

ZURICH Insurance Company South Africa Limited

Reg. Number : 1965/006764/06
VAT Number : 4530103581
FSP Number : 17703

SCHEDULE DETAIL

The Company : ZURICH Insurance Company South Africa Limited
Policy Number : As per proposal
The Insured : Those persons from whom the company have received and accepted a proposal form
Territorial Limits : The Republic of South Africa, and:
Namibia, Botswana, Lesotho, Swaziland, Malawi,
Zimbabwe and Mozambique
Limit of Indemnity : As per the Benefits Schedule (incl. VAT)
Vehicle : As per the Certificate of Insurance Period of Insurance
Period of Insurance : New Vehicles:
From the date of expiry of the manufacturer's warranty, until the expiry date shown on the proposal
Used Vehicles:
From the date of acceptance of the proposal, until the expiry date shown on the proposal
Policy Administrator : iMPAC Underwriting Managers (Pty) Ltd
FSP Number 45245
Premium : As per the Certificate of Insurance (incl. VAT)

Signed for and on behalf of ZURICH Insurance Company South Africa Limited:



Attach form here

01/09/2016

iMPAC Auto Vitality Elite Policy

Introduction

This policy document, the information you have provided and the proposal form, once accepted by us form the contract of insurance between us (ZURICH Insurance Company South Africa Limited) and you (the insured). Upon receipt of the requisite premium, ZURICH will accept the risk if your vehicle complies with the terms and conditions as set out in your policy. ZURICH reserves the right to decline this insurance, which will be done within 30 days of receipt of the proposal form. If we do decline, we will refund the full premium.

The Components Covered and Benefits Schedule consists of two sections, an Insurance Section and Additional Benefits Section which is non-Insurance. The whole document including the “Terms and Conditions” and “Exclusions” is relevant to both sections. The Insurance Section and the Additional Benefits Section is combined as one plan and cannot be purchased separately.

1. YOU ARE INSURED FOR

This policy covers you in the event of an unexpected mechanical or electrical breakdown. The policy is administered by iMPAC Underwriting Managers (Pty) Ltd (the Administrator).

1.1 Benefits

Your policy covers the repair or replacement of components specifically listed under “Components Covered” section due to a mechanical breakdown or electrical failure which occurs during the cover period of this policy.

1.2 Vehicles

Vehicles covered under this policy must be passenger vehicles, 4x4's or light commercial vehicles with a gross vehicle mass of less than 3 500kg. We do not accept risk on taxis, hire vehicles, exotic/high performance vehicles, rebuilt vehicles (CODE 3), modified vehicles (including turbo conversions) and vehicles that are, or have been, used in any form of motoring competition.

1.3 Vehicle Categories

Vehicles are categorised according to year model or the distance travelled at the time of purchase of the warranty. Please see the table, which indicates the vehicle categories and the claim limits.

Titanium: Vehicles less than 5 year old and less than 120 000km. Vehicles must still be subject to the manufacturer’s warranty and full up to date service history .
Platinum: Vehicles less than 10 years old and less than 180 000km travelled
Gold: Vehicles less than 10 years old and less than 200 000km travelled.
Silver: Any Vehicles less than 200 000km travelled.

1.4 Effective Date of the Policy

1.4.1 New Vehicles

Commences on the date/kilometers when the manufacturer's warranty expires. **It is your responsibility to notify us of the date on which the manufacturer's warranty expires.** Only locally manufactured vehicles and vehicles imported with a minimum of a 12 month local manufacturers' warranty will be accepted.

1.4.2 Used Vehicles

Commences on the purchased date, if there is a manufacturers' warranty in force, the date on which the manufacturer's warranty expires.

1.5 Duration of the Policy

This policy runs for the period as per policy schedule.

1.6 Components Covered

You will find the items of the components covered in the Schedule of Benefits.

IF YOU HAVE A VALID BREAKDOWN, THE FOLLOWING ADDITIONAL BENEFITS ARE AVAILABLE TO YOU:

All benefits are subject to the limits shown in the Schedule of Benefits of this policy.

