
WINGFIELD MOTORS

WINGFIELD MOTOR GROUP PRE-OWNED MECHANICAL BREAKDOWN INSURANCE

DEAR CUSTOMER

Welcome to WINGFIELD MOTOR GROUP world of “**Incident Motoring Management**”.

It is essential that you read this document and fully understand your benefits, obligations and details of what is covered and what is not covered. This document forms the basis of the contract that you have entered into and it is your responsibility to ensure that you are aware of the contents of your Policy.

THE INTENTION OF THIS PRODUCT IS:

To provide you, the customer, with a mechanical and/or electrical breakdown warranty that covers a range of components outlined in the section “Components Covered”. Please note that your Policy does not cover every eventuality and hence you need to fully understand what cover is provided under your Policy.

Below are the contact details should you require any assistance.

Customer Care : 0861 102 419
Customer Care E-mail : info@warrantysolutions.co.za
Claims : 0861 102 419
Claims E-mail : claims@warrantysolutions.co.za
Street Address : Block A, RPA Centre, 180 Smit St, Fairland. 2030
Postal Address : P.O. Box 7361641. Fairland. 2030
Website Address : www.warrantysolutions.co.za

Office Hours: Monday to Thursday 08.00 to 17.00. Friday 08.00 to 16.00

THIS OFFICE IS CLOSED ON WEEKENDS AND PUBLIC HOLIDAYS



GENERAL INFORMATION

DEFINITIONS

This section provides you with information regarding the definitions involved in your Policy:

- **“You / your / yours / yourself”**: refers to the person whose name and address appears on the welcome letter schedule or Proposal Form.
- **“Insurer”**: refers to Oakhurst Insurance Company Limited (Registration No. 2006/000723/06)
- **“Administrator”**: refers to Warranty Solutions (Pty) Ltd (Registration No. 2006/034308/07)
- **“Your Vehicle”** refers to the vehicle as specified in the welcome letter schedule or Proposal Form.
- **“Mechanical Breakdown”**: refers to the unforeseen failure of any of the components specifically listed under the “Components Covered” section, arising from mechanical and/or electrical failure, causing a sudden stoppage of their functions and necessitating repair and/or replacement.
- **“Cost of Repair”**: refers to the usual and reasonable charges for components and/or labour required to repair or replace the damaged components.

INSURER

The Insurer underwrites the benefits of the WINGFIELD MOTORS Pre-Owned Mechanical Breakdown Warranty, (hereinafter referred to as your “Policy”). Your Policy conforms to the requirements of the Short-Term Insurance Act 1998 (as amended) and in no way detracts from your common law rights.

Upon receipt of a fully completed Proposal Form and the required premium, the Insurers will accept the risk if your vehicle complies with the terms and conditions as set out in your Policy. The Insurer however, reserves the right to decline this insurance, which will be done within 31 days of your Policy purchase date. In the event of such a refusal, a full refund of the premium will be made.

WHAT YOU NEED TO KNOW AND DO

This section of your Policy outlines your responsibilities. Under your Policy there are terms and conditions that you need to be aware of as listed within your Policy document. It is essential that you comply with these terms and conditions. Failure to comply could result in a claim against your Policy being rejected and your Policy being cancelled.

ELIGIBLE VEHICLES

In order for your vehicle to be covered under your Policy, it is essential that your vehicle complies with the following:

Wing Cover 1 benefit.

(see “Limits of Liability” see page 6)

Please note:

Vehicles that:

- (i) Are under the Manufacturer's Warranty;
- (ii) Have travelled less than 150 000km;
- (iii) Are less than 5 years old; and,
- (iv) Have a full service history in place, as per the Manufacturer's specification;
- Must be a passenger, light commercial or 4x4 vehicle with a gross vehicle mass of less than 3,500kg;
- Must not be a taxi, a rental vehicle, an exotic vehicle, a rebuilt vehicle (Code 3), a modified vehicle or a vehicle that is or has been used in any form of motoring competition or sport;
- Must be in a sound mechanical condition and have a valid roadworthy certificate.

Wing Cover 2 benefit.

(see “Limits of Liability” see page 6)

Please note:

- The vehicle must be less than 10 years old from date of original registration and have less than 180 000 km's recorded on the odometer;

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- Must be a passenger, light commercial or 4x4 vehicle with a gross vehicle mass of less than 3,500kg;
 - Must not be a taxi, a rental vehicle, an exotic vehicle, a rebuilt vehicle (Code 3), a modified vehicle or a vehicle that is or has been used in any form of motoring competition or sport;
 - Must be in a sound mechanical condition and have a valid roadworthy certificate.

Wing Cover 3 benefit.

(see “Limits of Liability” see page 6).

