

# Discovery Insure Vehicle Warranty

# Comprehensive warranty cover

Rewards for driving well

Discovery Insure Vehicle Warranty is the perfect warranty cover for you when your car's manufacturer warranty is about to expire or has expired.

Discovery Insure Vehicle Warranty gives simple yet comprehensive cover for mechanical breakdown, electrical failure, as well as wear-and-tear for your vehicle's critical components.

The price of our warranty cover is based on your risk and for that reason offers personalised premiums to give you accurate cover for 36 vehicle components.

Our Vitality Drive programme also rewards you for driving well by offering unique discounts on your vehicle's service costs.

## Key differentiators



### UNLIMITED COVER FOR MECHANICAL BREAKDOWN AND ELECTRICAL FAILURE

Traditional cover imposes rand-value limits for each vehicle part, regardless of the car insured.



### SOPHISTICATED, RISK-RATED PREMIUM STRUCTURE, SO YOU PAY A PREMIUM REFLECTIVE OF YOUR OWN RISK

Traditional insurers use an unsophisticated pricing structure with little price differentiation, often based on the vehicle's age and mileage.



### EMBEDDED WEAR-AND-TEAR COVER FOR INSURED COMPONENTS

Many insurers do not cover wear-and-tear in their warranty plans.



### PEACE OF MIND WITH A FLAT EXCESS OF YOUR CHOICE

Traditional insurers impose cover limits, forcing clients to pay an uncertain amount when their claim is more than the insured component's limit.



### ONE SIMPLE PRODUCT TO MEET ALL CLIENTS' NEEDS

Traditional cover applies complex limits to each insured component while also offering inflexible product packages, making the cover hard to understand.



### VITALITY DRIVE REWARDS YOU WITH UNIQUE DISCOUNTS ON VEHICLE SERVICING COSTS BASED ON HOW WELL YOU DRIVE

Discovery Insure is a market-leader, using telematics to reward good driving behaviour.

# Unlimited, market-leading and affordable warranty cover

## COVER FOR MECHANICAL BREAKDOWN AND ELECTRICAL FAILURE

Our vehicle warranty covers you for the full cost of repairing or replacing your vehicle's critical components after an unexpected mechanical breakdown or electrical failure that causes a component to suddenly stop functioning, needing repair or replacement. This cover is comprehensive and does not impose any limits for the particular component that is repaired or replaced. The cover is unlimited for each insured component but any claim is limited to the total sum insured of the vehicle.

## WEAR-AND-TEAR COVER

We also offer included cover for vehicle wear-and-tear. This section covers mechanical components from ongoing mechanical weakening that happens from normal use or age.

### COMPREHENSIVE COVER FOR 36 CRITICAL COMPONENTS OF YOUR VEHICLE, INCLUDING:

MANAGEMENT SYSTEM

FUEL SYSTEM

ENGINE

ELECTRICAL COMPONENTS

COOLING SYSTEM

RADIATOR

CLUTCH

AIR CONDITIONER

CYLINDER HEAD GASKETS

CV JOINTS

CENTRAL LOCKING

EMISSION CONTROL

SUSPENSION

WHEEL BEARINGS

DIFFERENTIAL

PROP SHAFT

ELECTRIC MIRRORS

GEARBOX

BRAKING SYSTEM

# Additional benefits



## CAR HIRE

At an additional monthly premium, you can choose between 30 or 60 days' car hire or an Uber voucher to use while your vehicle is being repaired for a warranty claim.



## EMERGENCY ROADSIDE ASSISTANCE

Our extensive motor insurance roadside assistance extends to cover you for mechanical breakdown and electrical failure or any other warranty-covered claim.