1.6.1 Strip and quote

We will pay for the cost of "strip and quote" of the component as per the policy limit under the schedule of benefits if we do not accept liability for the claim. The total amount payable will be limited to the benefit amount, and the balance of the cost will be for your account.

1.6.2 Consumables

Consumables and oils will be covered in the event of a valid claim as per policy limit under the schedule of benefits.

1.6.3 Resultant Damage

Where a covered component is damaged by the failure of a non-covered component, we will pay for the repair or replacement of the component covered under this plan only. This will exclude all failures caused by foreign objects. Meaning that we will not pay for a failure, if caused by anything other than a component or part on the vehicle.

1.6.4 More Than One Failure at the Same Time

Any number of failures that happen or are reported at the same time will be treated as one claim. In this event, we will authorise the more expensive component and the rest of the costs will be for your account.

1.6.5 Wear and Tear

The definition of wear and tear is the ongoing deterioration of a mechanical part arising through the use or age of your vehicle. In the event of breakage as a result of wear and tear, the amount claimable will be 100% of the cost of repairs or 100% of the stated benefit amount, whichever is the lesser amount. Please also refer to the policy definition of what a mechanical breakdown is for more clarity.

2. GENERAL CONDITIONS

2.1 Definition

2.1.1 Mechanical or Electrical Breakdown

Means, the breaking or burning out of any of the components listed in the "Components Covered" section, as a result of a sudden and unforeseen breaking, failure or collapse of an insured part.

2.1.2 Cost of Repair

Means the reasonable charges for components and labour to repair or replace the covered component(s). We may at our discretion choose to repair, replace or pay cash in lieu for any damaged parts.

2.2 Other Insurances or Warranties

If there are other warranties in force at the time of a claim covering the vehicle for the same breakdown or failure, we will not accept liability for the costs of repairs or replacement of claimed components.

2.3 Rights of the Finance Company

If the premium was financed by a finance company, the finance company has first rights to payment from cancellation of this policy. We will refund any pro-rata payments due to the finance company first, if applicable, before any refund that may be due to you is made.

2.4 Countries Where You Have Cover

Your vehicle is covered in the Republic of South Africa (RSA), Namibia, Zimbabwe, Swaziland, Lesotho and Mozambique. All claims payment shall be in South African currency, into a bank account held in South Africa.

2.5 Value Added Tax (VAT)

All monetary amounts include VAT, at the ruling rate.

2.6 Betterment

If your claim is valid, it is not our aim to put you in a better financial position than before the claim. In certain circumstances, where replacement parts are fitted and this result in your vehicle being in a better condition than it was prior to the breakdown, or in excess of what is necessary to make good the repair you will be required to pay towards the cost of the parts, this includes preventative maintenance.

2.7 Claim Limit

The individual claim limit that applies to this policy is stated in the Schedule of Benefits. The maximum total amount payable under this policy shall not exceed the current market value of the insured vehicle.

2.8 Cancellation

You can cancel the policy at any time in writing to us. We can cancel or change your policy by giving you 30 day's written notice. If you or we cancel the policy we will deduct a pro-rata portion of the premium for the time on risk and the administrative costs related to the acquisition and termination of the policy.

Any refunds will be made to the finance house if vehicle is still on finance. If you can prove you paid cash we will re-imburse you directly. No refund will be provided if any claim has been paid on the policy.

2.9 Fraud and Dishonesty

If you submit any fraudulent claim or documentation, your claim will be rejected and policy cancelled with immediate effect.

2.10 Personal Details

It is your responsibility to let us know immediately if any of your personal details, i.e. address, telephone number, etc. changes.

2.11 Transfer of policy

The policy is not transferable.

