

# Discovery Insure Vehicle Warranty

# Terms and Conditions

# Introduction

**Discovery Insure Vehicle Warranty** covers the cost of repairing your vehicle following mechanical breakdown or electrical failure. This product is available on all vehicles that have comprehensive insurance with Discovery Insure where the benefit has been selected. The benefit will be billed with your monthly insurance premium in advance. This brochure together with the Plan Guide, Plan Schedule, Benefit Limit Annexure and Excess Annexure form the contract of cover for this benefit.

## Definitions



**MECHANICAL BREAKDOWN OR ELECTRICAL FAILURE** means the breaking or burning out of any of the components listed in Components covered, because of a mechanical or electrical failure that causes the component to suddenly stop functioning, needing repair or replacement.



**COST OF REPAIR** means the usual and reasonable charges for components or labour to repair or replace the covered components.



**EMERGENCY REPAIRS** means where you had to have minor repairs done due to an unexpected event requiring immediate attention, to prevent further loss or damage and to get mobile after hours, on weekends or public holidays.



**PREVENTATIVE MAINTENANCE** means the replacing or repair of worn parts to avoid or prevent mechanical or electrical failure.



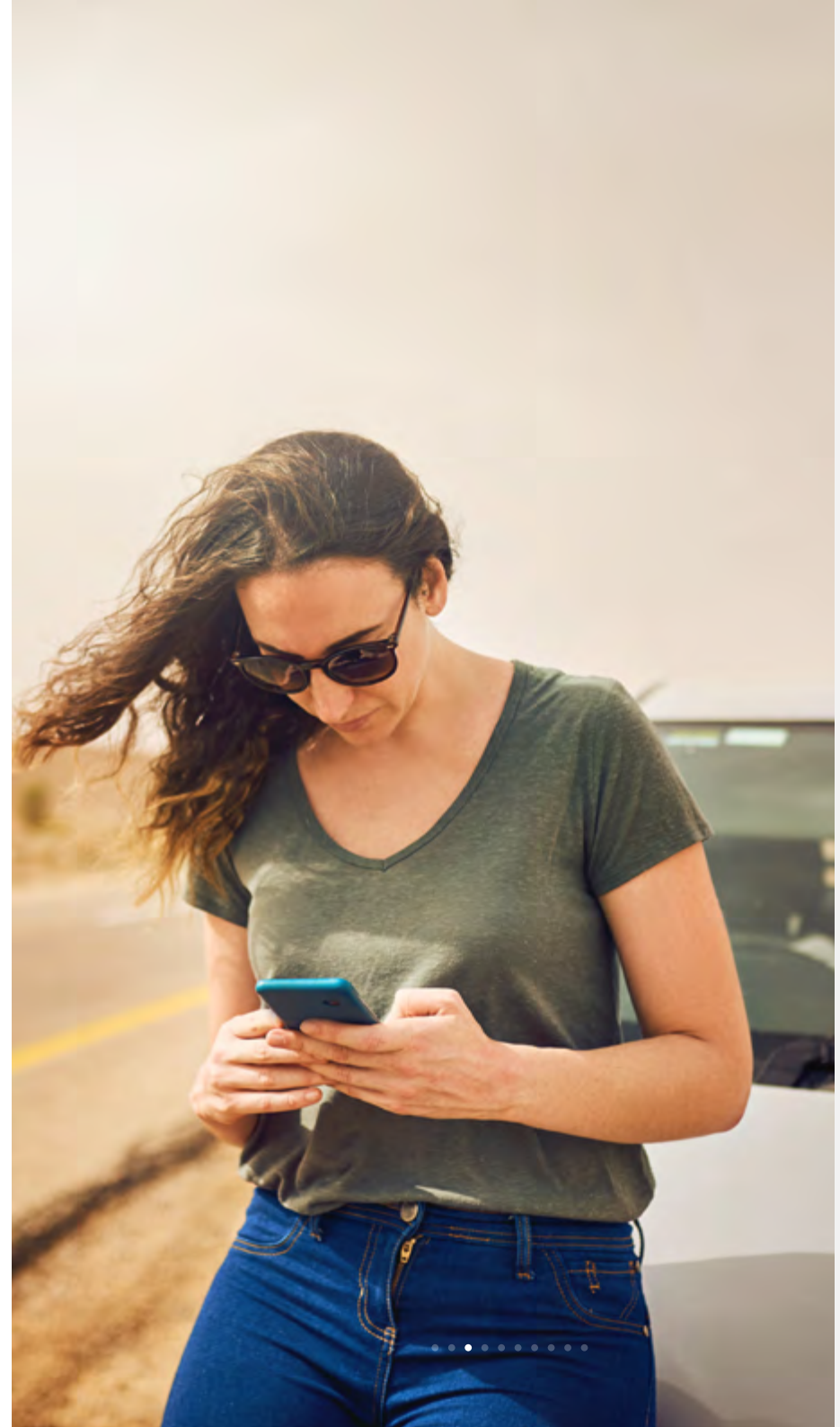
**SCHEDULE OF BENEFITS** indicates the list of components and parts that are covered and may not in all instances cover the full replacement value.

