do decline, we will refund the full premium.

The Components Covered and Benefits Schedule consists of two sections, Section 1 being an Insurance Section and Section 2 being Additional Benefits Section which is Non-Insurance. The whole document including the "Terms and Conditions" and "Exclusions" is relevant to both sections. Section 1 the Insurance Section and Section 2 the Additional Benefits Section is combined as one plan and cannot be purchased separately.

This plan is designed for vehicles still covered by the original manufacturer's warranty and vehicles which are out of warranty.

If your vehicle is covered by the original manufacturer's warranty you qualify for the plan M benefits group. If, however your vehicle is out of warranty, then your benefit group determined using the age and mileage of your vehicle, measured from date of first registration.

Vehicles under factory warranty, must be placed under the correct plan number, determined by the retail value at time of purchase. Vehicles placed on the incorrect plan will have a maximum benefit group of plan A or the plan most applicable based on vehicle categorisation.

Vehicles out of warranty may be placed on any Graphite plan 1,2 or 3.

FREQUENTLY ASKED QUESTIONS

What does a warranty cover?

A warranty provides cover for your vehicle's components from mechanical breakdown or electrical failure. Servicing of the vehicle is not covered.

Which components are covered from mechanical or electrical failure?

The components are listed under the components covered section of the warranty and a summary of components covered can be found on the schedule of benefits, found on the last page of this policy.

Which components are not covered?

If an item is not listed under the components covered section, it is not covered.

Must I take my vehicle for inspection?

Yes, all vehicles must undergo an approved Motorvaps inspection.

When must I service my vehicle?

If your vehicle comes with a full-service history, your vehicle must continue to be serviced as per the manufacturer's recommendation at any RMI approved workshop or dealership. If your vehicle does not have a full-service history, please refer to "When must I Service my Vehicle?" under the section "Your Responsibilities."

What must I do in the event of a breakdown?

Stop use of the vehicle immediately, contact the Roadside Assistance (Dial: 010 211 5725) and have your vehicle towed to your nearest RMI approved repairer. Thereafter inform the repairer that you have a warranty with Motorvaps and contact our claims department to register your claim.

IMPORTANT DEFINITIONS

Mechanical Failure

Means, the breaking or burning out of any of the components listed in the "Components Covered" section, as a result of a sudden and unforeseen breaking, failure or collapse of an insured part.

For clarity, "breaking" or "broken" means components which are physically and forcibly separated into pieces or cracked.

Electrical Failure

Electrical defects that cause a part to stop functioning is covered up to the component cover limit or the claim, whichever is the lesser.

Failure as A Result of Wear & Tear

Mechanical failure of a covered component, during its expected lifespan, which is deemed to be as a direct result of wear and tear.

Wear & Tear

The gradual degradation and unavoidable damage caused by aging or the normal use of a part.

Functionally Deficient (Worn Out)

A vehicle component which has not suffered mechanical or electrical failure, however, no longer functions in its intended manner. It has reached the end of its lifespan as result of normal use and must be replaced as part of routine vehicle maintenance.

Component

A vehicle component can be a single part or a collection of parts. Each component covered is defined under the "Component Covered" section.

Pre-Existing Damage

Any damage or failure which is caused by or occurs before the plan begins.

Cost of Repair

Means the reasonable charges (market related) for components and labour to repair or replace the covered components listed.

Resultant Damage

This is failure of a part that is caused by faulty workmanship, an external force, or by the failure of any other component or part.

Original Manufacturer's Warranty

The original manufacturer's warranty or factory warranty is the warranty provided by the original equipment manufacturer. This excludes any extensions offered or included by franchised dealerships.

GENERAL TERMS & CONDITIONS

Your Policy

This document, your policy schedule and the information provided by you, both written and verbal, once accepted by us forms the contract of insurance between us, Motorvaps and you, the insured.

All the information you have provided must be as true and accurate as possible. Incorrect information can influence the outcome of a claim and validity of this contract.

Personal Details

It is your responsibility to let us know immediately if any of your personal details, i.e. address, telephone number, banking details, etc. changes.

When does my plan begin?

- *Vehicles Under Original Manufacturer's Warranty*

Commences on the date/kilometres when the manufacturer's warranty expires. It is your responsibility to tell us when your vehicle reaches the manufacturer's warranty expiry kilometers otherwise you will only receive the maximum of benefits under PLAN A as listed in the schedule of benefits.

- *Vehicles Out of Original Manufacturer's Warranty (Used Vehicles)*

The effective date will be indicated on your policy schedule.

We can say no

The Insurance Company will accept the risk if you and your vehicle comply with the terms and conditions as set out in your policy. As the administrator of this plan we may decline to accept a vehicle or client. If we do decline, we will refund the full premium.

Sharing of Information

It may be required to share your insurance information within the insurance industry to gather industry statistics, to improve the quality of risk assessment and to prevent fraud.

We may provide your personal information to our service providers who assist us in managing your cover and our relationship with you. This will always be done as permitted by the relevant privacy legislation.

Fraud and Dishonesty

If you or any entity acting on your behalf submit any fraudulent information or documentation, your claim will be rejected, and plan cancelled with immediate effect.

Other Service Plans, Maintenance Plans, Insurances or Warranties

If there are other plans in force at the time of a claim covering the vehicle for a similar breakdown or failure, we will not accept liability for the costs of repairs or replacement of claimed components.

Rights of the Finance Company

If the payment was financed by a finance company, the finance company has first rights to payment from cancellation of this plan. We will refund any payments due to the finance company first, if applicable, before any refund that may be due to you is made.

