



1st for women

**Scratch and Dent
Terms & Conditions**

Under this policy you can claim for repairs of chips, minor scratches and dents to the exterior of the vehicle without claiming from your Comprehensive vehicle insurance policy. The most we will indemnify you for each claim is stated on your schedule.

The meaning of words

Scratch

A thin shallow lengthy mark on the top coat of the vehicle's exterior paint that does not exceed 23 cm in length.

Chip/s

A single small damaged area to the top coat of the vehicle's paint that does not exceed 3 cm in diameter.

Dent

A small hollow indent on the exterior surface of the vehicle without any damage to the paint where the indent does not exceed 15 cm in diameter.

Waiting period

The period during which no cover will be provided although monthly premiums are still payable. No claim will be entertained for damages that occurred before or during the waiting period.

You

This is the person in whose name the policy is issued, his/her spouse or life partner, members of his/her family that normally live with him/her, anyone who acts on his/her behalf as well as any person using the insured vehicle with his/her general consent.

We and us

This is your insurance company.

Schedule

The part of your insurance policy that lists all the detail of your insured vehicle. This includes the description of the vehicle, the limit of compensation and the premium applicable to your cover. It also includes all the declarations that you have made in order for us to accept the policy.

Claim

This is your notification to us to demand a benefit that is covered under this policy. We will validate whether such a demand falls within our agreement with you.

Basis of cover

When you submit a claim, all damages to the vehicle will be assessed to determine whether the total claimed amount falls within the limit of compensation. If the claim is valid, we will repair the damages to the vehicle through a supplier of our choice up to the limit of compensation as stated on your schedule. There is no limit to the number of claims that you may submit, however all damages noted during an assessment in excess of the maximum compensation will be excluded from future claims unless you can provide proof that such damages were subsequently fixed.

Your obligations

If you do not fulfil any of the following obligations, your cover may be cancelled, or you may not enjoy cover when you claim.

Your obligations are to:

- give us true and complete information.
- comply with all our reasonable requests.

- use all reasonable care and take all reasonable precautions to prevent or minimise loss.
- take the insured vehicle for inspection for the cover to commence.
- inform us if any of the policy details or declarations are incorrect or if any of these details or declarations change.
- tell us anything you have not disclosed, that may be important for us to know in order to accept the policy, or about anything that changes that may be important for us to continue accepting the policy, for example criminal conviction for fraud.

Waiting period

The following waiting period is applicable to your policy:

- 90 days from commencement of the policy, unless we have inspected your vehicle, in which case the waiting period will be waived. Any damages noted during the inspection will be excluded from future claims, unless you can provide us with proof that these damages were subsequently fixed.
- If we do not receive a monthly premium for any given month, the above waiting period will recommence unless you have taken your vehicle for inspection again.

Policy changes and cancellations

We may change or cancel your policy by giving you 31 days' notice. We may give notice verbally, electronically or by post to your last known address. Any change or cancellation that you make will be effective from the time and date as agreed to. Please note that, if you cancel your policy during an insured month, the premium paid for the rest of that month will not be refunded to you. You will however still enjoy cover until the end of the insured month.

Payments

Your policy is a monthly policy and you must make the monthly payment in advance. Your debit order will be deducted on the agreed upon date. We reserve the right to deduct the premium on an alternative date to ensure cover. If your deduction date falls on a Sunday or public holiday, your debit order may be lodged for an earlier date.

Payments not received

If we do not receive the monthly payment for a policy on the deduction date(s) as stated on the schedule, you will not have any cover for the period for which you did not pay. From the second month's due payment, if payment is not made, we will allow a 15-day period of grace for payment, after which we will again lodge for payment. If your premium is not received on your preferred deduction date, an attempt may be made to collect your premium on a more suitable deduction date to keep you covered. If payment is not received for three consecutive months, the policy will be cancelled. If you have instructed your bank to stop your debit order payment, the policy will be cancelled immediately, backdated to the last day of the month for which we have received a premium.

Important time limits

We will only indemnify you for a claim if you:

- inform us and give us full details of anything that has happened that you may claim for, within 30 days of becoming aware of such an incident.
- take your vehicle in for repairs within 90 days after we have approved your claim.
- provide us with any information, proof, documentation and co-operation that we ask for, within 14 days of our request.

Guarantee

All repairs have a 3-year guarantee from the date of repairs.

How to claim

You can submit a claim by dialing **0860 10 95 71**, Mondays to Fridays between 08:00 and 17:00.

We will indemnify you for:

We will repair the following damages to the exterior panels of your vehicle:

- Scratches
- Chips
- Dents

We will not indemnify you for:

Other damages

We will not indemnify you for damages to:

- Beadings
- Side mirrors and mouldings
- Window glass
- Window panels
- Vehicle accessories that are non-standard
- Door mouldings
- Sunroofs
- Lamps of any sort
- Wheel rims or mags
- Tyres
- Decals and stickers

Natural disasters

Any damage caused by hail, fire, flood, storms or earthquakes.

Repair cost more than double the maximum compensation

Claims where the claim amount is more than double the maximum compensation as stated on the schedule.

Rust

Any damage due to rust.

Tar

The removal of tar.

Body panels

Any damage to body panels or part of a panel if it has been ripped or torn. We will also not indemnify you for the replacement of any panel or part of a panel.

Third party liability

Any liability to other parties.

Consequential loss

Any consequential loss or damage.

Cover under another policy

Damage that you have claimed for under another policy.

Unauthorised repairs

Any repairs that we did not authorise.

Fraud and dishonesty

If you or anyone acting on your behalf submits a claim and any information or documentation relating to any claim is in anyway fraudulent, dishonest, inflated or exaggerated, we will reject the entire claim and cancel your policy retrospectively, from the date on which the incident has been reported, or from the actual incident date, whichever date is the earliest. We reserve the right to take further action if required.

Deliberate Act

Any claim when you or anybody who acts on your behalf, deliberately caused loss or damage.

Licence Support

Licence Support: We'll handle all aspects of your vehicle licence renewal, including renewal forms and documents so you won't have to worry about a thing.

What can I claim for?

- The Licence Support service is limited to vehicle licence renewals within the Republic of South Africa.
- The Licence Support service is limited to the vehicle registered under the Scratch and Dent product with the Licence Support benefit.
- Your membership must be paid in full at the time of the vehicle licence renewal.
- You will be invoiced and liable for the payment of the actual licence renewal fee and associated delivery fees.
- At the time of the vehicle licence renewal you must comply with all the legal and regulatory requirements of the National Road Traffic Act, 1996 (Act No. 93 of 1996) and other relevant legislation.
- The Licence Support service does not guarantee the performance of the licencing department.

- Services are dependent on you supplying us with your most updated personal and vehicle information i.e. vehicle registration number and South African identification number.

How to claim

Call the **Client Care number** (below these terms and conditions) from Monday to Friday, between 8:00 and 17:00.

What is not covered?

We will not provide assistance for the following:

- Licence renewal if the member's vehicle is not roadworthy; and
- Renewable licences on vehicles other than those listed on the member's policy.
- The actual cost associated with the renewing of the licence.

Sales, Client Care & Claims
0860 10 95 71

