WARRANTY BOOSTER
Customer Care
The Platinum Warranty Booster is administrated by SA Warranties (the administrator).
For any queries or problems, please contact the administrator on:
0860 927 726
customercare@sawarranties.co.za
The document in a nutshell

This document contains the Platinum Warranty Booster policy for your vehicle that extends the cover you currently have on your manufacturer’s warranty and describes the additional benefits you enjoy in the event of an unexpected mechanical or electrical breakdown that happens during the period of this policy which is limited or excluded from the manufacturer’s warranty.

The additional benefits include roadside assistance services, such as towing, car hire and hotel accommodation.

The cover is subject to various terms and conditions, which are explained throughout this booklet. Please ensure you read and understand them.
Understanding the Platinum Warranty Booster

The parties to the agreement

The Platinum Warranty Booster is underwritten by Regent Insurance Company Limited. LiquidCapital (Pty) Ltd, is the selling agent (the intermediary).

This policy is administered by SA Warranties (Pty) Ltd, who specialise in assessing mechanical and electrical failures, the administration of warranties, and mechanical or electrical breakdown insurance. The administrator’s contact details are as follows:

Address: SA Warranties (Pty) Ltd
        RE2, 5 Boeing Road East
        Elma Park, Edenvale 1609

Contact: Head Office: 0860 927 726
        Email: customercare@sawarranties.co.za
        Website: www.sawarranties.co.za

This policy document, the information you have provided and the enrolment form are part of the legal contract with you (the person who purchased the vehicle, or the registered owner of the vehicle).

Cover and payment of claims under this policy is conditional upon the administrator’s prior receipt of your premiums for the period of the policy, and is subject always to the provisions, exceptions and conditions stated herein.

What the policy covers you for

This warranty is applicable to all new passenger and light commercial vehicles and is for a period of 7 (seven) years or 200 000km (two hundred thousand kilometres) whichever happens first, from the date of first registration. The basic 5 (five) year / 150 000km (hundred and fifty thousand kilometres) and the 2 (two) year / 50 000km (fifty thousand kilometres) drivetrain warranty extension, collectively adds up to the 7 (seven) year / 200 000km (two hundred thousand kilometres) warranty. The warranty is only in effect, provided the vehicle is serviced and maintained at an authorised Hyundai service centre.
This policy provides you with additional cover on selected components that have limited cover, or are excluded from the manufacturer’s warranty in the event of unexpected mechanical or electrical breakdown of your vehicle. The components covered are stipulated in the What is Covered section.

Mechanical or electrical breakdown is defined as the breaking or burning out of any of the components listed in the Schedule of Benefits that need repair or replacement as a result of a mechanical or electrical failure. The administrator will only pay for the repair or replacement of the components listed in the Schedule of Benefits if you have complied with all the terms and conditions.

Also included are the benefits of roadside assistance.

**Eligibility**

The policy covers all new passenger and light commercial vehicles with a maximum gross vehicle mass (GVM) of 3 500kg (three thousand five hundred kilograms) that have a 7 (seven) year manufacturer’s warranty at the date the vehicle was purchased.

New passenger and light commercial vehicles are those that are less than 2 (two) years old and have done less than 40 000km (forty thousand kilometres) at the time the policy was purchased.

*Note:* The policy will start on the date of first registration of the vehicle. Should this policy be purchased when the vehicle is less than 2 (two) years old or has done less than 40 000km, this policy will only provide cover from the date of purchase of the policy until the vehicle is 7 (seven) years old or reaches 200 000km on the odometer, whichever happens first.

**When the policy starts**

This policy starts on the date of first registration of the vehicle, which is the same date that the vehicle’s manufacturer’s warranty starts and the two will run simultaneously.

**When you can start to claim on your policy**

You will be allowed to claim on your policy from the date of purchase of the policy. Only claims after the date of purchase of the policy will be processed.
Duration of policy

This policy runs from the policy start date for a maximum of 7 (seven) years or until the vehicle reaches 200 000km (two hundred thousand kilometres) on its odometer, whichever happens first.