Please note

- All other vehicles that do not fall into the above categories;
- Must be a passenger, light commercial or 4x4 vehicle with a gross vehicle mass of less than 3,500kg;
- Must not be a taxi, a rental vehicle, an exotic vehicle, a rebuilt vehicle (Code 3), a modified vehicle or a vehicle that is or has been used in any form of motoring competition or sport;
- Must be in a sound mechanical condition and have a valid roadworthy certificate.

BENEFITS

Your Policy provides cover for the repair and/or replacement of components, specifically listed under the “Components Covered” section, arising from the mechanical and/or electrical failure during the cover period of your Policy and is subject to the terms, conditions and exclusions set out herein. All repair work must be authorised in advance and carried out by the Repairing Agent as recommended by the Administrator in the “Claim Procedure” section.

CLAIM LIMITS

The individual claim limit that applies to your Policy is clearly stipulated under the “Limits of Liability” section.

The total claim aggregate shall not exceed the current trade value of your vehicle.

INCEPTION DATE AND DURATION

Your Policy commences on the date which your Policy was purchased or on the expiry of the Manufacturer’s Warranty and is valid for a period of 24 months, depending on the period selected, with no restriction as to the distance covered during the 24 month period.

TRANSFERABILITY

In the event that you sell your vehicle, your Policy may be transferred to a subsequent owner, provided your Policy is still valid with an updated service history. This request must be submitted in writing (including the new owner’s details) to the Administrator. Your Policy may not be transferred from one vehicle to another.

Cooling Off Period.

Please note that you are entitled to cancel this policy in writing to the Administrator within 14 days after the date of receipt of the policy documents or from the reasonably determined date on which you received the policy documents.

Please note that you may only cancel this policy within 14 days where no benefit has yet been paid or claimed or the event insured against under the policy has not yet occurred.

All premiums that were paid up to the date that the Administrator receives your written notice of cancellation will be refunded to you, subject to the deduction of the cost of any risk cover you may have enjoyed.

Your request for cancellation shall be completed by no later than 60 days after the Administrator receives your cancellation

COMPONENTS COVERED

(See "Limits of Liability" on page 6).

1. **Engine:** All internal lubricated components.
2. **Gearbox:** (Manual / Automatic) All internal lubricated components. (Including torque converter and flex plate).
3. **Differential:** All internal lubricated components.
4. **Differential Lock:** All internal components.
5. **Transaxle:** All internal lubricated components.
6. **Transfer Box:** All internal components.
7. **Management System:** Engine and transmission management control units, crankshaft sensor, camshaft sensor and lambda (O2) sensor only.
8. **Turbo Assembly:** Original Manufacturer fitted turbo charger, intercooler and superchargers only.
9. **Front Wheel Drive Unit:** External drive shafts, couplings, hubs, bearings and drive flanges for 4x4 vehicles only.
10. **Casings:** Engine block, cylinder head, gearbox, differential, drive unit, inlet and exhaust manifolds are covered in the event of damage being caused by the failure of a covered component.
11. **Electrical Ignition:** Distributor and coil packs.
12. **Air Conditioner:** Compressor only.
13. **Cooling System:** Water pump, Radiator, Welsh plugs, Thermostat, Thermo-switch and Heater radiator only.
14. **Free Wheel Hubs:** Complete unit. (Applicable to 4x4 vehicles only).
15. **CV Joints:** Excluding dust covers and rubbers.
16. **Prop shafts and Couplings:** U-joints and centre bearings.
17. **Steering Mechanism:** All internal components of steering box or rack and pinion, power steering pump.
18. **Braking System:** Master cylinder, servo unit, wheel cylinders, ABS control unit and sensors. Vacuum pump on diesel vehicles only. (Excluding all friction materials).
19. **Fuel System:** Mechanical and electrical fuel pumps, fuel injection control, injectors and sensor units. (Excluding all calibration and serviceable components and any incorrect or contaminated fuel).
20. **Electrical Components:** Alternator, starter motor, front and rear windscreen wiper motors and electric window motors, electric seat motors.
21. **Electrical Winch:** Electric motor only. (Applicable to 4x4 vehicles only).
22. **Clutch:** Clutch plate, pressure plate, clutch cable, clutch fork, master and slave cylinder, release bearing, pilot bearing and flywheel are covered against mechanical failure only.
23. **Suspension:** Upper and lower wishbones with associated ball joints, bushes and springs are covered against mechanical failure only.
24. **Wheel Bearings:** All wheel bearings are covered.
25. **Catalytic Converter:** Catalytic Converter only. (Excluding blocked).

