Optimum Warranty – Coverage

Prestige • Supreme • Supreme Plus

Underwritten by Guardrisk Insurance Company Limited. Administered by Motorite Administrators (Pty) Limited.

This key information document summarises the main coverage, terms and conditions of your policy. Read your full policy document for complete information and contact us if you need clarification.

What is covered

✓ Mechanical and/or electrical failure of listed parts, including the engine, gearbox, electrical components, fuel systems, audio systems and sensors.

✓ Safe storage following breakdown.

✓ Hotel accommodation if breakdown occurs more than 100 km from home.

✓ Instalment payment protection if parts are not available.

See the covered parts and product schedules for conditions and limits.

What is not covered

✗ Wear and tear, routine servicing and general maintenance.

✗ Parts not listed or specifically excluded.

✗ Parts that are not broken but are replaced during repairs.

✗ Prohibited servicing, parts, modifications and usage.

Additional services

These are value added services, not insurance products. They apply only when this warranty is purchased.

- 24 hour emergency assistance helpline
- Trauma counselling and roadside assistance
- Legal assistance and personal health advice
- Map assistance

Your obligations

- Do not sign blank or partly completed forms.
- Keep your vehicle roadworthy and service it when due according to the manufacturer's handbook.
- Inform us if you sell the vehicle.
- Pay your premium and disclose all relevant information before enjoying cover.

Your benefits

Your benefit option is shown on your transaction schedule.

Use the appropriate Prestige, Supreme or Supreme Plus schedule. Benefit numbers differ between products.

All schedule amounts exclude VAT. Standard and double up options are shown separately.

Your rights

- Transfer the unexpired warranty to a new owner.
- Cancel subject to the stated conditions and penalties.
- Cancel within 14 days of receiving the policy for a refund, subject to deduction of the cost of risk for the period on cover.

Claims and policy information

Making a claim

1. Check that the cause of breakdown and parts are covered. Uncovered stripping or diagnostic costs are for your account.

2. Contact Motorite on 087 312 1079 or cssupport@motorite.co.za. Office hours: Monday to Friday, 08h00 to 17h00.

3. Provide your policy number, breakdown details, odometer reading and vehicle inspection address.

4. The administrator issues the repairer an authorisation number and approved repair amount, subject to the benefit limit.

5. The administrator pays the repairer. You pay costs above the approved amount and other uncovered dealership charges.

6. Check the completed work. If dissatisfied, do not accept the vehicle; contact the administrator promptly.

Prestige says “If the breakdown is not excluded”; Supreme and Supreme Plus say “If the breakdown is covered in terms of the list”.

Cover dates and cancellation

If the vehicle has a manufacturer’s warranty, cover starts when that warranty or maintenance plan expires. For a used vehicle, cover starts on the date the transaction documents are signed.

Cover ends on the date or mileage shown on the transaction schedule, whichever occurs first.

Cancellation: you can only cancel if you have not claimed. Before calculating a refund, the insurer deducts administration costs and fees or commission paid. The amount is paid to the vehicle financier. See also the 14 day cancellation right.

Premium: the amount paid is on your transaction schedule. It includes 12.5% commission paid to the advising dealership and a 5% administration fee for claims and administration.

Insurer and administrator

GUARDRISK INSURANCE COMPANY LIMITED

The Marc, Tower 2, 129 Rivonia Road, Sandton, 2196. PO Box 786015, Sandton, 2146.

011 669 1000 | info@guardrisk.co.za

Compliance: 011 669 1104 | compliance@guardrisk.co.za

MOTORITE ADMINISTRATORS (PTY) LIMITED

PO Box 1034, Gallo Manor, 2052.

087 312 1079 | cssupport@motorite.co.za

Motorite provides support and claims handling. If service is unfair, tell Guardrisk what happened and how you would like it resolved.

Complaints and escalation

Raise complaints with Motorite first, including concerns about claims or service. Visit: 110 Oxford Road, Houghton Estate, Johannesburg, 2198.

If unresolved, contact Guardrisk: 0860 333 361 | complaints@guardrisk.co.za. All complaints are welcomed; the aim is to put mistakes right and prevent recurrence.