The policy ends automatically on the date any of the following happens:

- Your vehicle is destroyed or stolen and not recovered.
- Your vehicle is judicially attached or repossessed.

Rights of the Registered Credit Provider

If applicable, the Registered Credit Provider that has financed your vehicle has first rights to payment from this policy. This means the administrator will make any payments due to the Registered Credit Provider first, before any payment that may be due to you. You agree that if a claim happens, an authorised official of the Registered Credit Provider can complete and sign all documentation on your behalf if necessary.

Countries where you have cover

Your vehicle is covered within the borders of the Republic of South Africa. The policy is subject to the exclusive jurisdiction of the South African courts, and any payment will be in South African currency. If your vehicle is damaged outside South Africa, it must be brought back into the country at your own cost.

You can transfer the policy

A policy purchased upfront in cash or added to the credit agreement is eligible to be transferred at any time.

If you sell your vehicle, you can transfer the remaining period of the policy. Simply contact the administrator’s Customer Service department on 0860 927 726, and they will guide you through the process.

This policy can only be transferred if it is still valid, any outstanding servicing has been carried out at the owner’s expense and any necessary warranty work has been carried out prior to resale. There is no charge for the transfer.
You can cancel at any time

You are allowed to cancel this policy at any time, as long as you let the administrator know in writing. However, please be aware of the following consequences:

- If you have made an upfront payment for your policy, the administrator will deduct a pro-rata portion of the payment to cover the costs of cancelling the policy, i.e. commission and administration cost (all costs to be deducted are shown in the disclosure notice). The balance will be refunded to you, or to the registered credit provider if the policy has been financed or forms part of a credit agreement.
- If a claim has already been paid, there will be no refund.

The administrator can cancel too

The administrator is allowed to cancel or change this policy by giving you 30 (thirty) days’ written notice by electronic mail, fax or by post to your last known address, if you materially breach any part of the policy.

If the administrator cancels the policy for breach and you disagree with the administrator’s decision, you must continue to meet your obligations under this policy until the matter is settled.

Fraud and dishonesty

If you, or anyone acting on your behalf, submit a claim or any information or documentation relating to any claim that is in any way fraudulent, dishonest, exaggerated or withheld, the administrator will reject the claim and your policy will be cancelled.

Other policies

If there are other similar policies covering the vehicle at the time of a claim, the administrator will only pay its proportional share of that claim, as determined by the administrator.
Wear-and-Tear

Wear-and-tear is a term used to describe the damage or gradual physical deterioration of a mechanical component of the vehicle. It happens naturally and inevitably as a result of normal use, ageing and weathering.

Failure or repairs required as a result of wear-and-tear are authorised in accordance with policy liability or the full quoted amount, whichever is the lesser, excluding oils, consumables and service items.

Resultant Damage

If a covered component fails, the resultant damage will be covered, but if a non-covered component fails, any resultant damage will not be covered.

Betterment

If you make a valid claim, it is not the administrator’s aim to put you in a better financial position than you were before the claim. So, in certain circumstances, where replacement parts are fitted to replace old worn parts which have suffered a breakdown, and this results in your vehicle being in a better condition than it was before the breakdown, you will be required to pay towards the cost of the parts.


In terms of a ruling issued by SARS (South African Revenue Service), this document and the proposal form together with proof of payment of premium constitutes an alternative to a tax invoice, debit note or credit note as contemplated in sections 20(7) and 21(5) of the VAT act respectively. All benefit amounts, premiums, fees and commissions include VAT at 14%. The benefit amounts are the full amounts covered and include all VAT portions, including potential VAT costs and VAT liabilities to SARS.
You can lodge a complaint

Contact the Administrator, SA Warranties at:
SA Warranties Customer Care  
Tel: 0860 927 726  
Email: customercare@sawarranties.co.za

Contact the insurer, Regent Insurance Company at:
Regent Complaints Department  
Tel: 0861 268 378  
Fax: +27 (0)11 574 2957  
Email: complaints@regent.co.za

Your responsibilities

**Take care of your vehicle**

Please note that the following points affect the validity of your cover. Failure to abide by them will result in your claim being declined.