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26. **Over fueling:** Engine failure as a result of over fueling.
 27. **Overheating:** Breakdown as a result of overheating caused by a Covered Component.
 28. **Drive Pulleys:** Crankshaft, camshaft, tensioners, and jockey pulleys are covered in the event of mechanical failure.
 29. **Cambelt Failure:** Cambelt and tensioner. (Excluding routine maintenance).
 30. **Cylinder Head Gaskets:** Cylinder Head Gasket only.
 31. **Viscous and Electric Fans:** Engine cooling only.
 32. **Central Locking:** Pump and door actuator only.
 33. **Electric Sunroof Motors and Convertible Roof Motors:** Original Manufacturer fitted units only.
 34. **Electric Mirrors:** Motors only.
 35. **GPS Navigation System:** Navigation display unit, navigation control module and navigation system wiring harness. (Applicable only to factory fitted units).
 36. **Entertainment System:** LCD screen (10" or less) RF modulator, digital video disc player, compact disc player and power converter. (Applicable only to original Manufacturer fitted units).
 37. **Phone System:** Charger, cradle, microphone and speakers. (Applicable only to original Manufacturer fitted units).
 38. **Transponder Key:** Original Manufacturer fitted unit only and functional failure only.
 39. **Alarms and Immobilisers:** Original Manufacturer fitted units only.
 40. **Instalment Payment Protection:** Should repairs be delayed for 14 days or more, including public holidays and weekends, from the date of claim authorisation, as a result of parts not being available, the Administrator will reimburse you for at portion of the monthly instalment for which the vehicle repairs were delayed.
 41. **Towing Charges:** Towing charges covered in the event of a valid claim being accepted by the Administrator.
 42. **Car Rental / Public Transport:** Car Rental from a recognized Car Rental company in the event of repairs not being completed within 48 working hours from the time of authorisation of a claim. Delays due to non-availability of parts are specifically excluded. Public Transport is covered to original destination or home and used tickets must be submitted.
 43. **Overnight Accommodation:** Hotel Accommodation is covered if breakdown occurs in excess of 300 km's from your place residence.

LIMITS OF LIABILITY

Claim Limits (including VAT)

The maximum amount payable per claimable occurrence for each item is clearly reflected in the "Limits of Liability". Any number of failures that occur or reported simultaneously will be treated as one claim. In this instance the liability will not exceed the amount of the major component benefit.

Refer to Eligible Vehicles for Wing Cover				Power-Up Option		
COMPONENTS COVERED	Wing Cover 1	Wing Cover 2	Wing Cover 3	Standard	Prestige	
1	Engine	Unlimited	R35000	R 10,000	R 6,500	R 11,000
2	Gearbox	Unlimited	R25000	R 7,000	R 6,500	R 11,000
3	Differential	Unlimited	R25000	R 7,000	R 6,500	R 11,000
4	Differential Lock	Unlimited	R10000	R 5,000	R 6,500	R 11,000
5	Transaxle	Unlimited	R10000	R 5,000	R 6,500	R 11,000
6	Transfer box	Unlimited	R10000	R 5,000	R 6,500	R 11,000
7	Management System	Unlimited	R10000	R 5,000	R 6,500	R 11,000
8	Turbo Assembly	Unlimited	R10000	R 5,000	R 6,500	R 11,000
9	Front Wheel Drive Unit	Unlimited	R 6,000	R 3,000	R 6,500	R 11,000
10	Casings	Unlimited	R 6,000	R 3,000	R 6,500	R 11,000
11	Electronic Ignition	Unlimited	R 6,000	R 3,000	R 6,500	R 11,000
12	Air Conditioner	Unlimited	R 6,000	R 3,000	R 6,500	R 11,000
13	Cooling System	Unlimited	R 6,000	R 3,000	R 6,500	R 11,000
14	Free Wheel Hubs	Unlimited	R 5,000	R 3,000	R 6,500	R 11,000
15	CV Joints	Unlimited	R 5,000	R 3,000	R 6,500	R 11,000
16	Prop shaft & Couplings	Unlimited	R 5,000	R 3,000	R 6,500	R 11,000
17	Steering Mechanism	Unlimited	R 5,000	R 3,000	R 6,500	R 11,000
18	Braking System	Unlimited	R 5,000	R 3,000	R 6,500	R 11,000
19	Fuel System	Unlimited	R 5,000	R 3,000	R 6,500	R 11,000
20	Electronic Components	Unlimited	R 5,000	R 3,000	R 6,500	R 11,000
21	Electrical Winch	Unlimited	R 5,000	R 3,000	R 6,500	R 11,000
22	Clutch	Unlimited	R 5,000	R 3,000	R 6,500	R 11,000
23	Suspension	Unlimited	R 5,000	R 3,000	R 6,500	R 11,000
24	Wheel Bearings	Unlimited	R 5,000	R 3,000	R 6,500	R 11,000
25	Catalytic Converter	R30000	R 7,500	R 3,000	R 6,500	R 11,000
26	Over fueling	R30000	R 7,500	R 3,000	R 2,500	R 4,000
27	Overheating	R30000	R 7,500	R 3,000	R 2,500	R 4,000
28	Drive Pulleys	R18000	R 5,000	R 3,000	R 6,500	R 11,000
29	Cambelt Failure	R18000	R 5,000	R 3,000	R 2,500	R 4,000
30	Cylinder Head Gasket	R8000	R 5,000	R 3,000	R 6,500	R 11,000
31	Viscous & Electrical Fans	R8000	R 3,000	R 2,000	R 6,500	R 11,000
32	Central Locking	R8000	R 3,000	R 2,000	R 6,500	R 11,000
33	Electrical Sunroof Motor	R8000	R 3,000	R 2,000	R 6,500	R 11,000
34	Electric Mirrors	R6000	R 2,000	R 1,000	R 6,500	R 11,000
35	GPS Navigation System	R6000	R 2,500	R 1,000	R 6,500	R 11,000
36	Entertainment System	R6000	R 2,500	R 1,000	R 6,500	R 11,000
37	Phone System	R6000	R 2,500	R 1,000	R 6,500	R 11,000
38	Transponder Key	R6000	R 1,500	R 1,000	R 6,500	R 11,000
39	Alarms & Immobiliser	R6000	R 1,500	R 1,000	R 6,500	R 11,000
40	Install. Payment Protect	R1500	R 1,500	R 1,000	0	0
41	Towing	R1500	R 1,000	R 1,000	0	0
42	Car Rental	R1500	R 1,000	R 1,000	0	0
43	Overnight Accommodation	R1500	R 1,000	R 1,000	0	0