Insurance contract complaints: National Financial Ombud Scheme, 0860 800 900 | info@nfosa.co.za | www.nfosa.co.za

Advice complaints: FAIS Ombud, 012 762 5000 or 086 066 3274 | info@faisombud.co.za | www.faisombud.co.za

Unfair treatment: FSCA, 012 428 8000 | Fax 012 346 6941 | info@fsca.co.za | www.fsca.co.za

Covered parts

Part 1 of 3 | Applies to all three products, subject to each benefit schedule

Component	Included parts and conditions
Engine	All internally lubricated components, engine block (only if damaged by a covered component), burnt valves and related engine sensors. Engine cover excludes cracked cylinder heads and breakdown as a result of overheating or cambelt failure;
Transmission - Manual Vehicles	All internally lubricated components, ring gear, gearbox casing (only if damaged by a covered component), gear linkages, gear lever bushes, transaxle and related transmission sensors
Transmission - Automatic Vehicles	All internally lubricated components, transmission casing (only if damaged by a covered component), gear lever, gear linkages, AMT unit, DSG unit, transaxle, torque convertor, flex-plate and related transmission sensors;
Transfer Box	All internally lubricated components, transfer box casing (only if damaged by a covered component), actuator and related transfer box sensors;
Differential	All internally lubricated components, differential casing (only if damaged by a covered component) and related differential sensors;
Differential Lock	All internally lubricated components, differential actuator and related differential lock sensors;
Management System	Engine management Electronic Control Unit (ECU), transfer box ECU, super charger ECU, transmission management ECU, electronic brake distribution control unit and gear lever ECU
Turbo Charger	Original Manufacturer-fitted unit only, including turbo electronic Control Unit (ECU), actuator, impellers, shafts, bushes and casings;
Super Charger	Original Manufacturer-fitted unit only;
Intercooler	Original Manufacturer-fitted unit only;
Free Wheel Hubs	Complete unit;
Drive Shafts	Half shafts, side shafts, CV joints and propeller shafts, centre bearing and universal joints. Drive Shafts cover excludes propeller shaft tube and balancing;

Covered parts

Part 2 of 3 | Applies to all three products, subject to each benefit schedule

Component	Included parts and conditions
Braking System	Servo unit, master cylinder, handbrake actuator, complete wheel cylinders unit, complete calipers unit, vacuum pump, ABS control unit and related braking system sensors. Braking System cover excludes friction items;
Steering	All internal parts of the steering box, rack and pinion, both mechanical and/or electrical power steering pump, electric steering motor, tie-rod ends, rack ends, steering knuckles and related steering sensors. Steering cover excludes rubber boots. Please note: Tie-rod end cover is subject to mechanical failure only;
Fuel System	Carburettor, fuel pump, diesel pump, airflow meter, fuel accumulator, fuel distributor, warm-up regulator, air sensor, injectors and related fuel system sensors. Fuel System cover excludes service, tune-up and diesel pump calibration;
Emission System	Catalytic convertor (for failure due to normal operational wear), the Exhaust Gas Recirculation (EGR) Valve and EGR cooler. Emission System cover excludes failure as a result of carbon build- up and routine maintenance;
Cooling System	Water pump, radiator, welsh plugs, thermostat, thermo switch, viscous fans and radiator cooling fan, heater radiator, oil coolers, auxiliary water pump and related cooling system sensors. Cooling System cover excludes pipes and hoses;
Electrical Components	Alternator, starter motor, front and rear wiper motor, instrument cluster display and electric window motors. Electrical Components cover excludes switches and wiring;
Electric Winch	Original Manufacturer-fitted motor only;
Electronic Ignition	All solid-state control and triggered units, including ignition control unit (ECU) where fitted as standard by the Manufacturer, as well as the electrical steering lock for keyless entry vehicles. Electronic Ignition cover excludes ignition switch and barrel;
Air Conditioner	Air conditioner compressor, condenser, clutch and receiver dryer. Air conditioner cover will provide cover for re-gassing, if required, in the event of mechanical failure only;
Clutch	Clutch plate, clutch fork, pressure plate, slave cylinder, release bearing, flywheel, clutch actuator and master cylinder. The Clutch cover is subject to mechanical failure only;
Induction System	Throttle body, throttle body position sensor, intake manifold and swirl flap motor only;