**Keep it in working condition**

You must take all reasonable steps to keep your vehicle in proper working condition. This means you must drive responsibly and not misuse the vehicle.

**Do not tamper with the odometer**

Neither you nor anyone else is allowed to tamper, replace, modify or disconnect the odometer of the vehicle.
Do not modify or enhance the vehicle

You are not allowed to modify or enhance your vehicle – for example, by turbocharging your engine or lowering the suspension, fitting none standard wheels or tampering with the management system.

Don’t miss your service deadline

You are obliged to take your vehicle in for a service within the limits of the service intervals required by the manufacturer. Every routine service must be carried out within 1 000 [one thousand] kilometres or 30 [thirty] calendar days of the prescribed intervals. You must also keep copies of the invoices for your records in the event that they are requested by the administrator.

Prevent additional damage

If any mechanical or electrical failure happens, you must take all reasonable steps to protect the vehicle from any further damage. This is important, as the policy does not cover resultant damage on components that are not covered. Preventative maintenance assists in keeping your vehicle in a proper working condition.
Cover

What is covered

The manufacturer’s warranty covers the components listed below for the periods specified below and as listed on the Schedule of Benefits section. The Hyundai Warranty Booster runs concurrently with the vehicle’s manufacturer’s warranty for a period of 7 years or 200,000 kilometres, whichever happens first.

If more than one of the components covered by this policy fails at the same time, the various claims will be treated as one claim. Total claim limit in the Platinum Warranty Booster over the term of the policy will not exceed the purchase price of the vehicle. The maximum authorisation amount on the claim will be the benefit amount that is the highest of the various failed components covered. The remaining cost will be for your own account.

Below are the components covered by the manufacturer’s warranty:

**Items covered by the 7 (seven) year / 200,000km (two hundred thousand kilometres) drivetrain manufacturer’s warranty extension include:**

### Engine

All internal engine parts i.e. engine block, cylinder head(s), gaskets, oil seals, water pump, turbo charger, intake and exhaust manifolds, flywheel, timing chain, timing gears and engine mountings.

### Transmission and Gearbox

All internal transmission and gearbox parts, gears, housings, gaskets, oils seals, bearings, shafts, counter shafts, selector forks and shafts.

Torque converters, transmission and transaxle parts, front axle shaft, transfer case, constant velocity (CV) joint, front differential, universal joint, prop shaft, rear axle shaft and rear differential.

### Drive Lines and Final Drives

All drive lines and final drives internal gears, shafts and bearings, axle shafts, constant velocity joints, universal joints, drive and prop shafts.
Drive couplings

Transaxle parts, front axle shaft, transfer case, constant velocity (CV) joint, front differential, universal joint, prop shaft, rear axle shaft and rear differential.

Suspension

Front and rear suspension hub bearings

Clutch and Pressure Plates

Replacement of the clutch plate/disc is limited to 2 (two) replacements within 7 (seven) years or 200 000km (two hundred thousand kilometres), whichever happens first.

The pressure plate is covered by the drivetrain warranty against manufacturer failures for 7 (seven) years or 200 000km (two hundred thousand kilometres), whichever happens first.

Items covered by the basic 5 (five) year / 150 000km (hundred and fifty thousand kilometres) manufacturer’s warranty include:

Engine

All internal parts, engine block, cylinder head(s), gaskets, oils seals, water pump, intake and exhaust manifolds, fuel pumps, flywheel and ring gear are covered for the basic warranty period.
Transmission and Gearbox

All internal parts, gears, housings, gaskets, oil seals, bearings, shafts, counter shafts, selector forks and shafts are covered for the basic warranty period.

Drive lines and Final drives

All internal gears, shafts and bearings, axle shafts, constant velocity joints, universal joints, drive and prop shafts are covered for the basic warranty period. The basic warranty period does not cover boots, gators or any protective rubber covers for tears and cuts, these are covered against manufacturer and material periods for a period of 1 year or 20 000km, whichever happens first.

Drive couplings Clutch and Pressure Plates

The complete clutch plate is only covered for a period of 1 year or 20 000km, whichever happens first.

Torque Converters

Torque converters are covered for the basic warranty period.