GENERAL TERMS AND CONDITIONS

1. These terms and conditions shall also incorporate all the contents of your Policy document, which you will be deemed to have been read.
2. It is agreed and declared that the Administrator, acting on behalf of the Insurer, will be released from all liability and obligations under your Policy if the terms and conditions of your Policy are not fully complied with.
3. All claims must be reported to the Administrator as soon as reasonably possible. In the event of a breakdown after hours, over a weekend or a public holiday, the claim must be reported to the Administrator on the next working day. Failure to do so may invalidate the claim.
4. All claims documentation must be received by the Administrator within 30 days of the date of completion of the repairs; otherwise they will not be accepted.
5. You must service the vehicle as per the requirements defined in the section "Service Requirement".
6. Your Policy is in addition to and does not detract from, any contractual rights under Statute or Common Law.
7. You shall take all reasonable steps to maintain your vehicle and keep it in a proper and efficient state of repair and in the event of any mechanical and/or electrical failure you shall use all reasonable means to protect such vehicle from further loss or damage.
8. In no case whatsoever shall the Administrator, acting on behalf of the Insurer, be liable to make any payment in respect of any mechanical and/or electrical failure after the expiration of 6 months from the happening of such mechanical and/or electrical failure.
9. It is your responsibility to ensure that the diesel pump is calibrated as per Manufacturer's specifications. A failure resulting from incorrect calibration will result in rejection of the claim.

EXCLUSIONS

Your Policy does not cover:

1. Any parts not specified under the "Components Covered" section;
2. If the vehicle is in direct contravention of the road traffic act then there will be no cover in terms of the policy. (this includes the license)
3. Any repairs undertaken without the prior authorisation of the Administrator;
4. Any defects caused by accidental damage, misuse or neglect;
5. Any defect resulting from the fitting of experimental units, or modifications, other than those approved by the vehicles original Manufacturer;
6. Any failure of any component or part caused by the failure of a non-covered part;
7. Any standard services and oil changes including oils, filters and other normal service parts required during routine maintenance procedures, such as spark plugs, filters, etc.;
8. Any repairs, should it be discovered that the odometer has been disconnected or tampered with;
9. Any gradual reduction in operating performance commensurate with the age and kilometers covered by the vehicle. This includes, but is not limited to, gradual loss of engine compression necessitating the repair of valves or rings and gradual increase in oil consumption due to normal operating functions;
10. Any claims for repair, replacement or alterations not accompanied by a valid, fully completed and detailed VAT invoice;
11. Any damage which is recovered under any other insurance policy;
12. Any legal liability of whatsoever nature;
13. Any loss or damage resulting from any incorrect or contaminated fuel or defective products;
14. Any cause of breakdown, in the opinion of the Administrator acting on behalf of the Insurer that was evident prior to the purchase date of your Policy;
15. Any oil leaks of any nature and/or damage caused as a result thereof;
16. Any hoses, pipes, auxiliary belts, fan blades and rubber boots;
17. Any re-gassing of the air conditioner;
18. Any taxis, rental vehicles, exotic vehicles, rebuilt vehicles (Code 3), modified vehicles or vehicles that are or have been used in any form of motoring competition or sport;
19. Any repairs and/or replacements which is your responsibility in terms of your Policy.