Covered parts

Part 3 of 3 | Applies to all three products, subject to each benefit schedule

Component	Included parts and conditions
Suspension / Air Suspension	Upper and lower wishbones with associated ball joints and bushes, air suspension pump, leaf and coil springs, compressor, connecting links and associated bushes, torsion bar (anti-roll bar) bushes and related suspension sensors. Suspension / Air Suspension cover excludes bellows;
Wheel Bearings	All wheel bearings, including hubs
Central Locking	Central locking mechanism, pumps, solenoids and actuator motors;
Electric Sunroof Motor	Original Manufacturer-fitted motor only;
Drive Pulleys	Crankshaft, camshaft and adjuster pulley, including idler pulley. The Drive Pulley cover is subject to mechanical failure only;
Electronic Key	Original Manufacturer unit only. The Electronic Key cover is subject to internal electrical / electronic failure only and excludes any damage caused by negligence and/or water entry;
GPS System	Original Manufacturer-fitted navigational display unit and control unit. The GPS System cover is subject to internal electronic failure only;
DVD System	Original Manufacturer-fitted LCD screen, RF module, digital video disc player and power converter. The DVD System cover is subject to internal electronic failure only;
Phone System	Original Manufacturer-fitted charger, cradle, microphone, speakers and phone. The Phone System cover is subject to internal electronic failure only;
Internet System	Original Manufacturer-fitted power converter, satellite receiver, satellite dish and wireless receiver. The Internet System cover is subject to internal electronic failure only.
Lubricants and Fluids	Oils and coolants required in the event of an authorised repair only. Covered oils and coolants include: engine oil, gearbox oil, differential oil, power steering fluid, radiator coolant and brake fluid. The consumables benefit does not cover routine maintenance oil or coolant change.

Prestige and Supreme only: where failure of or damage to a component can be classified under two benefits or headings, the lesser benefit or amount applies. This note is not stated in the Supreme Plus summary.

PRESTIGE benefit schedule

New Vehicles: Shall apply to new passenger vehicles that have not been previously registered or vehicles which have not been registered for more than two years or 60,000 km (whichever occurs first) and are under manufacturer's warranty. Light commercial vehicles are limited to two years or 60,000km (whichever occurs first).

Used Vehicles: Benefit 1: Shall apply to vehicles four (4) years old or less and which have travelled not more than 80,000 km.

Benefit 2: Shall apply to vehicles four (4) years old or less and which have travelled not more than 120,000 km.

Benefit 3: Shall apply to vehicles more than four (4) years old and / or which have travelled more than 120,000 km.

Amounts in rand, excluding VAT. Unlimited remains subject to policy terms. Your transaction schedule identifies your option.

Component	New	1	1 double up	2	2 double up	3	3 double up
Engine	Unlimited	35 000	70 000	25 000	50 000	20 000	40 000
Transmission	Unlimited	20 000	40 000	15 000	30 000	10 000	20 000
Transfer Box	Unlimited	20 000	40 000	15 000	30 000	10 000	20 000
Differential	Unlimited	20 000	40 000	15 000	30 000	10 000	20 000
Diff Lock	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Management System	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Turbo Charger	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Super Charger	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Intercooler	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Free Wheel Hubs	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Drive Shafts (Prop Shafts)	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Braking System	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Steering	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Fuel System	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Induction System	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Cooling System	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Electrical Components	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Electric Winch (Factory Fitted Only)	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Electronic Ignition	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Air-Conditioner	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Clutch	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Suspension	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Wheel Bearings	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Emission System / Catalytic Converter	15 000	10 000	20 000	7 500	15 000	5 000	10 000
Overheating	15 000	10 000	20 000	7 500	15 000	5 000	10 000
Overfueling	15 000	10 000	20 000	7 500	15 000	5 000	10 000
Cambelt Failure	15 000	10 000	20 000	7 500	15 000	5 000	10 000
Central Locking	5 000	2 000	4 000	1 500	3 000	1 000	2 000
Electric Sunroof Motor	5 000	2 000	4 000	1 500	3 000	1 000	2 000
Drive Pulley's	5 000	2 000	4 000	1 500	3 000	1 000	2 000
Electronic Key	5 000	2 000	4 000	1 500	3 000	1 000	2 000
GPS System	5 000	2 000	4 000	1 500	3 000	1 000	2 000
DVD System	5 000	2 000	4 000	1 500	3 000	1 000	2 000
Phone System	5 000	2 000	4 000	1 500	3 000	1 000	2 000
Internet System	5 000	2 000	4 000	1 500	3 000	1 000	2 000
Lubricants and Fluids	1 250	1 250	1 250	1 250	1 250	1 250	1 250
Installment Payment Protection	1 250	1 250	1 250	1 250	1 250	1 250	1 250
Insurance Excess Payment	1 250	1 250	1 250	1 250	1 250	1 250	1 250
Towing Assistance	1 250	1 250	1 250	1 250	1 250	1 250	1 250
Vehicle Hire / Public Transport	1 250	1 250	1 250	1 250	1 250	1 250	1 250
Overnight Accommodation	1 250	1 250	1 250	1 250	1 250	1 250	1 250