Steering

Manual linkages, joints, rack and pinion, power steering pump, power steering rack and pinion are covered for the basic warranty period. The basic warranty period does not cover boots, gators or any protective rubber covers for tears and cuts, these are covered against manufacturer and material failures for a period of 1 year or 20 000km, whichever happens first.
Front and Rear suspensions

Upper and lower control arms, control arm shafts and bushings, upper and lower ball joints, kingpins and bushings, spindles and stabiliser bars and bushes, shocks and struts are covered for the basic warranty period for any mechanical failures.

Brakes

All major components excluding pads and linings are covered for any mechanical failures for the basic warranty period.

Exhaust

The complete exhaust system is covered for the basic warranty period.

Electrical

Alternator, regulator, starter motor, solenoid and windscreen wiper motor (front and rear) are covered against mechanical failures for the basic warranty period.

Air conditioning systems

Air conditioning systems supplied by HMC Korea are covered for the basic warranty period. Locally supplied and fitted air conditioning systems are covered by the local supplier for the basic warranty period. Gas leakage is covered by the relevant supplier for a period of 1 year or 20 000km, whichever happens first. After above period refrigerant charge is only covered as part of the warranty covered repair to the air conditioning system. The servicing of the air conditioning system is not covered by the basic warranty.
Radio and Antenna (Factory Fitted)

The radio is covered for a period of 3 years or 60 000km, whichever happens first. Electrical antennas are covered for mechanical and electrical failures for the basic warranty period. Hyundai Automotive South Africa does not provide any warranty coverage on speakers fitted as a standard or otherwise to any Hyundai vehicle.

Medium commercial radios are covered for a period of 1 year or 20 000km, whichever happens first.

Radio and Antenna (Dealer Fitted)

The radio is covered for a period of 3 years or 60 000km, whichever happens first. Warranty is covered by the relevant supplier. Electrical antennas are covered for mechanical and electrical failures for the basic warranty period. Hyundai Automotive South Africa does not provide any warranty coverage on speakers fitted as a standard or otherwise to any Hyundai vehicles.

Batteries

Passenger and Light Commercial – these are covered for a period of 2 years or 40 000 km, whichever happens first.

Breakdown assistance

Breakdown assistance will be available on the expiry of the manufacturer’s warranty roadside assistance.
Towing charges

If your vehicle experiences a mechanical breakdown which was not directly caused by a road accident and cannot be repaired on the spot, the roadside assistant will dispatch a roadside team to tow your vehicle to the nearest approved dealer or repairer within a 40km (forty kilometre) radius.

A mechanical breakdown is defined as a fault in one of the vehicle’s parts, as supplied by the manufacturer, which makes the vehicle unable to be driven – for example a malfunction in the clutch, transmission or on-board computer.

Note: If the mechanical breakdown is a direct result of a road accident, the cost of the towing will be for your own account. If the towing service is not authorized by the roadside assistant, the cost of the towing will be for your own account. For authorisation and assistance, please contact Roadside Assistance on 0861 113 408.

For after-hours or weekend towing service, the roadside assistant will follow the following procedure:

If the breakdown is on the side of the road, the roadside team will be despatched immediately to collect the vehicle. If the nearest approved dealer has 24-hour security, the vehicle will be towed and parked there. Otherwise, it will be parked at the roadside team’s premises until the dealership opens.

If the breakdown is at your home, the roadside assistance will recommend that the towing be done when the dealership opens.

Refer to the Schedule of Benefits for the maximum claim limit on towing.

Vehicle hire or public transport

If the repairing dealer is unable to complete the work within 8 (eight) working hours of your claim being authorised, the administrator will repay you for the costs of vehicle hire, providing that you use a registered vehicle-hire company and you provide the administrator with receipts for the monies spent.

Note: This policy will only pay for the rental of the vehicle up to the limit specified in the Schedule of Benefits. The following is for your own account:

• Waivers, and
• Fuel deposit
Overnight accommodation

If you experience a mechanical breakdown more than 100km (one hundred kilometres) from your home and we authorise the towing of your vehicle to the nearest approved repairer, the administrator will contribute towards the cost of any overnight accommodation you will require. You need to provide the administrator with the receipts. Refer to the Schedule of Benefits for the applicable limit.