GENERAL TERMS & CONDITIONS

Countries Where a Breakdown may occur

This plan will apply only to your vehicle when it is in the Republic of South Africa (RSA), Namibia, Zimbabwe, Swaziland, Lesotho and Mozambique. All claims payments shall be in South African currency and paid into a bank account held in South Africa.

Value Added Tax (VAT)

All monetary amounts include VAT, at the ruling rate.

Duration of the Policy

The period of the plan is indicated on the policy schedule. This may be annual or longer. All benefits will cease once the vehicle reaches 300 000km or 20-years of age.

Paying Your Premium

Your premium must be paid for the period you need to be covered.

If you don't pay your Premium

If for whatever reason payment for your policy has not been received by Motorvaps, there can be no valid claim against this policy.

Selling your vehicle or no longer need cover? Here's how you can cancel.

You can cancel the policy at any time by writing to us. We can cancel or change your policy by giving you 30-days' notice. If you or we cancel the policy we will deduct a pro-rata portion of the premium for the time on contract and the administrative costs, non-insurance benefits, commission and inspection fees related to the acquisition and termination of the policy as detailed. All correspondence regarding any changes or cancellations will be done in writing via letter, fax or electronic mail to your last known address. Please note that if there is any claim approved or paid there will be no pro-rata refund.

When your vehicle is traded in or in the hands of a Motor Dealer for the purpose of selling the vehicle, the policy will be considered cancelled and all benefits will cease immediately.

If you sell the vehicle privately the policy will also be considered cancelled.

Insurable Interest

You must have a financial interest in the vehicle. This means you must be the owner of the vehicle or the owner of the credit agreement.

No Waiver

We and our service providers agree to make every effort to provide the benefits described in this policy, but we are not responsible for theft, delays, personal damage, resultant or consequential loss from the performance or inability to perform these services.

Your Warranty, Your Benefits

This warranty is an insurance contract between yourself and Motorvaps for your vehicle. The rights and benefits of this warranty may not be passed or transferred to any entity other than yourself without our prior consent.

Repair Work in Excess

Where the vehicle requires work to be done in excess of that which Motorvaps deem necessary to rectify the fault, the difference in cost will be borne by you.

GENERAL TERMS & CONDITIONS

Claim Assessment

All claims are assessed at date of loss. This means your vehicles age, odometer, service history and various other factors are considered when claiming.

Recovery of Damaged or Replaced Parts

In the event of a valid claim where replacement parts are fitted, Motorvaps reserve the right to recover the damaged parts or components as salvage. Claims authorisation may be subject to the recovery of the damaged parts or components.

Retail Value

The value of the vehicle is to be determined at date of purchase of this policy. If the retail value of the vehicle is required, Motorvaps will make use of TransUnion to determine the vehicles retail value.

Right to move the Vehicle

Motorvaps reserve the right to move your vehicle to a preferred agent should we believe this to be in the best interests of ourselves or yourself.

YOUR RESPONSIBILITIES

Vehicle Servicing

You must have your vehicle serviced in order to ensure your vehicle is in optimum running condition and it also helps to identify and correct potential mechanical failure before it occurs.

Where must I service my vehicle?

You must service your vehicle at a manufacturer appointed Franchised or an RMI (Retail Motor Industry) registered facility.

When must I service my vehicle?

If your vehicle has a Full-Service History, it must continue to be serviced and maintained as per the manufacturer's specifications.

If your vehicle, at time of purchase of this warranty, does not have Full-Service History the vehicle must be serviced within 30-days from date of purchase of this plan and your service history must be brought up to date. This means that if a major service such as a cambelt service has been missed, this service must be completed. Thereafter the vehicle must be serviced as per the manufacturer's recommendation, which is typically annually or after the vehicle has travelled a specified number of kilometres or when instructed to do so.

All documentation regarding the service of the vehicle is to be retained. You will be required to submit this information to Motorvaps in the event of a claim under this policy. If you fail to do so at the time, the repair may not be accepted

Vehicle Inspections

All vehicles undergo an approved Motorvaps inspection.

Any faults and damaged parts that are indicated on the inspection will not be covered. Resultant damage is also not covered. Proof of repairs must be sent to Motorvaps before cover will be granted for the items noted as damaged.

Due Care

You must take all reasonable measures to avoid any deliberate risk and minimize any further loss or damage to your vehicle in the event of any occurrence which may lead to a claim or loss.

Vehicle Maintenance

Vehicles require routine maintenance over and above what is covered by servicing. These items range from changing brake pads and batteries to replacing a worn cam gear or timing chain kits.

These items are maintenance items as they do not typically have specific servicing intervals and need to be replaced when they become worn due to usage or age. This means should a component be worn, and failure not occur, resulting in a replacement being required, it will be considered as vehicle maintenance.

Failure to perform required maintenance or maintenance as recommended by your service centre may be deemed negligence and can influence the outcome of a claim.

YOUR VEHICLE

Vehicles Covered

Vehicles covered under this plan must be passenger vehicles, 4x4's or light commercial vehicles with a gross vehicle mass of less than 4 000kg.

Vehicle Categories

Vehicles are categorised according to year model and/or the distance travelled and whether or not they are covered by the original manufacturer's warranty.

- *Vehicle Under Original Manufacturer's Warranty*

PLAN M: Only vehicles which are under the original manufacturer's warranty, which has not been previously extended can qualify for this plan. The retail value of the vehicle will determine whether the vehicle must be placed on Graphite 1, 2 or 3.

