



WELCOME TO A WORLD OF CERTAINTY



## **AUTOSURE MECHANICAL INSURANCE (Bike Warranty)**

### **BENEFITS SUMMARY**

#### **LIMITS OF INDEMNITY**

The benefit category that applies to you is determined by the age and mileage of your vehicle at the time of application.

In determining the age of a vehicle, the first counted year is the year in which the vehicle was registered, and thereafter each consecutive year is added. For example, a 2007 model motorcycle bought in 2009 is considered to be three (3) years old, as the years counted will be: 2007, 2008, and 2009.

All motorcycles that are not factory fitted with an odometer, for example, off-road motorcycles, quad bikes, etc, will have their benefit category determined by year of first registration only, regardless of mileage travelled.

#### **How the Benefits Table works:**

First, determine the benefit category that is applicable to you, according to the above example and the benefit descriptions as below. Then, find the applicable component group in the table. For details regarding what is covered under each component group, refer to the Insured Parts list.

#### **Benefit Descriptions:**

Benefit 1: Shall apply to new vehicles and vehicles that have travelled less than 10, 000km at the time of application, or vehicles that are still under the manufacturer's warranty.

Benefit 2: Shall apply to vehicles of the current and three prior year models, which have travelled less than 40, 000km at the time of application.

Benefit 3: Shall apply to vehicles older than 4 years, which have travelled less than 70, 000km at the time of application.

Benefit 4: Shall apply to all other vehicles.

### Vehicle Part or Extension of Cover

|                               | <b>Benefit</b> |          |          |          |
|-------------------------------|----------------|----------|----------|----------|
|                               | <b>1</b>       | <b>2</b> | <b>3</b> | <b>4</b> |
| Engine                        | 20 000         | 15 000   | 8 000    | 4 000    |
| Transmission                  | 10 000         | 8 000    | 6 000    | 3 000    |
| Braking System                | 6 000          | 5 000    | 3 000    | 2 000    |
| Fuel System                   | 6 000          | 5 000    | 3 000    | 2 000    |
| Electrical Components         | 6 000          | 5 000    | 3 000    | 2 000    |
| Electronic Ignition           | 6 000          | 5 000    | 3 000    | 2 000    |
| Cooling System                | 6 000          | 5 000    | 3 000    | 2 000    |
| Suspension                    | 6 000          | 5 000    | 3 000    | 2 000    |
| Overheating                   | 6 000          | 5 000    | 3 000    | 2 000    |
| Wheel Bearings                | 6 000          | 5 000    | 3 000    | 2 000    |
| Vehicle Recovery Charges      | 2 000          | 1 250    | 1 000    | 1 000    |
| Car Hire Charges              | 2 000          | 1 250    | 1 000    | 1 000    |
| Hotel Expenses                | 2 000          | 1 250    | 1 000    | 1 000    |
| Instalment Payment Protection | 2 000          | 1 250    | 1 000    | 1 000    |

### **REQUIREMENTS**

- ❖ There is no pre-inspection required – however there is a waiting period of 30 days prior to claiming.

### **EXCLUSIONS**

Services, Maintenance Items, Seals, Oil Leaks, Cambelt Replacement, Clutch Plate, Pressure Plate, Ring Gear, Flex Plate, Drive Shaft Boots, Drive Shaft failure as a result of worn or damaged Boots or Covers, Wiring Loom, Interior Blower Fan, Heater Matrix, Sender Units, Pressure Switches, In Car Entertainment Systems including Satellite Navigation, Alarms, Immobilisers, Handbrake Mechanism, Welsh Plugs, Burnt Valves, and Bent Valves

### **FAIR WEAR AND TEAR**

Where a claim (in the sole opinion of the Insurer's representative or duly appointed person) is as a result of fair wear and tear only, or where no specific breaking of a covered part has occurred, the Insurer may, notwithstanding the policy exclusions, admit the claim. In this event, the maximum liability incurred by the Insurer shall be 50% of the specific stated benefit, or 50% of the repair cost, whichever is the lesser.

## **EXTENSIONS OF COVER:**

In addition to the parts covered, your policy includes the following extensions of cover:

### **VEHICLE RECOVERY CHARGES:**

The company will reimburse the client for vehicle recovery charges incurred as a direct result of a covered event.

Please note that this means that you are responsible for the vehicle recovery fees upfront. If your motorcycle is recovered because of an event that this policy would ordinarily cover, we will refund you the cost of the recovery, up to the limit of indemnity stated in the benefit table. If your motorcycle is recovered for any event that is not covered, e.g. run out of petrol, the company **WILL NOT** refund you the cost thereof.

### **CAR HIRE CHARGES:**

The company will reimburse the client for car hire charges incurred as a direct result of a defined event, provided that:

- a. The first 48 hours of such rental shall be borne by the insured;
- b. Only recognized charges from a recognised car hire firm are acceptable; and
- c. The company will not pay for any rentals on weekends or public holidays, nor for any charges incurred other than rental charges.

Please note you are responsible for hiring the car in your own name. The company cannot hire a vehicle on behalf of a client. Further, only recognised car hire firms can hire cars, the company will not pay for cars loaned or hired from friends and or family. For example, you hire a car from Avis for 7 days, starting on Thursday. The first 48 hours are for your account, and the company will not pay for weekends, so Thursday, Friday, Saturday and Sunday are for your account, thereafter the company will pay for Monday, Tuesday, and Wednesday.

### **Hotel Expenses:**

The company will reimburse the client for hotel expenses necessarily incurred as a direct result of a defined event happening outside of a radius of 200km's from the residence of the insured. This extension applies to the insured and the immediate family of the insured. Please note the company cannot book a hotel on behalf of a client.

### **INSTALMENT PAYMENT PROTECTION:**

The insurer will reimburse the pro-rata portion of a vehicle's monthly instalment whilst the insured vehicle is out of use, due to parts not being available. This benefit is not applicable for the first 14 (fourteen) days of any repair.

## Included in your Autosure Warranty

### BENEFITS SUMMARY SOS MEDICAL SERVICE AND ROAD ACCESS BENEFIT

#### SOS MEDICAL

SOS will provide the member with the following services as a result of a medical emergency within the territory.

#### BENEFIT / LIMIT

|                                                   |                                            |
|---------------------------------------------------|--------------------------------------------|
| Medical Advice and Information Hotline            | Advice Only                                |
| Emergency Medical Advice and Assistance Line      | Advice Only                                |
| Referrals to Medical Practitioners and Facilities | Advice Only                                |
| Medical Transportation                            | Full cost, subject to RAMS rates           |
| Inter-Hospital Transfer                           | Full cost, subject to RAMS rates           |
| Refundable Hospital Admission Deposit             | R2 000.00                                  |
| Medical Repatriation                              | Full cost, subject to RAMS rate            |
| Escorted Return of Minors                         | Reasonable cost of an economy class ticket |
| Repatriation of Mortal Remains                    | R20 000.00                                 |
| In-Hospital Medical Monitoring                    | Service only                               |
| Compassionate Visits                              | R2 000.00                                  |

#### SOS ROAD ASSISTANCE

SOS will provide the Member with the following Services as a result of a Roadside Emergency with the territory

#### BENEFIT / LIMIT

|                        |                                      |
|------------------------|--------------------------------------|
| Flat Tyre              | Call-out + 1 hour labour             |
| Flat Battery           | Call-out + 1 hour labour             |
| Keys locked in vehicle | Call-out + 1 hour labour             |
| Run out of fuel        | Call-out (fuel for Member's account) |
| Towing costs           | R1 500.00                            |

#### Payment

- ❖ Payment is made upfront by way of cash or card