Instalment payment protection

If repairs (on the components covered in this policy) are delayed for more than 14 (fourteen) days, including public holidays and weekends, because of parts not being available, the administrator will pay you for that portion of the monthly instalment due to your registered credit provider for the period of the delay. Refer to the Schedule of Benefits for limits.

Insurance excess payment

If your vehicle is a total loss and your excess cannot be recovered from another policy, the administrator will pay your excess up to the limit stated in the Schedule of Benefits.
Roadside assistance

If your vehicle is immobilised as a result of a mechanical breakdown, Roadside Assistance offers you the following services-

- Relaying of messages to family, friends or business associates.
- Changing flat or punctured tyres.
- Re-starting your vehicle in the event of a flat battery.
- Delivery of fuel. The fuel will be for the owner’s account, and the benefit is limited to 3 fuel runs for the term of the policy.

**Note:** That the above roadside services are only available within the borders of South Africa. If your vehicle is damaged outside the country, it must be brought back at your own cost.

Simply call this 24-hr emergency number:
LiquidCapital Roadside Assistance
24-hr emergency number: **0861 113 408**

You are responsible for invalid claims

If you use any of the roadside services above, and your claim is invalid, you are personally responsible for the cost of the roadside services.
Schedule of benefits

Understanding the Schedule of Benefits

The Schedule of Benefits is simply a list of all the components and breakdowns covered by this warranty, and the maximum claim pay-out you can expect in each case.

The components covered by this warranty are marked with a “B” in the schedule of benefits below.

Schedule of benefits

<table>
<thead>
<tr>
<th>Components Covered</th>
<th>Manufacturer’s Warranty Years</th>
<th>Benefit (per claim)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 2 3 4 5 6 7</td>
<td></td>
</tr>
<tr>
<td>Straight air-conditioning re-gassing, (repair or component replacement for the air-conditioning compressor is only covered by the Booster in year 6 and 7)</td>
<td>X B B B B B B R</td>
<td>R 1 000</td>
</tr>
<tr>
<td>Clutch</td>
<td>X X X X X X X B B B B B B R</td>
<td>R 10 000</td>
</tr>
<tr>
<td>Battery</td>
<td>X X X X X X X B B B B B B R</td>
<td>R 1 000</td>
</tr>
<tr>
<td>Shock Absorbers</td>
<td>X X X X X X X B B B B B B R</td>
<td>R 4 000</td>
</tr>
<tr>
<td>Engine</td>
<td>X X X X X X X X X X X X X</td>
<td></td>
</tr>
<tr>
<td>Component</td>
<td>Included</td>
<td>Incl.</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>----------</td>
<td>-------</td>
</tr>
<tr>
<td>Management System</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Casings</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Electronic Ignition</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Over fueling</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Cooling System</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Wheel Bearings</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Braking System</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Fuel System</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Electrical Components</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Prop shaft</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>CV Joints</td>
<td>X</td>
<td>X</td>
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<tr>
<td>Windscreen Excess</td>
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<td>B</td>
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<tr>
<td>Drive Pulleys</td>
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<td>X</td>
</tr>
<tr>
<td>Overheating</td>
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<td>X</td>
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<tr>
<td>Cam Belt Tensioner</td>
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<td>X</td>
</tr>
<tr>
<td>Radio and Audio System (excl. speakers)</td>
<td>X</td>
<td>X</td>
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</table>

**Additional Benefits**

<table>
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<tr>
<th>Benefit</th>
<th>Included</th>
<th>Incl.</th>
<th>Included</th>
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<td>Alternative Transport</td>
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<td>B</td>
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<td>B</td>
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<td>R 1 000</td>
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<td>Hotel Accommodation</td>
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<td>B</td>
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<td>B</td>
<td></td>
<td></td>
<td>R 2 000</td>
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<td>Instalment Protection</td>
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<td>B</td>
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<td>B</td>
<td>B</td>
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<td>B</td>
<td></td>
<td></td>
<td>R 3 000</td>
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<td>Insurance Excess</td>
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<td>B</td>
<td>B</td>
<td>B</td>
<td></td>
<td></td>
<td>R 1 000</td>
</tr>
</tbody>
</table>

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What is not covered

General exclusions
The following are general exclusions that apply to the whole policy:

Nuclear risks
The administrator cannot be held responsible for any loss, damage or liability arising in any way from nuclear material and its associated risks. These risks include radiation, radioactivity, ionisation, contamination and explosion.