Vehicles with retail values which exceed the maximum retail value allowed for the plan M of a specific Graphite 1, 2 or 3 will enjoy a maximum of the benefits stipulated under Plan A of the Graphite Warranty purchased.

Only components covered with unlimited benefits by the manufacturer's warranty will enjoy unlimited benefits under this policy. Components which are not covered with unlimited benefits will enjoy the benefits of Plan A, B or C determined using the odometer and the age of the vehicle.

- *Vehicle not covered by the Original Manufacturer's Warranty*

PLAN A, B or C: If your vehicle is no longer covered by the original manufacturer's warranty, you may choose your level of cover required, meaning you may select either Graphite 1, 2 or 3.

The plan the vehicle can qualify for plan A, B or C depending on the age of the vehicle and the kilometres travelled measured from date of first registration.

Excluded Vehicles & Uses

1. Modified Vehicles: Any vehicle which is modified or has been altered in any way from the original manufacturer specification is not covered.
2. Motoring Competition: Racing, track use, events or off-roading is not covered.
3. Emergency Services: This includes but is not limited to armed response, medical assistance and traffic control vehicles.
4. Towing: Towing services are never covered.
5. Hire Vehicles: Vehicles which are owned by an entity for the purpose of generating rental income.
6. Rebuilt and Code 3 vehicles: Vehicles which have been stolen, hijacked or involved in an accident and registered as code 3.

YOUR COVER

Insured Event

This policy provides cover in the event of a sudden and unforeseen mechanical failure of the insured vehicle. Pre-existing damage is not covered.

The insured vehicle is covered for the cost of repair or replacement of components specifically listed under "Components Covered" section.

Failure as a result of Wear & Tear

A covered component which suffers sudden and unforeseen mechanical failure, which is deemed to be as a direct result of wear and tear is covered up to 100% of the claim or 100% of the cover limit whichever is lesser.

Component Cover Limit

The individual cover limit for each component is stated under the schedule of benefits section. Regardless of the number of claims - the maximum total amount payable under this policy shall not exceed the current market value of the insured vehicle.

Restricted Cover

Cambelt failure, Overheating, Under and Over fuelling, and any linked failure is covered exclusively under their individually specified benefits in the components covered section.

Multiple Failure

Any number of failures that happen or are reported at the same time will be treated as one claim. In this event, we will authorise the more expensive component and the rest of the costs will be for your account.

Any additional failures occurring within 30-days from the date the first claim is registered or where the vehicle has travelled less than 1 500km from the date the previous claim is registered, will be seen as failure which occurred at the same time and will be treated as one claim.

Resultant Damage

Resultant damage is not covered. This will include all failures caused by foreign objects, foreign matter or external force.

Betterment

If your claim is valid, it is not our aim to put your vehicle in a better condition than before the claim.

Where replacement parts are fitted and this results in your vehicle being in a better condition than it was prior to the breakdown, you will be required to pay towards the cost. An example would be where new parts or components are fitted due to the unavailability of parts in a similar condition to those which have failed.

The betterment percentage is calculated using your vehicles age, measured from date of first registration, and the total distance travelled from date of first registration.

Vehicles less than 4-years old and which have travelled less than 120 000km will have no betterment applied. Vehicles older than 4-years or with more than 120 000km will have 10% betterment applied. The percentage applied will increase by 5% for each additional year or 20000km travelled. This is the percentage for which you will be held liable and is determined at time of claim.

COMPONENTS COVERED

Refer to the schedule of benefits for benefit limits applicable to your policy.

Engine: All internal components. *Excluding decarbonisation, burnt valves, damage as a result of dropped valves and blown cylinder head gaskets.*

Gearbox:

Manual Transmission: All internal components only.

Automatic Transmission: All internal components, plus torque convertor, gear lever and linkages. *Excluding mechatronics and valve body.*

Differential: All internal components.

Differential Lock: All internal components. *Excluding electronic actuators.*

Transfer Box: All internal components only.

Turbo or Compressor Assembly: Factory approved fitment only, boost control valve, intercoolers (flush only). *Excluding boost pipes.*

Management System: Engine control unit, transmission management control unit, mechatronics and valve body.

Casings: Engine block, cylinder head, gearbox and differential casings are covered, subject to Policy liability, only if an internal part of these components caused the failure.

Electronic Ignition: Ignition modules, Coils and coil packs. Ignition coils are limited to 1 coil in a 12-month period. *Excluding ignition barrel.*

Air-Conditioner: Compressor and clutch pulley only. *Excluding the dryer and condenser.*

Cooling System: Water pump and thermostat. *Excluding heater valve and auxiliary pump.*

Suspension: Upper and lower wishbones with associated ball joints and bushes. Air suspension pump only.

Wheel Bearings: Front and rear.

Braking System: Brake booster, master cylinder, wheel cylinders, callipers, ABS control unit and sensors. *Excluding discs, drums and brake pads.*

Fuel System: Mechanical and electrical fuel pumps, injectors, airflow meter, lambda probe, fuel distributor and pressure regulator. *Excluding fuel rail and fuel gauge.*

Electrical Components: Alternator, starter motor (including ring gear) and windscreen wiper motors. *Excluding relays and switches.*

Electrical Winch: Electric motor only (applicable to 4x4 vehicles only). Factory fitted only.

Free Wheel Hubs: Complete units (applicable to 4x4 vehicles only).