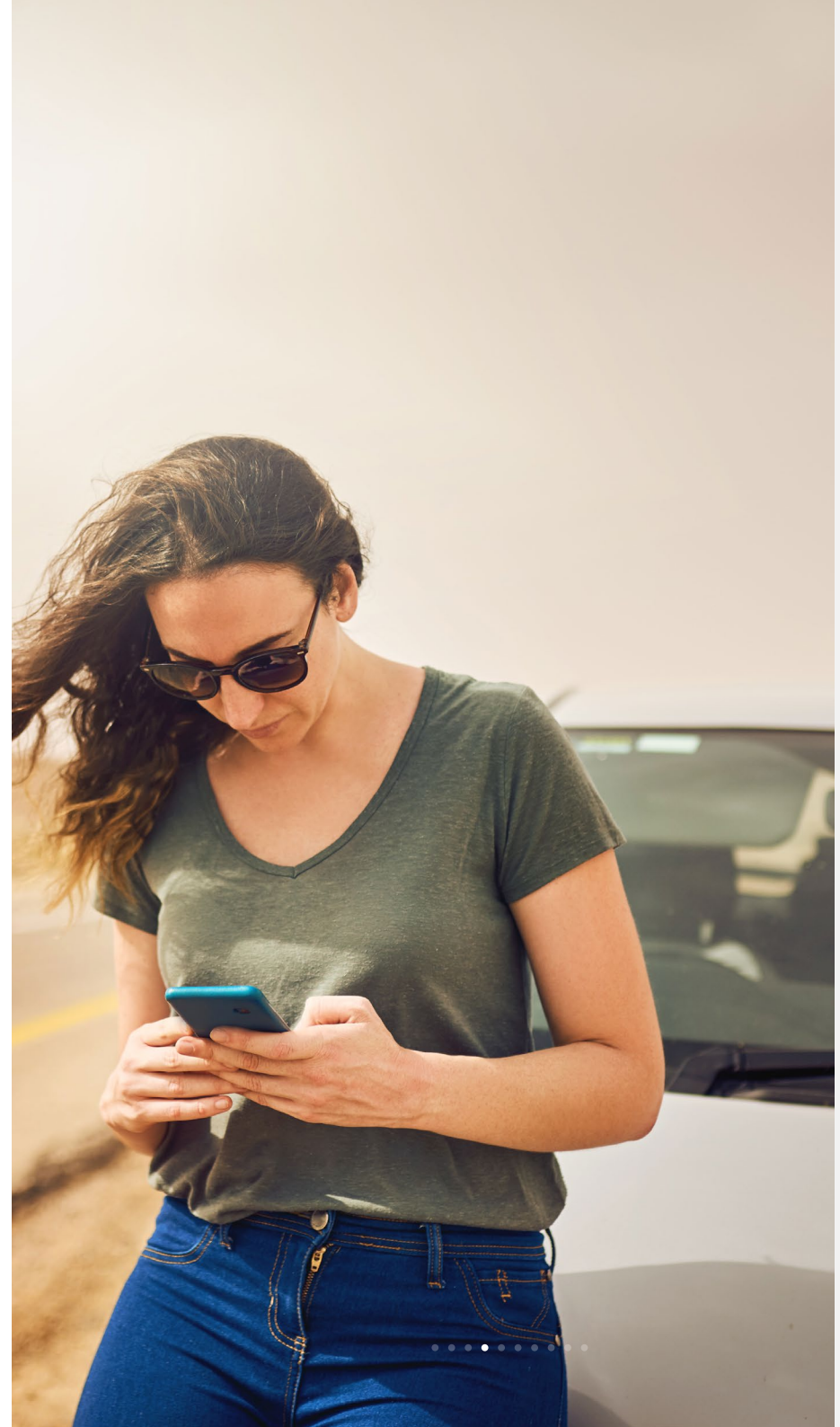
## COMPREHENSIVE COVER FROM RESULTANT DAMAGE

You will have cover if an insured component of your car is damaged by the mechanical breakdown or electrical failure of another damaged component that is not insured by our warranty cover.



## CONSUMABLES

You will have cover for consumables necessary as an element in a warranty claim, such as oil and fluids.



# Important conditions for Vehicle Warranty

## Qualifying criteria

### TO QUALIFY FOR OUR COMPREHENSIVE VEHICLE WARRANTY, YOUR CAR MUST:



Be comprehensively insured with Discovery Insure.