BETTERMENT (WEAR AND TEAR)

Wear and Tear definition: The gradual reduction in operating performance commensurate with the usage, age and distance travelled by the vehicle at the time of repair.

Where **normal wear and tear**, which **DOES NOT** result in actual mechanical **FAILURE is NOT covered**

- **Fair wear and tear** is covered by your Policy. Fair wear and tear is defined as deterioration arising through the use or age of your vehicle that **DOES** result in actual mechanical **FAILURE**.
- Where the repair requires new or exchange units, which in the opinion of the Administrator are in excess of what is necessary to make good the repair, then the difference in cost will be met by you. If in doubt, you should consult the Administrator.

FURTHER OR ADDITIONAL LOSS COVER

When will a claim be covered?

- Where the damage or loss to a **covered component** is caused by the failure of a **covered component**, the highest of the two benefits will apply.
- Where the damage or loss to a **non-covered component** is caused by the failure of a **covered component**, only the benefit of the **covered component** will apply.

When will a claim **not** be covered?

- Where the damage or loss to a **covered component** is caused by the failure of a **non-covered component**, the failure will not be covered under your Policy.
- Where the failure of a **non-covered component** is caused by a **non-covered component**, no claim will be paid out.

POLICY AMENDMENTS AND CANCELLATIONS

You are entitled to cancel your Policy at any time and with immediate effect. Should you wish to cancel your Policy, you are required to advise the Administrator in writing.

The Administrator, acting on behalf of the Insurer, is entitled to amend the terms and conditions or cancel your Policy by giving you 31 days' notice in writing, either by letter or fax, or via electronic media in the form of an e-mail to the last known address provided.

In the event that you cancel your Policy the following conditions will apply with regard to the refund of premiums:

- If a claim has been paid under your Policy there will be no refund due;
- If a refund is due all cost incurred, including commissions, underwriting fees and administration fees will be deducted and the balance will be refunded on a pro-rata basis, within 30 days from the date of the request;
- If your Policy has been financed by a financial institution or forms part of a suspensive sale agreement, the refund will be paid to the financial institution.

JURISDICTION, CURRENCY AND DISPUTES

Your Policy is valid only within the territorial limits of South Africa, Botswana, Namibia, Lesotho and Swaziland. All payments will be made in the currency of South Africa. Your Policy will be governed by the laws of the Republic of South Africa whose courts will have jurisdiction in any dispute arising under your Policy.

FRAUD

Should you or anyone acting on your behalf, knowingly or otherwise, commit a fraudulent act or attempt to obtain a benefit under your Policy by improper means, all benefits shall immediately cease and your Policy shall be cancelled. There will be no refund of any kind.

SERVICE REQUIREMENTS

Your vehicle must be serviced and maintained according to the vehicle Manufacturer's specification at either a Franchise Dealer or RMI/AA accredited Servicing Agent.

Please Note:

- a) A maximum tolerance as per Manufacturer's specifications will be allowed.
- b) After each service, the appropriate service record must be completed. Service receipts must be retained as proof of service, as this will be requested in the event of a claim.
- c) Failure to comply with the above can invalidate your Policy.
- d) If the vehicle does not have an up to date service history, it is your responsibility to have the vehicle serviced within 30 days of your Policy purchase date. This service must be done in accordance with the vehicle Manufacturer's specification for the age and kilometers of the vehicle at the time.

CLAIM PROCEDURE

In the event of a mechanical and/or electrical failure which is likely to result in a claim, you must advise the Administrator telephonically on the numbers provided. The Administrator will recommend an approved Repairing Agent in your area who has conformed to the stringent requirements of the Administrator's quality control panel. All repair work must be authorised in advance and carried out by an approved Repairing Agent as recommended by the Administrator.

Failure to obtain prior authorisation before the repair work has been done will invalidate your claim.

INFORMATION NECESSARY WHEN REPORTING A CLAIM:

- Owner's name;
- Policy number
- Current odometer reading on your vehicle;
- Nature of mechanical failure / breakdown (fault, cause, remedy);
- Address where vehicle can be inspected;
- Service records and/or invoices;
- Receive authorisation prior to any repairs commencing.

CONTACT DETAILS IN THE EVENT OF A CLAIM:

Warranty Solutions

Tel: 0861 102 419

E-Mail: claims@warrantysolutions.co.za

Office hours: Monday to Thursday 08.00 to 17.00 Friday 08.00 to 16.00

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STRIP & QUOTE

Should it be necessary to disassemble any component to establish the cause or extent of the damage, it is your responsibility to authorise such disassembly so as to establish whether there is any liability under your vehicle's Policy. In the event of the claim is not covered, the cost for the disassembly to ascertain the cause of failure will be for your own account.