Prop Shaft (Drive Shafts): Prop shaft, universal joints, centre bearing and couplings. *Excluding tube and balancing.*

CV Joints: Constant velocity joints. *Excluding rubber boots.*

COMPONENTS **COVERED**

Steering Mechanism: All internal components of the rack and pinion, steering box, tie-rod ends power steering pump. *Excluding the rubber boots.*

Clutch: Master and slave cylinder, clutch plate, pressure plate, fly wheel release bearing and clutch fork.

Sensors: Sensors to the engine and gearbox only.

Emission Control: Catalytic converter. Component failure only.

Cylinder Head Gaskets: Only in the event of failure or breakdown.

Drive Pulleys: Crankshaft, camshaft, tensioners and jockey pulleys are covered in the event of mechanical failure. *Excluding cambelt tensioners.*

Viscous and Electric Fans: Engine cooling only.

Electric Motors: VVT motor, sunroof and window winder motors and mechanism.

Electric Mirrors: Motors only.

Central Locking: Pump and door actuator only. *Excluding electrical failures and boot locks and switches.*

GPS Navigation System: Navigation display unit and navigation control module. Factory fitted only.

Entertainment System: LCD screen (10" or less) RF modulator, digital video disc player, compact disc player and power converter. Factory fitted only.

Phone System: Charger and cradle. Factory fitted only.

Transponder Key: Electrical failure to transponder only. *Excluding all other failures. Factory fitted only.*

Alarms and Immobilisers: Alarm Control Unit only. *Factory fitted only.*

Overheating: Failure of a covered component as a result of overheating is covered exclusively under this benefit and is subject to policy liability.

Under or over fuelling: Failure of a covered component as a result of under or over fuelling is covered exclusively under this benefit and is subject to policy liability.

Cambelt Failure: Subject to policy liability when the actual stripping or breaking of the teeth of the cambelt, which results in damage to covered components. All cambelt linked failures will be paid under this benefit and is subject to policy liability.

ADDITIONAL **BENEFITS**

In the event of a breakdown the following additional benefits are available to you.

Strip & Quote

We agree to pay for the cost of "strip and quote" of the components as per the plan limit under the schedule of benefits only if we do not accept liability for the claim. This strip and quote benefit is limited to repairs on the engine, gearbox, transfer box and differential only.

Oils & Consumables

Consumables and oils will be covered in the event of a valid mechanical or electrical breakdown claim up to the plan limit under the schedule of benefits. Please note that we will only approve market related prices on oils and consumables.

Maintenance Benefit

In the event of a component covered by your underlying warranty which does not suffer mechanical failure however no longer functions in its intended manner due to wear and tear and is classified as worn out (functionally deficient) and requires repair or replacement it is covered exclusively under this benefit. This benefit is limited to one claim per policy.

Roadside Assistance Towing

In the event of a breakdown of the plan holder vehicle, we will arrange for the towing of the vehicle to the nearest competent repairer. Competent repairers are defined as Franchise Dealers or RMI (Retail Motor Industry) registered facilities.

Towing and services arranged through any service other than the Motorvaps Authorised Roadside Assistance is not covered under this plan.

24 Hour Roadside Assistance Number: (010) 211 5725.

Car Hire

If the repairer is unable to complete the work within 2-days of your claim being authorised, we will repay you for the vehicle hire providing that you use a recognised vehicle hire company and you provide us with an invoice and proof of payment

We do not pay for fuel or insurance costs. We will not pay for vehicle hire or transport if the delay is caused due to parts or components not being available.

Overnight Accommodation

If your breakdown is more than 100km from your home, we will reimburse you on receipt of your accommodation invoice and proof of payment. This benefit only applies if the failure is covered by this plan.

Additional Services offered:

The call out of the following services is covered exclusively using the Motorvaps roadside assistance service up to the limit provided.

- Changing of flat tyre – Cost of fuel is for your own account.
- Out of fuel – Cost of fuel is for your own account.
- Jumpstart – Limited to 2 call outs per year.
- Mobile battery replacements – Cost of the battery is for your own account.

HOW TO CLAIM

In the unfortunate event of your vehicle suffering suspected mechanical failure or electrical, ensure you follow the procedure given below:

Step 1

Stop use of the vehicle immediately. Contact the Roadside Assistance and have your vehicle towed to your nearest RMI approved repairer.

Inform the repairer that you have a warranty with Motorvaps, contact our claims department and notify us of your loss or potential claim.

CLAIMS DEPARTMENT

DEPARTMENT	CONTACT DETAILS
Switchboard	0860 767 252
Roadside Assistance	010 211 5725
Online Claims	www.motorvaps.com/mv-claims
Email Address	claims@motorvaps.co.za

Failure to stop usage of the vehicle is deemed negligence and can influence the outcome of a claim.

You must report all claims to us and take the vehicle to a franchised dealership or an RMI approved facility within 7-days of becoming aware of the breakdown or failure otherwise the claim will not be accepted.

Step 2

The repairer may register the claim online, or alternatively, must submit the following documents via email:

1. Proof of your vehicle's service history.
2. A detailed quotation for the repair or replacement of the damaged components.
3. Technical Failure Report which specifies the cause of failure.
4. Photos of the vehicle. (Front, rear, both sides and the licence disc.)

Step 3

If all the documents provided are in order, the claims department determine if the failed component is covered by your warranty. If the component is covered by your warranty, your claim will be registered.

If the component is not covered by your warranty, we will not be able to register a claim and the cost of repair will be for your own account.