3. IMPORTANT POINTS TO REMEMBER

Your claim will not be paid if you do not adhere to the following:

- 3.1 Your motor vehicle must be serviced and maintained as per manufacturer's Specifications.
- 3.2 If any mechanical or electrical failure occurs stop riding immediately.
- 3.3 If you know your vehicle has a mechanical problem **.DO NOT DRIVE IT.**
- 3.4 You must supply us with any documents we require to process a claim.
- 3.5 You must report all claims to us and take the vehicle to a Franchised or RMI (Retail Motor Industry) registered facility within 7 days of the breakdown otherwise the claim will not be accepted.

4. SERVICING RESPONSIBILITIES

4.1 Titanium

You must service your vehicle in accordance with the manufacturer's service specifications and frequency and your vehicle must be serviced at an authorised Franchise Dealership. You have a leeway of 1 500km or 30 days of the service due date whichever comes first. No self-servicing will be allowed.

4.2 Platinum, Gold and Silver

You must service your vehicle according to the original manufacturer's service frequency and specifications, either at a manufacturer appointed Franchised or RMI (Retail Motor Industry) registered facility. You have a leeway of 1 500km or 30 days of the service due date. No self-servicing will be allowed. If your vehicle does not have an up to date service history, you must have your vehicle serviced within 30 days from buying this warranty. If this is not done the warranty will be invalid and therefore claims will be rejected.

4.3 All documentation regarding the service of the vehicle is to be retained, including invoices and proof of payment for services. You will be required to submit this information to the claims department in the event of a claim under this policy.

5. YOU ARE NOT COVERED FOR

The following are general exceptions that apply to the whole policy:

5.1 Nuclear Risks

Loss, damage or liability directly or indirectly caused by, or arising from, ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste arising from burning nuclear fuel, or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.

5.2 War and Public Disorder

Any loss, damage or liability caused by civil commotion, riot, strike, war, mutiny, military rising, martial law, rebellion, revolution, any act in pro test against any State, Government or any Government body.

5.3 You are not covered for the following with regards to your vehicle:

- 5.3.1** iMPAC covers the major mechanical components for a wide variety of vehicles and therefore some components that are unique to a certain vehicles make and models might not be covered.
- 5.3.2** Components that were broken or had failed before the policy started.
- 5.3.3** Repairs that have not been authorised by us.
- 5.3.4** Any repairs if the odometer is not working or has been changed in any way or has been disconnected or replaced without our authority.
- 5.3.5** Damage resulting from oil leaks or for oil leaks themselves.
- 5.3.6** Damage to drive shafts or steering racks as a result of damaged rubber boots.

- 5.3.7 Damage caused by incorrect lubricants, unreasonable use, improper servicing or malicious damage.
- 5.3.8 Damage caused by a road accident.
- 5.3.9 Damage to vehicles that have been altered in any way from the manufacturer's specifications.
- 5.3.10 Any components that are still covered by the manufacturer's or supplier's warranty at the time of the failure, including any recall items / component.
- 5.3.11 Damage to all electrical wiring.
- 5.3.12 Service items or items that need to be changed at specific or regular intervals such as oil, grease, filters, hydraulic fluid, additives and anti-freeze, spark plugs, points, condenser, "v" and cambelts, brake pads, brake lining and consumables and the like.
- 5.3.13 Replacement of burnt valves.
- 5.3.14 Faults in workmanship or materials paid for by us on your behalf.
- 5.3.15 Costs or expenses that you can recover from your motor insurance policy.
- 5.3.16 Towing costs where you have not arranged towing through the AA as stipulated.
- 5.3.17 For the gradual reduction in operating performance commensurate with age and mileage done by the vehicle.

5.4 Driver Abuse

6. CLAIMS

YOU'RE RESPONSIBILITIES WHEN YOU HAVE A BREAKDOWN OR FAILURE:

- 6.1 Check the part and benefit schedule to make certain the cause of breakdown is covered.
- 6.2 Determine if the components are covered and the maximum limit for which we will be responsible.

PLEASE REMEMBER - IF THE COMPONENT IS NOT LISTED UNDER THE SCHEDULE OF BENEFITS, IT IS NOT COVERED

6.3 Titanium:

You must report all claims to us and take the vehicle to a Franchised Dealer within 7 days of becoming aware of the break down or failure otherwise the claim will not be accepted. When the Manufacturer's warranty has expired the vehicle can be taken to an approved RMI registered facility.