War and public disorder
The administrator cannot be held responsible for any loss, damage or liability caused by war, civil unrest, public disorder or any form of protest aimed at business, society, municipalities or government.

Specific exclusions

You are not covered for the following:

• We do not cover any component that is not listed in the What is Covered section and Schedule of Benefits section of this policy.

• We do not cover components that were not covered in the original manufacturer’s or supplier’s warranty.

• Components that were broken or had failed before the cover started.

• Repairs that have not been authorised by the administrator, prior to the repair being done.

• Any repairs if the odometer is not working or has been changed, tampered with or disconnected without the administrator’s authorisation.

• Oil leaks, or any damage resulting from oil leaks.

• Damage to drive shafts or steering racks as a result of damaged rubber boots.

• Damage caused by incorrect lubricants, misuse of the vehicle, improper servicing, malicious damage or criminal act.
• Damage caused by an accident or any accidental damage.
• Damage to vehicles that have been altered in any way from the manufacturer’s specifications.
• Any components that are still covered by the manufacturer’s or supplier’s warranty at the time of the failure.
• Damage to electrical wiring including damage as a result thereof.
• Faults in workmanship, or materials paid for by the administrator on your behalf.
• Costs or expenses that you can recover from your motor insurance policy.
Claiming

How to claim - Five easy steps

If one of the covered components has failed in your vehicle, or your tyres need repair and you believe it might give rise to a claim, you have a maximum of 7 (seven) days to submit your claim. Thereafter, it will not be considered by the administrator.

When claiming, you must follow the 5-step procedure outlined below.

Step 1  Go to the WHAT IS COVERED section to see if the relevant components or benefit is covered, and for how much.

Step 2  Call the administrator’s Claim Line on 0860 927 726 and inform the consultant you wish to register a claim.

Administrator’s Office Hours:

Monday to Thursday: 07h30 to 17h00
Friday: 07h30 to 16h30

This office is closed on weekends and public holidays.

Make sure you have the following information on hand:

• Your policy number.
• Your name and contact details.
• Name and address of repairer.
• The current kilometre reading.
• The nature of the breakdown or problem.

Step 3  Take your vehicle to an approved dealer for repair of the warranty components.

If your vehicle is immobilised and needs to be towed to the repair dealer, please call for roadside assistance on 086 1 11 256.

Step 4  Give the repairing dealer this Platinum Warranty Booster booklet, as well as the manufacturer’s warranty and the service booklet.

The dealer will evaluate the nature of the breakdown or problem, and contact the administrator for authorisation to proceed with repairs.

Note: Repairs cannot start unless the administrator’s claims office has given authorisation.
Step 5  When the repairs have been completed, you can choose between two payment options:

• Pay the dealer, then send the administrator the invoice so that the administrator can reimburse you; or

• Ask the dealer to invoice the administrator directly. The administrator will then pay the portion of the bill covered by the policy. You will have to pay the balance yourself.

Your responsibilities

If you do not follow these conditions, your claim will not be paid:

i) You have to provide satisfactory proof of any loss that you claim for.

ii) You must supply the administrator with any documents they require to process a claim.

iii) You must report all claims to the administrator and take the vehicle to an approved dealer within 7 (seven) days of becoming aware of the breakdown or failure, otherwise the claim will not be accepted.

Rejection of claim and time bar

We must inform you in writing within 10 days of any decision to accept, reject or dispute a claim, or the value of a claim, for a benefit under this policy.

If we reject or dispute the value of your claim, the notice provided to you must inform you of the reasons for the decision.

You must make representations to us in respect of our decision, within a period of not less than 90 days after the date of receipt of the notice.