Step 4

The claim will be assessed. If additional information is required, the claims department may appoint an assessor or request either you or your repairer to provide the information.

If all the documents provided are in order, the claims department will determine the validity of your claim.

Based on the information provided your claim will either be accepted or rejected and communicated to your repairer.

The amount authorised together with the covered component will be contained in the authorisation letter.

In the event of a valid claim where replacement parts are fitted, Motorvaps reserve the right to recover the damaged parts or components as salvage. Claims authorisation may be subject to the recovery of the damaged parts or components.

Step 5

Should your claim have been authorised, your repairs may begin, and we will be liable for a maximum of the amount authorised.

Once the repairs are complete and you are satisfied, you may elect to settle the outstanding amount with the repairer in the following ways:

- Ask the repairing dealer to invoice us directly. We will only pay for the portions covered by this plan and the balance will be for your account.
- Pay the amount to the repairing dealer accompanied by an order number from us and then send the invoice and proof of payment to us enabling us to reimburse you.

The invoice must be submitted for payment within 30-days of the date of completion of the repairs. Failure to do so will result in the claim no longer being considered.

NOT COVERED

Nuclear Risks

Loss, damage or liability directly or indirectly caused by, or arising from, ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste arising from burning nuclear fuel, or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.

War and Public Disorder

Any loss, damage or liability caused by civil commotion, riot, strike, war, mutiny, military rising, martial law, rebellion, revolution, any act in protest against any State, Government or any Government body.

Excluded from Cover

1. Components that were broken or had failed before the plan started.
2. Components specifically excluded by the original manufacturer's warranty.
3. Repairs or any work that has not been authorised by us.
4. Any repairs if the odometer is not working or has been changed in any way or has been disconnected or replaced without our authority.
5. Any damage resulting from oil leaks, low oil levels or for oil leaks themselves.
6. Damage to drive shafts or steering racks as a result of damaged rubber boots or if there is no grease in the boots.
7. Damage caused by incorrect lubricants, fuels, unreasonable use, improper servicing, malicious damage, abuse and negligence of any kind.
8. Damage caused by a road accident. This is not comprehensive insurance.
9. Damage to all electrical wiring.
10. Service specific items or items that need to be changed at specific or regular intervals such as, but not limited to, oil, grease, filters, hydraulic fluid, additives and anti-freeze, spark plugs, points, condenser, "v" and cambelts, consumables and the like.
11. Faults in workmanship or materials paid for by us on your behalf.
12. Costs or expenses that you can recover from your motor insurance plan.
13. Towing costs where you have not arranged towing through Motorvaps as stipulated.
14. Any component or part that has not failed.
15. Wear & Tear.
16. Parts which did not break but are replaced at the time of repair.

DISCLOSURE NOTICE

This document, in conjunction with the policy document, provides important information about the short-term insurance policy you have purchased. These documents will assist you in understanding your rights, obligations and whom to contact. Please read this document carefully and retain it with your policy documents.

Important details about the Underwriter

Name	Motorvaps (Pty) Limited	FSP Number: 45790
Contact Details	Tel: (086) 076 7252 Fax: (086) 657 0077 Email: info@motorvaps.co.za Web: www.motorvaps.co.za	
Physical Address:	Suite 203b Tokai Village Centre Vans Road, Tokai, Cape Town, 7945	
Legal Status	Company Registration Number: 2012/201128/07 Registered as a Financial Services Provider	

Professional Indemnity, Fidelity Insurance & Guarantees held: Yes

Important Notes:

You must disclose all material facts to Motorvaps. A material fact is one which is so important to Mutual & Federal Risk Financing Limited that if it had known about it, Mutual & Federal Risk Financing Limited may not have insured you or may have insured you on different terms and conditions. You must be completely honest in all your dealings with Mutual & Federal Risk Financing Limited. It is your responsibility to ensure that all statements, answers or other information provided by you or by your broker to Mutual & Federal Risk Financing Limited are accurate and complete. If you do not provide complete and accurate information, it may affect the validity of your policy and any claim you submit may be rejected.

Your duty of disclosure continues for the duration of your policy. You must inform Mutual & Federal Risk Financing Limited of any changes to material facts or new material facts. This includes any losses you suffer whether or not you elect to claim for the loss. In the event of any dispute arising under the policy, the dispute resolution is not limited to arbitration;

If you do not pay your premium on time as stipulated in your policy, your policy will lapse, and you will not have any cover for losses suffered. We will not reject a claim because a premium was not paid on due date, if payment was made during the period of grace. The broker is a non-mandated intermediary and has an intermediary contract with Mutual & Federal Risk Financing Limited. The broker does not have any contractual agreements with any other Short-Term Insurer. The product supplier is responsible for the product; the broker is responsible for the sale of the product.

Important details about the Insurer

Name	Mutual & Federal Risk Financing Limited
Contact Details	Tel: (011) 374 9111 Fax: (011) 374 4919 Web: www.ominsure.co.za
Postal Address	Private Bag X21, Bryanston, 2021
Physical Address	Old Mutual Insure limited, Wanooka Place, St Andrews Rd, Parktown, Johannesburg, 2193
Legal Status	Company Registration Number: 1966/010741/06
Professional Indemnity, Fidelity Insurance & Guarantees held:	Yes

The product supplier is a short-term insurer which underwrites and is authorised to issue personal lines policies and commercial policies.