The Administrator reserves the right to inspect your vehicle or failure before an authorisation is given.

You must submit the repair invoice(s) within 30 days of the date of completion of the repairs; failing which the claim will not be considered.

In the event of a claim rejection, which is not to your satisfaction, you are entitled to receive a full explanation from the Administrator, on behalf of the Insurer.

ADDITIONAL BENEFITS (OPTIONAL)

WINGFIELD POWER-UP WARRANTY

(Hereinafter referred to as your "Power-Up Policy")

ELIGIBLE VEHICLES

Your vehicle eligibility must be aligned to your underlying mechanical breakdown warranty requirements.

INSURER

Upon receipt of the specified premium, Oakhurst Insurance Company Limited agrees to fully underwrite the Power-up Warranty. The Insurer does reserve the right to accept or reject policies at their discretion upon the assessed risk.

INCEPTION DATE AND DURATION

Your Power-Up Policy commences on your Power-Up Policy purchase date or the inception date of your underlying Policy. Depending on the option chosen your Power-Up Policy will be valid for a 24 month period, dependent on the period selected. Should your underlying Policy expire prior to your Power-Up Policy cover, your Power-Up Policy cover will remain in force for the remaining period as a standalone Power-Up Policy. In this instance the maximum benefit payable by your Power-Up cover is limited to R3,000.00 per claim until such time your Power-Up Policy cover expires.

THE ADMINISTRATOR'S CONTACT DETAILS ARE:

CONTACT DETAILS IN THE EVENT OF A CLAIM:

Warranty Solutions

Tel: 0861 102 419

E-Mail: claims@warrantysolutions.co.za

Office hours: Monday to Thursday 08.00 to 17.00 . Friday 08.00 to 16.00

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BENEFITS

Your Power-Up Policy will cover the gap on the items specifically listed under the "Claims Limits" section (see table below), in conjunction with your underlying Policy. All repair work must be authorised in advance and carried out by the Repairing Dealer as recommended by the Administrator in the "Claim Procedure" section.

1. POWER-UP COVER

In the event that the claim repair cost is higher than the underlying Policy's "Limits of Liability Benefits", your Power-Up Policy shall cover the difference up to the applicable maximum value listed under the "Claims Limits" (see page 5 and 6).

2. UNINTENTIONAL CONTRAVENTION OF UNDERLYING POLICY COVER

- Where the cause of failure is due to fair Wear & Tear, Overheating, Cambelt failure and the contravention of the underlying Policy was not deliberate, your Power-Up Policy shall cover your liability up to the maximum value of the R2,500.00 on the Standard options or R4,000.00 on the Prestige option.
- In the event of a mechanical and/or electrical failure, where the claim is not authorised under the underlying Policy due to any unintentional contravention, your Power-Up Policy shall cover you up to the maximum value of R6,500 on the Standard option or R11,000 on the Prestige option.

3. ADDITIONAL COMPONENT COVER

This additional benefit gives you cover for a component not covered under your underlying Policy, up to the maximum value of R1, 800.00 on the Standard option or R2, 300.00 on the Prestige option (Limited to one claim per Policy).

CLAIM LIMITS

The maximum amount payable per claimable occurrence is recorded below:

Benefit Cover: 2 or 3 Year	Standard Option	Prestige Option
Mechanical Failure	R 6 500.00	R 11 000.00
Electrical Failure	R 6 500.00	R 11 000.00
Wear and Tear	R 2 500.00	R 4 000.00
Cambelt Failure	R2 500.00	R 4 000.00
Overheating	R 2 500.00	R 4 000.00
Additional Component Cover Benefit	R 1 800.00	R 2 300.00

Any number of failures that occur or reported simultaneously will be treated as one claim.

COMPONENTS COVERED (See “CLAIMS LIMITS” above)

The Components Covered will be the same as your underlying Policy and in any other instance you are able to claim against the “Additional Component Cover” benefit as listed in the “Claims Limits” section above.

POLICY AMENDMENTS AND CANCELLATIONS

You are entitled to cancel your Power-Up Policy at any time and with immediate effect. Should you wish to cancel your Power-Up Policy you are required to advise the Administrator in writing.

The Administrator, acting on behalf of the Insurer, is entitled to amend the terms and conditions or cancel your Power-Up Policy by giving you 31 days’ notice in writing, either by letter or fax, or via electronic media in the form of an e-mail to the last known address.

In the event that you cancel your Power-Up Policy, the following conditions will apply with regard to the refund of premiums:

- If a claim has been paid under your Power-Up Policy there will be no refund due.
- If a refund is due all costs incurred, including commissions, underwriting fees and administration fees will be deducted and the balance will be refunded on a pro-rata basis, within 30 days of the request date.
- If your Power-Up Policy has been financed by a financial institution or forms part of a suspensive sale agreement, the refund will be paid to the financing institution.