SUPREME benefit schedule

Benefit 1: Vehicles less than 1 year old from date of the vehicle's registration, with less than 80 000km travelled.

Benefit 2: Vehicles less than 5 years old from date of the vehicle's first registration, with less than 120 000km

Benefit 3: Vehicles less than 8 years old from date of the vehicle's first registration, with less than 160 000km

Benefit 4: All other vehicles that do not qualify for any of the above.

Amounts in rand, excluding VAT. Unlimited remains subject to policy terms. Your transaction schedule identifies your option.

Component	1	1 double up	2	2 double up	3	3 double up	4	4 double up
Engine	Unlimited	Unlimited	35 000	70 000	25 000	50 000	20 000	40 000
Transmission	Unlimited	Unlimited	20 000	40 000	15 000	30 000	10 000	20 000
Transfer Box	Unlimited	Unlimited	20 000	40 000	15 000	30 000	10 000	20 000
Differential	Unlimited	Unlimited	20 000	40 000	15 000	30 000	10 000	20 000
Diff Lock	Unlimited	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Management System	Unlimited	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Turbo Charger	Unlimited	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Super Charger	Unlimited	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Intercooler	Unlimited	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Free Wheel Hubs	Unlimited	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Drive Shafts (Prop Shafts)	Unlimited	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Braking System	Unlimited	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Steering	Unlimited	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Fuel System	Unlimited	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Induction System	Unlimited	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Cooling System	Unlimited	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Electrical Components	Unlimited	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Electric Winch (Factory Fitted Only)	Unlimited	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Electronic Ignition	Unlimited	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Air-Conditioner	Unlimited	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Clutch	Unlimited	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Suspension	Unlimited	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Wheel Bearings	Unlimited	Unlimited	10 000	20 000	7 500	15 000	5 000	10 000
Emission System/Catalytic Converter	15 000	30 000	10 000	20 000	7 500	15 000	5 000	10 000
Overheating	15 000	30 000	10 000	20 000	7 500	15 000	5 000	10 000
Overfueling	15 000	30 000	10 000	20 000	7 500	15 000	5 000	10 000
Cambelt Failure	15 000	30 000	10 000	20 000	7 500	15 000	5 000	10 000
Central Locking	5 000	10 000	2 000	4 000	1 500	3 000	1 000	2 000
Electric Sunroof Motor	5 000	10 000	2 000	4 000	1 500	3 000	1 000	2 000
Drive Pulley's	5 000	10 000	2 000	4 000	1 500	3 000	1 000	2 000
Electronic Key	5 000	10 000	2 000	4 000	1 500	3 000	1 000	2 000
GPS System	5 000	10 000	2 000	4 000	1 500	3 000	1 000	2 000
DVD System	5 000	10 000	2 000	4 000	1 500	3 000	1 000	2 000
Phone System	5 000	10 000	2 000	4 000	1 500	3 000	1 000	2 000
Internet System	5 000	10 000	2 000	4 000	1 500	3 000	1 000	2 000
Lubricants and Fluids	1 500	1 500	1 500	1 500	1 500	1 500	1 500	1 500
Installment Payment Protection	1 500	1 500	1 500	1 500	1 500	1 500	1 500	1 500
Insurance Excess Payment	1 500	1 500	1 500	1 500	1 500	1 500	1 500	1 500
Towing Assistance	1 500	1 500	1 500	1 500	1 500	1 500	1 500	1 500
Vehicle Hire / Public Transport	1 500	1 500	1 500	1 500	1 500	1 500	1 500	1 500
Overnight Accommodation	1 500	1 500	1 500	1 500	1 500	1 500	1 500	1 500

SUPREME PLUS benefit schedule

Benefit 1: Vehicles that are under the Manufacturer's Warranty or Maintenance Plan, and have a full-service history in place, as per the Manufacturer's specification.