Outsourced Functions

The functions of the Insurer are outsourced to Motorvaps (Pty) Ltd. The binder holder Motorvaps (Pty) Ltd may receive a fee (up to a maximum of 9% (nine per cent)) of your premium for the outsourced binder services it is authorised to renders on behalf of Mutual & Federal Risk Financing Limited. This fee does not increase the cost of your insurance. Furthermore, regulated commission of 12,5% in respect of motor insurance and 20% in respect of non-motor insurance is paid to your broker.

How to submit a claim

Motorvaps has been authorised to process your claim on behalf of Mutual & Federal Risk Financing Limited.

Email: Claims@Motorvaps.co.za
Contact Details: Tel: (086) 076 7252

Policy Amendments & Queries

Email: ClientServices@Motorvaps.co.za
Contact Details: Tel: (086) 076 7252

Compliance Departments

Insurer Compliance: Email: Compliance@ominsure.co.za
Tel: (011) 374 9111

Motorvaps Compliance: Email: Info@legal1.co.za
Tel: (012) 998 7938

Conflict of Interest

Motorvaps (Pty) Ltd shares in the profit generated by your short-term insurance policy. Motorvaps (Pty) Ltd mitigates this conflict of interest by only providing one short term product option. You need to understand that you will not be provided with independent advice. The Product Provider's Old Mutual Group Conflict of Interest Policy can be found under the "Contact Us" page at www.oldmutual.co.za/insure together with the Old Mutual Group Privacy Notice.

The Complaints Process

If you are dissatisfied with the financial services provided to you, you have a right to complain. The details for the relevant complaints departments and process is detailed below. Please put your complaint in writing. If your complaint is not resolved to your satisfaction you can lodge your complaint with the Ombudsman.

Step 1. Contact the complaints department at Complaints@Motorvaps.co.za

Step 2. If Motorvaps is unable to resolve your complaint, you may then contract the ombudsman. Remember to keep record of your complaint outcome with Motorvaps as the ombudsman will require this to open a case.

FAIS Ombudsman: Email: info@faisombud.co.za
Tel: (012) 470 9080 or (012) 762 5000
Fax: (012) 348 3447 or (086) 764 1422
Postal: P O Box 74571, Lynwood Ridge, 0040
Web: www.faisombud.co.za

DISCLOSURE NOTICE

Short Term Ombudsman: Email: info@osti.co.za
Tel: (011) 726 8900 or (086) 072 6890
Fax: (011) 726 5501
Postal: P O Box 32334, Braamfontein, 2017
Web: www.osti.co.za/

Disclosure of Fees and Commissions Payable

All commissions are included in the premium and the inspection fee is paid by Motorvaps to the intermediary.

Cover Type	Premium	Duration	Additional Benefits	Commission	Inspection Fee
Graphite Plan 1	R 3 694.00	12-months	R 3 295.16	R 461.75	R 2 009.84
Graphite Plan 2	R 5 572.00	12-months	R 4 613.22	R 696.50	R 2 813.78
Graphite Plan 3	R 7 601.20	12-months	R 6 458.51	R 950.15	R 3 939.29
Booster	R 1 150.00	12-months	R 350.00	R 187.50	R 570.00
Double Booster	R 1 500.00	12-months	R 450.00	R 312.50	R 720.00
Graphite Plan 1	R 4 882.00	24-months	R 3 552.92	R 610.25	R 2 564.08
Graphite Plan 2	R 7 435.20	24-months	R 4 974.09	R 929.40	R 3 589.71
Graphite Plan 3	R 10 009.68	24-months	R 6 963.72	R 1 251.21	R 5 025.60
Booster	R 1 500.00	24-months	R 450.00	R 187.50	R 720.00
Double Booster	R 2 500.00	24-months	R 550.00	R 312.50	R 8 70.00

Other Matters of Importance

You must be informed of any material changes to the information of the broker. If any complaint is not resolved to your satisfaction, you may submit your claim to the FAIS Ombudsman. Polygraph or similar tests are not obligatory, and claims may not be rejected solely on the basis of a failure of such test. If your premium is paid by debit order, the debit order must be in the favour of the broker and may not be transferred without your approval. You are entitled to request a copy or written or printed record of any transaction requirement within a reasonable time.

The broker must give 30-days' notice in writing of its intentions to cancel your debit order.

The Product Supplier (insurer) and not the broker must give reasons in writing for the rejection of any claim submitted by you.

The Product Supplier (insurer) must give written notice of its intention to cancel your policy.

Warnings

- Do not sign any blank or partially completed application form.
- Complete all forms in ink.
- Keep all documents handed to you.
- Make notes of as to what is said to you.
- Ask for a letter of representation from your adviser.
- Do not be pressurized into buying the product.
- Failure to provide correct or full relevant information may influence an insurer on any claims arising from your contract of insurance.

GRAPHITE 1 BENEFITS

Plan M: Vehicles less than 5-Years old and under manufacturer's warranty with a retail value of less than R250 000.

Plan A: Vehicles less than 5-Years old (60-months from date of first registration) and with less than 150 000km.

Plan B: Vehicles less than 10-Years old (120-months from date of first registration) and with less than 225 000km.