EXCLUSIONS

Your Power-Up Policy does not cover:

1. Any parts not specified under the “Components Covered” section;
2. Any repairs undertaken without the prior authorisation of the Administrator;
3. Any defects caused by accidental damage, misuse or neglect;
4. Any cause of failure that existed at the time you purchased your Power-Up Policy;
5. Any defect resulting from the fitting of experimental units or modifications other than those approved by the vehicles original Manufacturer.
6. Any standard services and oil changes. including oils, filters and other normal service parts required during routine maintenance procedures, such as spark plugs, ignition points etc;
7. Any repairs, should it be discovered that the odometer has been disconnected or tampered with;
8. Any claims for repair, replacement or alterations not accompanied by a valid, fully completed and detailed VAT invoice;
9. Any mechanical and/or electrical failure which is recovered under any other insurance policy, similar to gap cover Policy;
10. Any loss or damage resulting from any incorrect, contaminated fuel or defective products;
11. Any cause of breakdown, in the opinion of the Administrator acting on behalf of the Insurer that was evident prior to the purchase date of your Policy;

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12. Any oil leaks of any nature and/or damage caused as a result thereof;
 13. Any hoses, pipes, auxiliary belts, fan blades and CV rubber boots / dust covers;
 14. Any re-gassing of the air conditioner;
 15. Any rebuilt vehicles (Code 3), modified vehicles or vehicles that are or have been used in any form of motoring competition or sport.

TRANSFERABILITY

In the event that you sell your vehicle, your Power-Up Policy may be transferred to the subsequent owner, provided your Power-Up Policy is still valid with an updated service history. This request must be submitted in writing (including the new owner's details) to the Administrator subject to the Insurer's approval. Your Power-Up Policy may not be transferred from one vehicle to another.

JURISDICTION, CURRENCY AND DISPUTES

Your Power-Up Policy is valid only within the territorial limits of South Africa, Botswana, Namibia, Lesotho and Swaziland. All payments will be made in the currency of South Africa. Your Power-Up Policy will be governed by the laws of the Republic of South Africa whose courts will have jurisdiction in any dispute arising under your Power-Up Policy.

FRAUD

Should you or anyone acting on your behalf, knowingly or otherwise, commit a fraudulent act or attempt to obtain a benefit under your Power-Up Policy by improper means, all benefits shall immediately cease and your Power-Up Policy shall be cancelled. There will be no refund of any kind.

GENERAL TERMS AND CONDITIONS

Please refer to General Terms and Conditions on page 7

DISCLOSURES IN TERMS OF THE SHORT-TERM INSURANCE ACT AND THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT (HEREINAFTER REFERRED TO AS "THE FAIS ACT")

(This does not form part of the Insurance Contract)

WINGFIELD MOTOR GROUP – MECHANICAL BREAKDOWN WARRANTY

As a short-term insurance policyholder or prospective policyholder, you have the right to the following information:

1. CLAIMS

Please note that the procedure for instituting claims is included in your Policy documentation.

In the event of your claim being rejected and a claim letter being sent to you, please note that you have a period of 90 days in which to make a representation directly to the Insurer. Should you make a representation within the 90 day period, the Insurer has within 45 days of receiving the representation, to notify you of their decision after reviewing the representation. Should you be dissatisfied with the Insurer's decision, you have a period of 6 months in which to institute legal action.

2. COMPLAINTS

Any complaints relating to this Policy will be handled by the Administrator, whose complaints department can be contacted on the telephone number for customer care as provided in the Policy document. Please note that the Administrator's complaints Policy and procedure is available on the Administrator's website or from the Administrator by contacting the numbers listed below.

3. THE INSURER (PRODUCT SUPPLIER)

Oakhurst Insurance Company Limited

Registration No. 2006/000723/06

FSP No. 39925

Hurteria Building, 127A York St,
George, 6530.

Tel: (044) 8053700.

Email: www.oakhurstins.co.za

Internal Ombudsman.:

Tel: 0861001083.

E-mail: resolutions@badgerins.co.za

4. THE DEALER (INTERMEDIARY)

If your Policy was sold through a Dealership, the Dealer is required to make certain disclosures in terms of the FAIS Act. The Dealer should provide you with the details of the premiums, commissions and any monetary obligations assumed by you directly or indirectly when buying your Policy.

Wingfield Motors is an authorised Financial Services Provider: FSP No. 45332. Professional Indemnity Insurance: In place

Compliance Officer: Associated Compliance, Tel: (011) 678-2533, Fax: (011) 678-7731.

Kuilsriver Branch: Cnr of Van Riebeeck and Digtebij Street, Kuilsriver, 7580

Tel: (021) 906-4414, Fax: (021) 906-1555.