Be less than 10 years old.



Have driven less than 250 000 km.



Have an up-to-date service history.

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## Waiting period waiver

We apply a three-month waiting period if there is a gap between the end of the vehicle manufacturer's warranty and the start of your Discovery Insure Vehicle Warranty.

You can have this waiting period waived if you complete and pass the 110-point vehicle functionality check at your nearest Bosch service centre or Discovery Drive Centre. You will have full warranty cover from the date of completing the check if you passed it.



# Vitality Drive rewards for driving well

*Vitality Drive is Discovery Insure's unique driver-behaviour programme that rewards you for driving well.*

Get up to 50% off yearly service and maintenance costs, limited to R5 000 spend

**VITALITY DRIVE STATUS**  
**DISCOUNT %**  
 Up to R5 000 spend

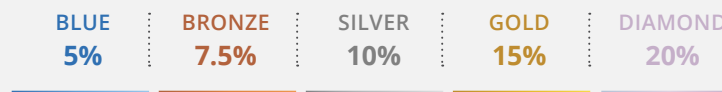


Plus, you can double your discount up to 100%, limited to R5 000 spend, if you service your car at any **Motus Network** or **Bosch dealership**.

With over 270 dealerships in South Africa, servicing your car within our discounted network has never been this easy.

You also qualify for up to 20% off your servicing costs at Bosch dealerships for any spend exceeding the R5 000 limit.

**VITALITY DRIVE STATUS**  
**DISCOUNT %**  
 Above R5 000 spend at Bosch



MOTUS is South Africa's leading automotive group, with unrivalled scale and scope in South Africa and internationally.

# Example: Why you need Discovery Insure Vehicle Warranty



Gary bought a new car in 2017 that came with his manufacturer's warranty cover, giving him mechanical breakdown and electrical failure cover for three years or 36 000 km.

He drives an average 15 000 km a year and so his warranty cover expired in 2019. As a result, he does not have any cover for sudden and unexpected mechanical breakdown and electrical failure of his vehicle because his comprehensive vehicle insurance does not cover this.

*Gary needs to take out an extended warranty plan and it is important for him to understand the difference between a service, maintenance and warranty plan:*



## SERVICE PLAN

This covers all the costs involved with the regular, specified servicing of a vehicle.



## MAINTENANCE PLAN

This plan covers everything covered by a service plan as well as the replacement of items damaged or worn out through wear and tear.



## WARRANTY PLAN

This provides cover against **unexpected mechanical breakdown and electrical failure** of the critical components of a vehicle. It is recommended that this plan be bought right before the vehicle's manufacturer warranty has expired to prevent a gap in cover. However, this plan can also be bought once the vehicle's manufacturer warranty has already expired.

Gary can choose to extend his warranty with his vehicle manufacturer's branded warranty cover; however, this cover is very expensive. Another option is to extend it with an insurer. He decides to compare the Discovery Insure Vehicle Warranty with Insurer A's warranty extender.

He considers what would happen if his vehicle's engine suddenly failed. The replacement cost of his engine would be R100 000.

### DISCOVERY INSURE VEHICLE WARRANTY

Our Vehicle Warranty provides Gary with comprehensive cover with no cover limits. Our clients pay a flat excess of their choice at claims stage.

Therefore, we will cover the full R100 000 subject to a R3 000 excess of Gary's choice, giving him peace of mind that he will only pay R3 000 in the event of a claim.

**VS**

### INSURER A'S WARRANTY EXTENDER\*

Insurer A's warranty extender covers engines, but there are cover limits for each vehicle component. The cover limit for engines on his plan is R30 000 with no excess payable.

Therefore, the insurer will pay R30 000 and Gary will have to pay the remaining R70 000, making the amount payable in the event of any claim extremely uncertain and often unaffordable.

\*This information is not related to a particular insurer and is used for illustrative purposes only.

## This brochure is a summary of

the benefits offered by Discovery for car and home insurance. Speak to your financial adviser about the full range of Discovery Insure products or visit

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