Plan C: Vehicles which do not meet the above criteria and are less than 20-Years old and with less than 300 000km

COMPONENTS COVERED - SECTION 1 INSURANCE				
	PLAN M	PLAN A	PLAN B	PLAN C
Engine	Unlimited	R100 000	R50 000	R35 000
Gearbox	Unlimited	R50 000	R25 000	R17 500
Differential	Unlimited	R50 000	R25 000	R17 500
Transfer Box	Unlimited	R30 000	R20 000	R10 000
Differential Lock	Unlimited	R30 000	R20 000	R10 000
Turbo Assembly	Unlimited	R30 000	R20 000	R10 000
Management System	Unlimited	R15 000	R10 000	R8 000
Casings	Unlimited	R15 000	R10 000	R8 000
Electronic Ignition	Unlimited	R15 000	R10 000	R8 000
Air-Conditioner	Unlimited	R15 000	R10 000	R8 000
Cooling System	Unlimited	R15 000	R10 000	R8 000
Suspension	Unlimited	R15 000	R10 000	R8 000
Wheel Bearings	Unlimited	R15 000	R10 000	R8 000
Braking System	Unlimited	R15 000	R10 000	R8 000
Fuel System	Unlimited	R15 000	R10 000	R8 000
Electrical Components	Unlimited	R15 000	R10 000	R8 000
Electrical Winch	Unlimited	R15 000	R10 000	R8 000
Free Wheel Hubs	Unlimited	R15 000	R10 000	R8 000
Prop Shaft (Drive Shafts)	Unlimited	R15 000	R10 000	R8 000
Clutch	Unlimited	R15 000	R10 000	R8 000
Steering Mechanism	R20 000	R15 000	R10 000	R8 000
CV Joints	R20 000	R15 000	R10 000	R8 000
Sensors	R20 000	R15 000	R10 000	R8 000
Emission Control	R20 000	R15 000	R10 000	R8 000
Cylinder Head Gasket	R20 000	R15 000	R10 000	R8 000
Drive Pulleys	R20 000	R15 000	R10 000	R8 000
Viscous and Electric Fans	R20 000	R15 000	R10 000	R8 000
Electric Motors (Sunroof)	R8 000	R6 000	R4 000	R3 000
Electric Mirrors	R8 000	R6 000	R4 000	R3 000
Central Locking	R8 000	R6 000	R4 000	R3 000
GPS Navigation System	R8 000	R6 000	R4 000	R3 000
Entertainment System	R8 000	R6 000	R4 000	R3 000
Phone System	R8 000	R6 000	R4 000	R3 000
Transponder Key	R5 000	R2 000	R3 000	R2 000
Alarms and Immobiliser	R3 000	R3 500	R2 000	R1 500
PLEASE NOTE				
Overheating	R25 000	R20 000	R15 000	R10 000
Under or Over Fuelling	R25 000	R20 000	R15 000	R10 000
Cambelt Failure	R25 000	R20 000	R15 000	R10 000
ADDITIONAL BENEFITS - SECTION 2 NON-INSURANCE				
Roadside Assistance	R3 500	R3 000	R2 500	R2 000
Vehicle Hire	R3 500	R3 000	R2 500	R2 000
Overnight Accommodation	R3 500	R3 000	R2 500	R2 000
Maintenance	R3 000	R2 000	R1 500	R750
Strip and Quote	R2 000	R2 000	R2 000	R2 000
Oils and Consumables	R750	R750	R750	R750

GRAPHITE 2 BENEFITS

Plan M: Vehicles less than 5-Years old and under manufacturer's warranty with a retail value of less than R500 000.

Plan A: Vehicles less than 5-Years old (60-months from date of first registration) and with less than 150 000km.

Plan B: Vehicles less than 10-Years old (120-months from date of first registration) and with less than 225 000km.

Plan C: Vehicles which do not meet the above criteria and are less than 20-Years old and with less than 300 000km

COMPONENTS COVERED - SECTION 1 INSURANCE				
	PLAN M	PLAN A	PLAN B	PLAN C
Engine	Unlimited	R150 000	R100 000	R50 000
Gearbox	Unlimited	R75 000	R50 000	R25 000
Differential	Unlimited	R75 000	R50 000	R25 000
Transfer Box	Unlimited	R45 000	R30 000	R20 000
Differential Lock	Unlimited	R45 000	R30 000	R20 000
Turbo Assembly	Unlimited	R45 000	R30 000	R20 000
Management System	Unlimited	R25 000	R15 000	R10 000
Casings	Unlimited	R25 000	R15 000	R10 000
Electronic Ignition	Unlimited	R25 000	R15 000	R10 000
Air-Conditioner	Unlimited	R25 000	R15 000	R10 000
Cooling System	Unlimited	R25 000	R15 000	R10 000
Suspension	Unlimited	R25 000	R15 000	R10 000
Wheel Bearings	Unlimited	R25 000	R15 000	R10 000
Braking System	Unlimited	R25 000	R15 000	R10 000
Fuel System	Unlimited	R25 000	R15 000	R10 000
Electrical Components	Unlimited	R25 000	R15 000	R10 000
Electrical Winch	Unlimited	R25 000	R15 000	R10 000
Free Wheel Hubs	Unlimited	R25 000	R15 000	R10 000
Prop Shaft (Drive Shafts)	Unlimited	R25 000	R15 000	R10 000
Clutch	Unlimited	R25 000	R15 000	R10 000
Steering Mechanism	R30 000	R25 000	R15 000	R10 000
CV Joints	R30 000	R25 000	R15 000	R10 000
Sensors	R30 000	R25 000	R15 000	R10 000
Emission Control	R30 000	R25 000	R15 000	R10 000
Cylinder Head Gasket	R30 000	R25 000	R15 000	R10 000
Drive Pulleys	R30 000	R25 000	R15 000	R10 000
Viscous and Electric Fans	R30 000	R25 000	R15 000	R10 000
Electric Motors (Sunroof)	R15 000	R10 000	R6 000	R4 000
Electric Mirrors	R15 000	R10 000	R6 000	R4 000
Central Locking	R15 000	R10 000	R6 000	R4 000
GPS Navigation System	R15 000	R10 000	R6 000	R4 000
Entertainment System	R15 000	R10 000	R6 000	R4 000
Phone System	R15 000	R10 000	R6 000	R4 000
Transponder Key	R15 000	R4 000	R2 000	R3 000
Alarms and Immobiliser	R4 000	R4 000	R3 500	R2 000
PLEASE NOTE				
Overheating	R30 000	R25 000	R20 000	R15 000
Under or Over Fuelling	R30 000	R25 000	R20 000	R15 000
Cambelt Failure	R30 000	R25 000	R20 000	R15 000
ADDITIONAL BENEFITS - SECTION 2 NON-INSURANCE				
Roadside Assistance	R3 000	R2 500	R2 000	R1 500
Vehicle Hire	R3 000	R2 500	R2 000	R1 500
Overnight Accommodation	R3 000	R2 500	R2 000	R1 500
Maintenance	R4 000	R3 000	R2 000	R1 500
Strip and Quote	R2 000	R2 000	R2 000	R2 000
Oils and Consumables	R750	R750	R750	R750