Goodwood Branch: Cnr of Milton Road and Jakes Gerwel Drive, Goodwood, 7460

Tel: (021) 592-2592, Fax: (021) 591-1861.

BestPriceForMyCar Cape Town: 8 Boland Road, Durbanville, 7550

Tel: (021) 976-3399.

Private Finance Cape Town: Corner of Jakes Gerwel Drive and Milton Road, Goodwood, 7460

Tel: (021) 592-4228, Fax: (021) 591-1861.

Private Finance Gauteng: Dealnet, 9 Hall Street, Lyttleton, Pretoria

Tel: (012) 612 0222

5. THE ADMINISTRATOR

Claims and general queries under this Policy are handled and administered by:

Warranty Solutions (Pty) Ltd

Company Registration Number: 2006/034038/07

P. O. Box 731641, Fairland 2030.

Block A, RPA Centre, 180 Smit St, Fairland.

Customer Service (e-mail): info@warrantysolutions.co.za

FSP License Number: 18998

Professional Indemnity Insurance: In place

Please note: The Administrator is mandated by the Insurer to administer and manage claims for this Policy on behalf of the Insurer. The Administrator is entitled to an administration fee paid by the Insurer up to a maximum of 20% of the premium excluding VAT.

Immaterial Financial Interest

It is generally accepted practice within our Industry that "entertainment" is provided by the Product Provider to the Financial Services Provider (Broker) and vice versa. The Rand value is limited per calendar year to R1,000.00 and such limitations are dealt with and managed by our Conflict of Interest Management Policy. A full copy of our Conflict of Interest Management Policy can be obtained from our Offices upon written request. The Administrators make every effort to ensure that at all times we act in your best interests and in no way allow our own interests, potential or actual, to influence our objective performance and the delivery of unbiased and fair financial service to you. In furtherance of this objective, we want to ensure you fully understand the various interests we have, be they Ownership, Financial or relationships with Third Parties

The Administrator's Compliance Officer. Compliance Trust Neil Wessels 0105 9 75 04

6. TELEMARKETER

If your Policy was sold to you by the Administrator's outsourced telemarketer, recordings of the telephone discussion with the telemarketer can be made available to you upon request.

7. WARNING

Do not sign any blank or partially completed application forms and complete all forms in ink. If, however, any form is to be completed on your behalf by the Financial Services Provider, you must be satisfied to the accuracy and completeness thereof. Non-payment of your premium or any misrepresentations, incorrect information provided by you, or non-disclosure of any relevant facts, may influence the benefits you would have received in terms of your Policy or could result in rendering your Policy void.

8. OAKHURST INTERNAL OMBUDSMAN.

In the interest of fairness and absolute impartiality, if you in any way feel that our decision is unjust, we draw your attention to your right to approach our Internal Ombudsman within 90 days of receiving the notice in writing of our decision regarding your claim. You may do so telephonically on 0861 001 083, by fax on 0866 798 381 or via email to resolutions@badgerins.co.za.

9. THE SHORT-TERM INSURANCE OMBUDSMAN

The Ombudsman is available to advise you in the event of claims problems, which are not satisfactorily resolved by the Insurance Intermediary, the Administrator and/or the Insurer. PO Box 32334, Braamfontein, 2017, Tel: (011) 726-8900, Fax: (011) 726-5501.

10. THE FAIS OMBUDSMAN

The Ombudsman is available to advise you in the event of complaints which relate to the FAIS Act and which have not been resolved to your satisfaction.

PO Box 74571, Lynnwood Ridge, 0040

Tel: (012) 470 9080

Sharecall: 0860 324 766

Fax: (012) 348 3447

11. THE REGISTRAR OF SHORT-TERM INSURANCE

Financial Services Board

PO Box 35655, Menlo Park, 0102

Tel: (012) 428 8000

Fax: (012) 347 0221

The Insured is with effect from 15th August 2008 entitled to additional disclosures pertaining to premiums & product information. For queries regarding this please contact the Administrator on the following e-mail address: info@warrantysolutions.co.za

SERVICE RECORD

1st Service	Date _____	Dealer
	Invoice No. _____	
	Recorded Km's _____	

2nd Service	Date _____	Dealer
	Invoice No. _____	
	Recorded Km's _____	

3rd Service	Date _____	Dealer
	Invoice No. _____	
	Recorded Km's _____	

4th Service	Date _____	Dealer
	Invoice No. _____	
	Recorded Km's _____	

5th Service	Date _____	Dealer
	Invoice No. _____	
	Recorded Km's _____	

6th Service	Date _____	Dealer
	Invoice No. _____	
	Recorded Km's _____	

7th Service	Date _____	Dealer
	Invoice No. _____	
	Recorded Km's _____	

8th Service	Date _____	Dealer
	Invoice No. _____	
	Recorded Km's _____	