Platinum, Gold and Silver:

You must report all claims to us and take the vehicle to a manufacture appointed Franchised or RMI (Retail Motor Industry) registered facility within 7 days of becoming aware of the break down or failure otherwise the claim will not be accepted. If you are unable to contact such a dealer, contact the Claims during office hours.

Impac reserves the right to appoint an alternate RMI approved facility.

Office Hours: Monday to Friday: 08h00 to 16h30 This office is closed on public holidays.

Claims Office: +27 (0) 87 944 4428

Claims Fax: +27 (0) 86 604 8216

Claims Email: claims@impacuma.co.za

Please have the following information available when calling:

6.3.1 Your name and contact details,

6.3.2 Your policy number,

6.3.3 Your vehicle's current kilometer reading,

6.3.4 The nature of the breakdown or failure,

6.3.5 The name, address and contact details of the repairer.

6.4 The repairing dealer must establish the nature of the breakdown and **must contact the Claims Office for authorisation before proceeding with the repairs.** Repairs cannot start unless the Claims Office has given authorisation, and their claim authorisation number in writing.

6.5 When the authorised repairs have been completed, you can choose to:

6.5.1 Pay the amount to the repairing dealer accompanied by an order number from us and then send the invoice to us to reimburse you.

6.5.2 Ask the repairing dealer to invoice us directly. We will only pay for the portions covered by this policy and the balance will be for your account.

6.6 Rejection of claim and time bar

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

6.6.2 If your claim has been rejected or the amount disputed, you have 90 days after receipt of our rejection letter to make representations to us in respect of our decision.

6.6.3 You have a further 6 months to start legal action against us, after the expiry of the 90 days referred to above.

6.6.4 If you do not serve a summons on us within this period, you will give up the right to challenge our rejection.

7. iMPAC ASSIST (Insurance)

We have entered into an agreement with AA Fleetcare to offer the following benefits that will be paid for by us unless otherwise stated.

7.1 AA Towing Services

This service is nationwide and is available 24 hours a day / 7 days a week / 365 days a year. Please note that if you do not make use of the AA in the event of a breakdown we will not be liable for the cost of towing as per the benefit schedule.

Titanium: In the event of a breakdown of the insured vehicle, the AA will arrange for the towing of the vehicle to the nearest Franchised Dealer.

Platinum, Gold and Silver: In the event of a breakdown of the insured vehicle, the AA will arrange for the towing of the vehicle to the nearest competent repairer. Competent repairers are defined as Franchise Dealers or AAQA (AA Quality Assured) dealers or RMI (Retail Motor Industry) registered facilities.

7.2 iMPAC Roadside Assist (Non- insurance)

Services offered include:

- 7.2.1** Changing of flat tyre restricted to 3 times per year.
- 7.2.2** Out of fuel – Provision of fuel to a maximum of 5 litres limited to 3 time per year for your account,
- 7.2.3** Jump-start – Limited to 2 call outs per year. Any calls over and above the limit is for your account,
- 7.2.4** Mobile battery replacements (for your account),
- 7.2.5** Key lockout service. The costs of the assistance will be covered by the AA to a maximum of R 300.00, with the balance of the costs for your account.
- 7.2.6 Car Hire**

In the event of a breakdown and valid claim we will repay you for vehicle hire to the value of R1000.00 per incident providing that you use a recognized Vehicle Hire company and you provide an invoice. We will not be liable for fuel and Insurance costs of this vehicle.

7.2.7 Overnight accommodation.

If your vehicle has broken down more than 100km from your home and you have a valid claim and provided you have elected to forfeit the car hire option, arrangements will be made for overnight accommodation for the driver and 4 passengers to the value of R350.00 per person per incident.