Benefit 2: Vehicles that are less than 7 years old and have travelled not more than 140 000km.

Benefit 3: All other vehicles that do not qualify for any of the above.

Amounts in rand, excluding VAT. Unlimited remains subject to policy terms. Your transaction schedule identifies your option.

Component	1	1 double up	2	2 double up	3	3 double up
Engine	Unlimited	Unlimited	50 000	100 000	25 000	50 000
Transmission	Unlimited	Unlimited	30 000	60 000	15 000	30 000
Transfer Box	Unlimited	Unlimited	30 000	60 000	15 000	25 000
Differential	Unlimited	Unlimited	15 000	30 000	10 000	20 000
Diff Lock	Unlimited	Unlimited	15 000	30 000	10 000	20 000
Management System	Unlimited	Unlimited	15 000	30 000	10 000	20 000
Turbo Charger	Unlimited	Unlimited	15 000	30 000	10 000	20 000
Super Charger	Unlimited	Unlimited	15 000	30 000	10 000	20 000
Intercooler	Unlimited	Unlimited	15 000	30 000	10 000	20 000
Free Wheel Hubs	Unlimited	Unlimited	15 000	30 000	10 000	20 000
Drive Shafts (Prop Shafts)	Unlimited	Unlimited	15 000	30 000	10 000	20 000
Braking System	Unlimited	Unlimited	15 000	30 000	10 000	20 000
Steering	Unlimited	Unlimited	15 000	30 000	10 000	20 000
Fuel System	Unlimited	Unlimited	15 000	30 000	10 000	20 000
Induction System	Unlimited	Unlimited	15 000	30 000	10 000	20 000
Cooling System	Unlimited	Unlimited	15 000	30 000	10 000	20 000
Electrical Components	Unlimited	Unlimited	15 000	30 000	10 000	20 000
Electric Winch (Factory Fitted Only)	Unlimited	Unlimited	15 000	30 000	10 000	20 000
Electronic Ignition	Unlimited	Unlimited	15 000	30 000	10 000	20 000
Air-Conditioner	Unlimited	Unlimited	15 000	30 000	10 000	20 000
Clutch	Unlimited	Unlimited	15 000	30 000	10 000	20 000
Suspension	Unlimited	Unlimited	15 000	30 000	10 000	20 000
Wheel Bearings	Unlimited	Unlimited	15 000	30 000	10 000	20 000
Emission System / Catalytic Converter	20 000	40 000	15 000	30 000	10 000	20 000
Overheating	20 000	40 000	15 000	30 000	10 000	20 000
Overfueling	20 000	40 000	15 000	30 000	10 000	20 000
Cambelt Failure	20 000	40 000	15 000	30 000	10 000	20 000
Central Locking	5 000	10 000	3 000	12 000	1 500	3 000
Electric Sunroof Motor	5 000	10 000	3 000	6 000	1 500	3 000
Drive Pulley's	5 000	10 000	3 000	6 000	1 500	3 000
Electronic Key	5 000	10 000	3 000	6 000	1 500	3 000
GPS System	5 000	10 000	3 000	6 000	1 500	3 000
DVD System	5 000	10 000	3 000	6 000	1 500	3 000
Phone System	5 000	10 000	3 000	6 000	1 500	3 000
Internet System	5 000	10 000	3 000	6 000	1 500	3 000
Lubricants and Fluids	2 000	2 000	2 000	2 000	2 000	2 000
Installment Payment Protection	2 000	2 000	2 000	2 000	2 000	2 000
Insurance Excess Payment	2 000	2 000	2 000	2 000	2 000	2 000
Towing Assistance	2 000	2 000	2 000	2 000	2 000	2 000
Vehicle Hire / Public Transport	2 000	2 000	2 000	2 000	2 000	2 000
Overnight Accommodation	2 000	2 000	2 000	2 000	2 000	2 000