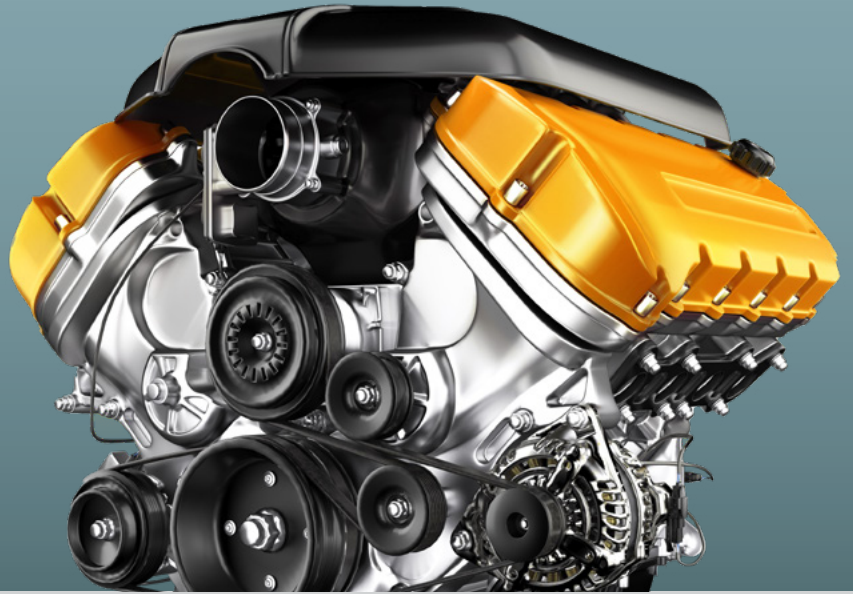


SmartWarranty™ Extended Vehicle Warranty guide



Plan for the unexpected

Your vehicle is an indispensable part of your life. Make sure it's sufficiently protected. Warranties protect your vehicle against unexpected mechanical breakdowns and electrical failures (such as engine or gearbox failure) that are not provided for by Service or Maintenance Plans.

What is an Extended Vehicle Warranty?

The Extended Vehicle Warranty starts after your vehicle's original manufacturer's warranty has ended. It covers specified parts, up to certain values as determined by your policy.

The Extended Vehicle Warranty is not a Service or Maintenance Plan. A Service Plan provides for your vehicle's specified services. A Maintenance Plan provides for your vehicle's services and specific wear-and-tear items like brake pads, shock absorbers and wiper blades.

You can choose to pay your premium in one of three ways:

- a) **Monthly** by debit order
- b) **Yearly** by debit order
- c) **Yearly** by Electronic Funds Transfer (EFT)

Your payment preference, payment date and other payment details are shown in your policy summary.

How do you benefit?

- Takes care of unexpected mechanical breakdowns
- Takes care of unexpected electrical failures
- Access to qualified technicians
- Fixed, affordable monthly premium cost

What does the Extended Vehicle Warranty cover?*

- Engine
- Gearbox
- Differential
- Differential lock
- Transfer box
- Turbo or compressor assembly
- Engine and transmission management system
- Casings
- Electronic ignition
- Air-conditioner
- Cooling system
- Suspension
- Wheel bearings
- Braking system
- Fuel system
- Electrical components
- Electrical winch
- Free wheel hubs
- Prop shaft (Drive shafts)
- CV joints
- Steering mechanism
- Clutch
- Radiator
- Emission control
- Cylinder head gasket
- Drive pulleys
- Cambelt failure
- Viscous and electric fans
- Electric motors
- Electric mirrors
- Central locking
- GPS navigation system
- Entertainment system
- Phone system
- Transponder key
- Alarms and immobilisers
- Strip and quote
- Car hire



What does this Extended Vehicle Warranty not cover?*

- Any consequential or indirect loss or damage of any kind or description whatsoever.
- Components that were broken or had failed before the policy started.
- Repairs that have not been authorised by Santam.
- 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 resulting from oil leaks or for oil leaks themselves.
- Damage to drive shafts or steering racks as a result of damaged rubber boots.
- 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 altered in any way from the manufacturer's specifications.
- Any components that are not listed under the Components covered section.
- 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, including 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.
- Costs or expenses that you can recover from your motor insurance policy.
- Resultant damage on parts not listed under the Components covered section.



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.

Extended Vehicle Warranty options

Your vehicle qualifies for this Extended Vehicle Warranty if:

Category		Plans					
Vehicle age in years and months	Kilometres travelled	Titanium	Platinum	Gold	Silver	Bronze	Chrome
Less than 5 years (60 months)	Less than 100 000km	✓	✓	✓	✓	✓	✓
Less than 8 years (96 months)	Less than 160 000km		✓	✓	✓	✓	✓
Less than 10 years (120 months)	Less than 200 000km			✓	✓	✓	✓
Less than 12 years (144 months)	Less than 250 000km				✓	✓	✓
Less than 15 years (180 months)	Less than 300 000km					✓	✓
Claim limit		R 150 000	R 100 000	R 80 000	R 50 000	R 30 000	R 10 000
Car hire limit		R 4 000	R 2 000	R 1 500	R 1 500	R 1 000	R 1 000

Please note

Policy period

The period of this policy is initially the period from the start date of this policy, as shown in your policy summary, to the last day of the calendar month in which the start date occurs. After that, the period of this policy will be one calendar month.

Cooling off period

If your policy has a duration of 31 days or more, and if no benefit has yet been paid or claimed or an event insured against under the policy has not yet occurred, you have the right to cancel this policy within 14 days after the date of receipt of the policy document.

Waiting period

The waiting period of three months can be waived if your vehicle has no break in cover from a previous original manufacturer's warranty, extended warranty or maintenance plan.

Cancellation of policy

- You may cancel this policy, section or item at any time.
- We may cancel this policy by giving you 31 days' written notice of the cancellation. We may give you notice as outlined in the communication channel clause.

Claims

We look for reasons to pay you, rather than not. Because that's what insurance good and proper should do.


When you become aware of a mechanical breakdown or electrical failure:

- You must report all claims to M-Sure, the customer care and claims administrator, within seven (7) days after the incident occurred.
- Contact the claims department on **0861 106 580**.
- The Claims department will advise who the administrator appointed repairers are.
- Your vehicle must be taken to an administrator appointed repairer.

Our compensation is limited to the amount shown in your policy summary, less any excess. The "excess" is the amount you must pay before we settle any claim. Your policy summary will show the excess that applies to your cover.

Contact us

Customer Care

-  **Claims department** 0861 106 580
-  **Email** santam@m-sure.co.za
-  **Website** www.m-sure.co.za/claims/

Office hours

- Monday to Thursday** 07h30 to 17h00
- Friday** 07h30 to 16h30

Closed on weekends and public holidays

*The above list is for illustration purposes only.
Terms, Conditions and Limitations apply. List correct at time of publication. E&OE.

Sold by



Customer Care & Claims



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