GRAPHITE 3 BENEFITS

Plan M: Vehicles less than 5-Years old and under manufacturer's warranty with a retail value of less than R1000 000.

Plan A: Vehicles less than 5-Years old (60-months from date of first registration) and with less than 150 000km.

Plan B: Vehicles less than 10-Years old (120-months from date of first registration) and with less than 225 000km.

Plan C: Vehicles which do not meet the above criteria and are less than 20-Years old and with less than 300 000km

COMPONENTS COVERED - SECTION 1 INSURANCE				
	PLAN M	PLAN A	PLAN B	PLAN C
Engine	Unlimited	R200 000	R150 000	R100 000
Gearbox	Unlimited	R100 000	R75 000	R50 000
Differential	Unlimited	R100 000	R75 000	R50 000
Transfer Box	Unlimited	R50 000	R45 000	R30 000
Differential Lock	Unlimited	R50 000	R45 000	R30 000
Turbo Assembly	Unlimited	R50 000	R45 000	R30 000
Management System	Unlimited	R35 000	R25 000	R15 000
Casings	Unlimited	R30 000	R25 000	R15 000
Electronic Ignition	Unlimited	R30 000	R25 000	R15 000
Air-Conditioner	Unlimited	R30 000	R25 000	R15 000
Cooling System	Unlimited	R30 000	R25 000	R15 000
Suspension	Unlimited	R30 000	R25 000	R15 000
Wheel Bearings	Unlimited	R30 000	R25 000	R15 000
Braking System	Unlimited	R30 000	R25 000	R15 000
Fuel System	Unlimited	R30 000	R25 000	R15 000
Electrical Components	Unlimited	R30 000	R25 000	R15 000
Electrical Winch	Unlimited	R30 000	R25 000	R15 000
Free Wheel Hubs	Unlimited	R30 000	R25 000	R15 000
Prop Shaft (Drive Shafts)	Unlimited	R30 000	R25 000	R15 000
Clutch	Unlimited	R30 000	R25 000	R15 000
Steering Mechanism	R35 000	R30 000	R25 000	R15 000
CV Joints	R35 000	R30 000	R25 000	R15 000
Sensors	R35 000	R30 000	R25 000	R15 000
Emission Control	R35 000	R30 000	R25 000	R15 000
Cylinder Head Gasket	R35 000	R30 000	R25 000	R15 000
Drive Pulleys	R35 000	R30 000	R25 000	R15 000
Viscous and Electric Fans	R35 000	R30 000	R25 000	R15 000
Electric Motors (Sunroof)	R20 000	R15 000	R10 000	R6 000
Electric Mirrors	R20 000	R15 000	R10 000	R6 000
Central Locking	R20 000	R15 000	R10 000	R6 000
GPS Navigation System	R20 000	R15 000	R10 000	R6 000
Entertainment System	R20 000	R15 000	R10 000	R6 000
Phone System	R20 000	R15 000	R10 000	R6 000
Transponder Key	R20 000	R5 000	R4 000	R2 000
Alarms and Immobiliser	R5 000	R4 500	R4 000	R3 500
PLEASE NOTE				
Overheating	R35 000	R30 000	R25 000	R20 000
Under or Over Fuelling	R35 000	R30 000	R25 000	R20 000
Cambelt Failure	R35 000	R30 000	R25 000	R20 000
ADDITIONAL BENEFITS - SECTION 2 NON-INSURANCE				
Roadside Assistance	R3 500	R3 000	R2 500	R2 000
Vehicle Hire	R3 500	R3 000	R2 500	R2 000
Overnight Accommodation	R3 500	R3 000	R2 500	R2 000
Maintenance	R5 000	R4 000	R3 000	R2 000
Strip and Quote	R2 000	R2 000	R2 000	R2 000
Oils and Consumables	R750	R750	R750	R750

Used Car Warranty
New Car Extended Warranty
Tyre and Rim Insurance
Motorcycle Warranty
Service Plan
Maintenance Plan
Credit Life Insurance
Credit Shortfall Insurance
Roadside Assistance



0860 767 252
claims@motorvaps.co.za
www.motorvaps.co.za