In addition:

i) You have to provide satisfactory proof of any loss that you claim for.

ii) After the expiry of the 90 days referred to above, you have a further 6 months to start legal action against us.

iii) If you do not serve a summons on us within this time, you will lose the right to challenge our rejection.
Claim pay-outs

All claim pay-outs subject to limits

Every claim pay-out described in this booklet is always subject to the limits specified in the Schedule of Benefits. Make sure you are familiar with these limits. The maximum amount you can claim for is the purchase price of your vehicle.

Administrator restores your initial financial position

When the administrator makes a pay-out, the administrator’s objective is to take you to the financial situation you were in before the claim; it is not to put you in a better financial position.

So if old, worn parts of your vehicle have been replaced with newer parts, leaving your vehicle in better condition than it was before the breakdown, the administrator will ask you to pay towards the cost of these parts.
The legal stuff

FAIS disclosure notice
Disclosures required in terms of the Financial Advisory and Intermediary Services Act 37 of 2002 (“FAIS”)

Details of the intermediary and the administrator:

<table>
<thead>
<tr>
<th>Details</th>
<th>Intermediary</th>
<th>Administrator/Binder Holder</th>
<th>Insurer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name Company</td>
<td>LiquidCapital (Pty) Ltd</td>
<td>SA Warranties (Pty) Ltd</td>
<td>Regent Insurance Company Limited</td>
</tr>
<tr>
<td>Reg No</td>
<td>2001/012511/07</td>
<td>2002/022941/07</td>
<td>1966/007612/06</td>
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<td>Status</td>
<td>LiquidCapital (Pty) Ltd</td>
<td>SA Warranties (Pty) Ltd</td>
<td>Regent Insurance Company Limited</td>
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<td></td>
<td>[FSP no. 6210] is an authorised</td>
<td>[FSP No 21799] is an authorised</td>
<td></td>
</tr>
<tr>
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<td>financial services provider</td>
<td>financial services provider</td>
<td></td>
</tr>
<tr>
<td>Physical</td>
<td>140 Boeing Road East, Elma Park,</td>
<td>RE2, 5 Boeing Road East, Elma Park,</td>
<td></td>
</tr>
<tr>
<td>address</td>
<td>Edenvale, 1610</td>
<td>Edenvale, 1610</td>
<td></td>
</tr>
<tr>
<td>Postal</td>
<td>PO Box 851, Edenvale, 1609</td>
<td>Private Bag X5, Bruma, 2026</td>
<td>PO Box 674, Edenvale, 1609</td>
</tr>
<tr>
<td>address</td>
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<tr>
<td>Telephone No</td>
<td>011 663 7000</td>
<td>0860 927 726</td>
<td>0860 734 368</td>
</tr>
<tr>
<td>Facsimile</td>
<td>011 454 5915</td>
<td>0860 329 729</td>
<td>0872 306 734</td>
</tr>
<tr>
<td>Website</td>
<td><a href="http://www.liquidcapital.co.za">www.liquidcapital.co.za</a></td>
<td><a href="http://www.sawarranties.co.za">www.sawarranties.co.za</a></td>
<td><a href="http://www.regent.co.za">www.regent.co.za</a></td>
</tr>
</tbody>
</table>

The administrator

More than 30% of our income in the last calendar year was received from the insurer, and the administrator does not hold more than 10% of the insurer’s shares.

The administrator is in possession of Professional Indemnity Insurance.

The administrator is in possession of a mandate to act on behalf of the insurer.

The Administrator is an authorised financial services provider in terms of the FAIS Act. The Administrator has contractual relationships with different insurers.
Claim procedure

In order to claim, contact SA Warranties on 0860 927 726.

SA Warranties must be notified within 7 days of the claim event.

If you are not satisfied with the outcome of your claim, you must write to the Complaints Department of SA Warranties at any of the addresses above within 90 days of the rejection of your claim. If you are still not satisfied, you have an additional 6 months after expiry of the 90 days to institute legal action against SA Warranties.

The selling party

If the policy was sold through a dealership or telephonically, the selling party is required to make certain disclosures in terms of the FAIS Act. The selling party must provide you with the details of the premiums, commissions and any monetary obligations assumed by you, directly or indirectly, when buying this policy.