7.3 iMPAC Medical Emergency Assistance

iMPAC provides 24-hour AA Mayday emergency medical access services for unforeseen medical emergencies. The AA will arrange for emergency medical evacuation to a suitable medical facility in the event of a medical emergency.

7.4 iMPAC Motor Legal Advice

This service is a telephonic legal assistance line and provided by qualified lawyers and legal consultants as well as academics. This service is available from Mondays to Fridays and from 08h00 to 17h00.

7.5 iMPAC Designated Driver

When a driver service is required to get you home safely, you will have access to designated driver services. Please note the cost will be for your account

7.6 iMPAC Travel Assist

During your travel should you require general travel information directions, maps and traffic information. This can be obtained through the call center.

For detailed information of the benefits and procedures below, please go to Impac Underwriting Managers Website, www.impacuma.co.za

AA - 24 Hour Service Tel: +27 (0) 861 444 140

8. COMPONENTS COVERED Section 1 (Insurance Section)

- **Engine:** All internal lubricated components and engine block (only if damaged by a covered component), Engine cover excludes decarbonisation, burnt valves, cracked cylinder heads, blown cylinder head gaskets, valve stem seals, overheating, cambelt failure and overfueling.
- **Gearbox**
 - **Manual Transmission:** All internal lubricated components, plus gear lever bushes and linkages.
 - **Automatic Transmission:** All internal lubricated components, plus torque convertor, gear lever bushes and linkages.
- **Differential:** All internal lubricated components.
- **Differential Lock:** All internal lubricated components.
- **Transfer Box:** All internal lubricated components, including gear lever bushes and linkages.
- **Turbo or Compressor Assembly:** Factory approved fitment only, boost control valve.
- **Management System:** Engine and transmission management control unit, EGR valves and VVTI Motors.
- **Casings:** Engine block, cylinder head, gearbox and differential casings are covered, subject to policy liability.
- **Electronic Ignition:** All solid state and triggered units, coil pack, pencil coil, camshaft and crankshaft sensors excluding ignition switch and barrels.
- **Air-Conditioner:** Compressor and clutch pulley only.
- **Cooling System:** Water pump, welsh plugs, thermostat, intercooler and oil coolers.
- **Suspension:** Upper and lower wishbones with associated ball joints, bushes and springs, air suspension pump and compressor. Excluding shocks and shock mountings and air suspension air bellows. Only failure components will be covered not worn components.
- **Wheel Bearings:** Front and rear bearings only.
- **Braking System:** Brake booster, master cylinder, wheel cylinders, callipers, ABS control unit and sensors, excluding discs, drums and brake wear sensors.

- **Fuel System:** Mechanical and electrical fuel pumps, injectors, airflow meter lambda probe, air sensor, fuel distributor and pressure regulator. Excluding “ Throttle Bodies”.
- **Electrical Components:** Alternator, starter motor (including ring gear) and windscreen wiper motors, excluding relays, switches and wiring harnesses
- **Electrical Winch:** Electric motor only (applicable to 4x4 vehicles only).
- **Free Wheel Hubs:** Complete units (applicable to 4x4 vehicles only).
- **Prop Shaft (Drive Shafts):** Prop shaft, universal joints, center bearing and couplings, excluding tube and balancing.
- **CV Joints:** Constant velocity joints, excluding rubber boots and drive shafts
- **Steering Mechanism:** Column shaft, bearings and joints, internal components of the rack and pinion, steering box, and tie-rod ends power steering pump and reservoir, excluding rubber boots and ignition locks.
- **Clutch:** Master and slave cylinder, clutch plate, pressure plate, flywheel release bearing and clutch fork. No wear & tear claims will be entertained in the first 6 months.
- **Radiator:** Radiator (engine cooling). Excluding damage due to rust as well as accidental damage
- **Cylinder Head Gaskets**
- **Drive Pulleys:** Crankshaft, camshaft, tensioners and jockey pulleys are covered in the event of mechanical failure.
- **Viscous and Electric Fans:** Engine cooling only excluding internal fans.
- **Electric Motors:** Sunroof and window winder motors and mechanism.
- **Electric Mirrors:** Motors only.
- **Central Locking:** Pump and door actuator only, excluding electrical failures.
- **GPS Navigation System:** Navigation display unit, navigation control module and navigation system wiring harness.
- **Entertainment System:** LCD screen (10” or less) RF modulator, video cassette player with auxiliary inputs (no recording capability), digital video disc player, compact disc player and power converter.
- **Alarms and Immobilisers:** Original manufacturer fitted unit only.
- **Strip and Quote:** Refer to clause
- **Oils and Consumables:** Refer to clause