Principal intermediary fees

The following components are included in the premium:

A 12.5% intermediary commission.

All prices include VAT.

<table>
<thead>
<tr>
<th>Upfront</th>
<th>Premium</th>
<th>12.5% Commission</th>
<th>Binder Services Fee</th>
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<tbody>
<tr>
<td>New Passenger and Light Commercial</td>
<td>R4 995.00</td>
<td>R624.38</td>
<td>R374.63</td>
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</tbody>
</table>

Complaint about the policy

If you have a complaint about this policy, first try to resolve it with the intermediary (the intermediary is the person who sold the policy to you). If the matter cannot be resolved, you can submit a complaint in writing to the SA Warranties Complaints Department at any of the addresses above or on Tel: 0860 927 726, Fax: 086 550 9878 and e-mail: customercare@sawarranties.co.za.

If the matter is not resolved to your satisfaction by SA Warranties, you must submit your complaint in writing to the Ombudsman for Short-term Insurance P.O. Box 32334, Braamfontein, 2017. He may also be contacted on Tel: 0860 662 837 or 011 726 8900, Fax: 011 726 5501 and e-mail: info@osti.co.za.
Complaint about how the product was sold

If you have a problem with the way the product was sold to you, the disclosures that were made to you or the advice that was given to you by the intermediary, you must contact the intermediary. If you are not satisfied with the reply, you must submit your complaint in writing to the FAIS Ombud at PO Box 74571, Lynwood Ridge, 0040. He may also be contacted on Tel: 0860 662 837, Fax: 012 348 3447 and e-mail: info@faisombud.co.za.

Other Matters of Importance

You must accurately, fully and properly disclose all material facts. All information provided by you or on your behalf is your own responsibility. You need to be satisfied with the accuracy of any transaction submitted by anyone on your behalf. If you are not happy with the advice received, please write to:

The Compliance Officer Fax: 087 234 6122
Regent Insurance Company Email: compliance.st@regent.co.za
PO Box 674
Edenvale, 1610

You must not sign any incomplete or blank documents. No person may request or insist that you do so.

Warning

- Complete all forms in ink or electronically where applicable.
- Keep all documents handed to you.
- Don’t be pressurised to buy the product.
- Incorrect or non-disclosure by you of relevant facts will influence an insurer on any claims arising from your contract of insurance.

We wish to draw your attention to the following specific provisions.

Warning: the irresponsible, unauthorised or general use or abuse of the vehicle in contravention of any law, producers’ recommendations contained in the owner’s manual or this agreement or the failure, refusal or neglect to maintain the vehicle in accordance with the producers recommendations or instructions contained in this agreement, may result in harm.
**Instructions:** to avoid any harm it would be in your best interest to use the vehicle responsibly, with the necessary licence, in accordance with any law and the provisions contained in this agreement and to maintain the vehicle regularly in accordance with the producers recommendations contained in the owner’s manual and this agreement.

**Indemnity:** we will not be held responsible by you or any person on your behalf for any harm as a result of a defect of any part if you have in any manner contravened the warning and instruction contained in the agreement or failed to comply with any obligation in terms of this agreement.

**Acknowledgement:** you confirm that you have read and understand this important notice, that you are bound by the provisions thereof and that you have signed the notice at your own free will. You further confirm that you have been expressly informed of the provisions of:

- Period of agreement,
- What is covered and what is not,
- The right to terminate the agreement and
- Your obligations

You have had a proper opportunity to consider the implications of this agreement and you enter into this agreement out of your own free will and without any undue influence by us or any of our employees.

**Service records**

All services must be carried out strictly in accordance to the manufacturer’s prescribed service intervals, specifications and contents for the age and mileage of the vehicle.

These services must be carried out by an approved service centre. After each service, the appropriate service record must be completed. Service receipts must be retained and a copy must be sent to SA Warranties as proof of service. You have to fax the invoice for the service to 0860 FAX SAW (329 729) with the proposal number or policy number written or printed on the invoice so we can keep record of your services.