Please Note:

- **Overheating:** Damage or breakdown as a result of overheating to subject to policy liability for overheating.
- **Overfueling:** Damage or breakdown as a result of overfueling is subject to policy liability for over fueling.

- **Cambelt Failure:** Damage or breakdown as a result of cambelt failure is Subject to policy liability for cambelt failure.

9. **Extra benefits of this policy**

- 9.1 Discount on replacement warranty:** If your vehicle is a total loss, and you select to replace your vehicle at the same Dealership we will discount your new iMPAC warranty with R3000.00.
- 9.2 Installment protection plan:** If your vehicle has been delayed for more than 15 day from the date of authorization due to parts not been available, we will refund the portion of the monthly installment for which the vehicle was out of commission up to a limit of R3000.00
- 9.3 Personal accident cover:** Subject to the exclusions and general Conditions, we will pay the Policyholder or a Family member or a Legal Representative a Benefit amount of R5,000 per person in the Insured vehicle for Death as a result of a Motor Vehicle Accident up to a maximum of R25,000. per vehicle.

Benefit provisos

The insurance provided in this policy is subject to the following:

This cover only applies if the Insured Person is travelling in the permanent enclosed driver or passenger compartment of a motor vehicle.

Events not covered

We do not pay claims as a result of the following:

The driver of the Insured Vehicle being under the influence of alcohol or drugs that are not prescribed by a registered medical practitioner and taken according to the prescription; or Intentional misconduct where an Insured Person wilfully breaks any law, If the Insured Person takes part in: Speed, endurance events or racing in or on a motorised vehicle.

Claims Conditions

We will not be liable to pay any Benefits if an Insured Person does not comply with all Policy terms, conditions and exclusions. All claims incidents are to be supported and accompanied by a certified police report and death certificate. In the event of Death we have the right to conduct a post mortem. We will not pay or be liable for any Death claim that occurs after 30 days have elapsed from the date of the event that gave rise to a claim.

This condition does not apply to claims that are in the process of litigation or arbitration.

10. **Additional benefits in the event of a valid claim:**

Section (Non Insurance)

- 10.1** Road Assist
- 10.2** Vehicle Hire & Overnight Accommodation
- 10.3** Designated Driver & Travel Assist
- 10.4** Emergency Medical Assist

SCHEDULE OF BENEFITS

iMPAC covers the major mechanical components for a wide variety of vehicles and therefore some components that are unique to certain vehicle make or models, might not be covered.

Components (Covered Section Insurance)				
	Titanium	Platinum	Gold	Silver
Engine	Unlimited	R 36 000	R 23 000	R 17 500
Gearbox	Unlimited	R 26 000	R 17 500	R 13 000
Differential	Unlimited	R 26 000	R 17 500	R 13 500
Differential Lock	Unlimited	R 11 000	R 8 500	R 6 000
Transfer Box	Unlimited	R 10 000	R 8 500	R 6 000
Turbo or Compressor Assembly	Unlimited	R 10 000	R 8 500	R 6 000
Management System	Unlimited	R 10 000	R 8 500	R 6 000
Casings	Unlimited	R 9 000	R 8 000	R 4 500
Electronic Ignition	Unlimited	R 7 000	R 5 500	R 4 500
Air-Conditioner	Unlimited	R 7 000	R 5 500	R 4 500
Cooling System	Unlimited	R 6 000	R 5 500	R 4 500
Suspension	Unlimited	R 6 000	R 5 000	R 4 000
Wheel Bearings	Unlimited	R 6 000	R 5 000	R 4 000
Braking System	Unlimited	R 6 000	R 5 000	R 4 000
Fuel System	Unlimited	R 6 000	R 5 000	R 4 000
Electrical Components	Unlimited	R 6 000	R 5 000	R 4 000
Electrical Winch	Unlimited	R 6 000	R 5 000	R 4 000
Free Wheel Hubs	Unlimited	R 6 000	R 5 000	R 4 000
Prop Shaft (Drive Shafts)	Unlimited	R 6 000	R 5 000	R 4 000
CV Joints	Unlimited	R 5 000	R 5 000	R 4 000
Steering Mechanism	Unlimited	R 6 000	R 5 000	R 4 000
Clutch	Unlimited	R 6 000	R 5 000	R 4 000
Radiator	Unlimited	R 6 000	R 5 000	R 4 000
Cylinder Head Gasket	R 8 500	R 6 000	R 5 000	R 4 000
Drive Pulleys	R 8 500	R 6 000	R 5 000	R 4 000
Viscous and Electric Fans	R 5 500	R 3 000	R 3 000	R 2 500
Electric Motors (Sunroof)	R 5 500	R 3 000	R 3 000	R 2 500
Electric Mirrors	R 3 500	R 3 000	R 3 000	R 2 500
Central Locking	R 4 000	R 3 000	R 3 000	R 2 500
GPS Navigation System	R 5 500	R 3 000	R 2 500	R 2 000
Entertainment System	R 5 500	R 3 000	R 2 500	R 2 000
Alarms and Immobiliser	R 3 000	R 3 000	R 2 500	R 2 000
Strip and Quote	R 1 500	R 1 350	R 1 000	R 1 000
Oils and Consumables	R 500	R 400	R 350	R 350
Overheating	R 15 000	R 9 000	R 6000	R 4 000
Overfueling	R 15 000	R 9 000	R 6000	R 4 000
Cambelt Failure	R 15 000	R 9 000	R 5000	R 4 000
Tow-in	R 1 350	R 1 350	R 1 350	R 1 350

DISCLOSURES REQUIRED IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT 37 OF 2002

IMPORTANT - Please read disclosure and other legal requirements carefully

1. **Particulars of the Administrator**

iMPAC Underwriting Managers (Pty) Ltd, Company Registration Number 2011/004490/07

iMPAC Underwriting Managers is an Authorised Financial Services Provider License Number 45245

PHYSICAL ADDRESS: Stone House, 510 Makou Street, Monument Park, Pretoria, 0181

POSTAL ADDRESS: Postnet Suite #1109, Private Bag X 10 Elarduspark Pretoria, 0047

Telephone: +27 (0)87 944 4428

Facsimile: +27 (0) 86 604 8216

Email: claims@impacuma.co.za

Website: www.impacuma.co.za

- **More than 30% of our income in the last calendar year was received from the insurer and we do not hold more than 10% of the insurer's shares.**
- **We are in possession of Professional Indemnity Insurance.**
- **We are in possession of a mandate to act on behalf of the insurer.**

2. **Claims Procedure**

In order to lodge a claim, contact iMPAC Underwriting Managers on the above numbers or alternatively send an e-mail to: claims@impacuma.co.za All the details for iMPAC Underwriting Managers appear in your policy document. iMPAC Underwriting Managers must be notified within 7 days of the claim event.

If you are not satisfied with the outcome of your claim, you may e-mail to the Complaints Department of iMPAC Underwriting Managers at complaints@impacuma.co.za. Your final recourse is to the Ombudsman for Short-Term Insurance

3. **Particulars of the Insurer**

ZURICH Insurance Company South Africa Limited ("ZURICH")

Company Registration number: 1965/006764/06

ZURICH Insurance Company South Africa Limited is an Authorised Financial Services Provider, License number 17703

HEAD OFFICE

Physical Address: ZURICH Insurance Company South Africa Limited, 15 Marshall Street, Ferreirasdorp, Johannesburg, 2001

Postal Address: PO Box 61489, Marshalltown, 2107

Telephone: +27 (0) 11 370 9111, Facsimile: +27 (0) 11 370 9910,

E-mail: fais@zurich.co.za

Website: www.zurich.co.za

- **ZURICH is in possession of Professional indemnity Insurance**
- **ZURICH hold fidelity guarantee Insurance**

Particulars of compliance officer / Department

The Compliance Officer

Zurich Insurance Company South Africa Limited Legal and Compliance Department

Postal Address: PO Box 61489, Marshall Town, 2107

Telephone: +27 (0) 11 370 9111

Facsimile: +27 (0) 11 370 9910

Email: fais@zurich.co.za

4. The Dealer (Intermediary)

If the 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 this policy.

5. Principal Intermediary Fees

The following components are included in the premium: A 12.5% intermediary commission. iMPAC receive an admin fee for their services. All prices include VAT.

6. Complaints Procedures

If you have a complaint about the way this policy was sold to you:

First try to resolve it with the intermediary (the intermediary is the person who sold the policy to you) as stated in the information provided to you with your policy document. If the matter cannot be resolved, you can submit a complaint in writing to The Complaints Officer, iMPAC Underwriting Managers.

Email Address: complaints@impacuma.co.za

Postal Address: Postnet Suite 1109, Private Bag X 10, Elarduspark, Pretoria, 0047

If the matter is not resolved to your satisfaction by iMPAC Underwriting Managers, you may submit your complaint in writing to:

The Ombudsman for Short-term Insurance

Physical address: Sunnyside Office Park, 5th Floor, Building D 32 Princess of Wales Terrace, Parktown, Gauteng, Republic of South Africa

Postal Address: PO. Box 32334, Braamfontein, Johannesburg, 2017, Gauteng, Republic of South Africa.

Telephone:+27 (0) 11 726-8900

Facsimile: +27 (0) 11 726-5501,

Email: info@osti.co.za

If you are still dissatisfied, you may seek assistance from:

The Registrar of Short-Term Insurance / The Financial Services Board

Postal Address: PO Box 35655, Menlo Park, 0102

Telephone: +27 (0) 12 428-8000,

Facsimile: +27 (0) 12 347-0221

7. 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

Practice: Moonstone (Pty) Ltd

Practice No: 188

Telephone: +27 (0) 21-883 8005

Fax: (021) 883 8005

Physical Address: 25 Quantum Street, Techno Park, Stellenbosch, 7600

Website: www.moonstoneinfo.com

8. Warning

- Complete all forms in ink.
- Keep all documents handed to you.
- Don't be pressurised to buy the product.
- Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from you.
- You must not sign any incomplete or blank documents. No person may Request or insist that you do so.

9. FAIS Ombud Details for all FAIS Advice Related Complaints

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 (broker), you must contact the intermediary. If you are not satisfied with the reply, you may submit your complaint in writing to the FAIS Ombud at:

Address: PO Box 74571, Lynnwood Ridge, 0040

Telephone: +27(0) 860 FAISOM (324 766) or +27 (0) 12 470 9080

Fax: +27 (0) 12 348 3447

E-mail: info@faisombud.co.za

10. Zurich Sanctions clause

Notwithstanding any other terms under this agreement, no insurer shall be deemed to provide coverage or will make any payments or provide any service or benefit to any insured or other party to the extent that such cover, payment, service, benefit and/or business or activity of the insured would violate any applicable trade or economic sanctions law or regulation.

11. Fraud Reporting

Fraud: If you become aware of irregularity on any policy you can contact your Insurer where your call will be treated in confidence.

Free Call Phone: +27 (0) 800 16 74 64

Free Call Fax: +27 (0) 800 00 77 88

Unique Email: Zurich@tip-offs.com

Freepost Address: Tip-offs Anonymous, Freepost KZN, 138, Umhlanga Rocks, 4320

Insurance fraud line: 0860 00 25 26 insurance@fraudline.co.za