## Conditions of cover

- The vehicle must have less than 250 000 km driven at inception of the benefit.
- The vehicle must be less than nine years old from date of first registration at inception of the benefit.
- A three month waiting period will be applied if there has been a gap between the end of the manufacturer's warranty and the start of Discovery Insure Vehicle Warranty.
- You can complete a Bosch 110-point check to waive this waiting period.
- The Bosch 110-point check costs R600 (including VAT) and will be for your own cost unless otherwise specified. If any part on the vehicle fail the check, your policy will exclude this part and all related parts until you can prove that the failed part has been fixed by a Motor Industry Workshop Association (MIWA) or a Retail Motor Industry (RMI) approved dealer.
- Your vehicle must have a full service history in line with the vehicle manufacturer guidelines at inception of the cover and must continue to be serviced for the duration of this cover according to the manufacturer's specifications and requirements. You have leeway of 1 500 km or 30 days of the service due date, whichever occurs first.
- All services must be done at a Retail Motor Industry (RMI) approved organisation or the Motor Industry Workshop Association (MIWA).
- This warranty cover cannot be transferred to another policyholder.

# Your **responsibilities**

- You need to notify us if the vehicle reaches the maximum mileage of 250 000 km or is over 10 years in age from the date of first registration. The warranty cover will no longer apply to vehicles where either of the aforementioned are true.
- You need to notify us of any changes to your circumstances or to your vehicle that may influence our decision on whether to provide you with cover or the premium amount that may be charged.
- You must take reasonable and necessary steps to prevent or minimise damage to your vehicle. This includes complying with the manufacturer's recommendations and maintaining the vehicle in a good condition, including preventative maintenance of your vehicle.
- When you become aware of a potential problem on your vehicle, you must protect your vehicle from further damage by not continuing to operate the vehicle if doing so can cause further damage claim, such as oil and fluids.
- You must supply us with any documents we need to process a claim.
- You must report all claims to us and take the vehicle to an M-Sure Financial Services (Pty) Ltd repairing dealer within seven days of becoming aware of the mechanical breakdown or electrical failure otherwise the claim will not be accepted.





# Claims process

*Your claim should be registered with Discovery Insure by contacting us on 0860 751 751. All warranty claims are administered by M-Sure. Once we validated your cover (premium paid, the cover is in place for the incident date and the waiting period has expired), the claim will be administered by M-Sure on behalf of Discovery Insure.*

M-Sure will advise on a destination that your vehicle to be assessed within their repair network. The repairing dealer will be required to establish the nature of the mechanical breakdown or electrical failure and will contact the M-Sure claims office for authorisation to continue with the repairs.

If you repair the vehicle at a repairer outside of this network, you will be responsible to pay an additional excess of R1 000.

When the repairs are complete, you will need to pay the excess amount as shown in your Plan Schedule to the repairing dealer. The balance of the invoice will be paid to the repairing dealer directly by M-Sure.

The maximum amount that we will pay for each incident is up to the sum insured of the vehicle. If the claimed amount is more than the sum insured, you will have two options:



## OPTION ONE

You can choose to continue the repair at the M-Sure approved repairer and pay the balance of the claimed amount that is more than the sum insured. The warranty benefit will then remain active for your vehicle.



## OPTION TWO

You can choose not to continue with the repair at the M-Sure approved repairer. We will pay 100% of the sum insured value to you in cash. The warranty cover for the vehicle will then be removed from your plan until the Bosch 110-point check is done and passed at your own cost.

We still give full claims services within the borders of South Africa. If a valid claim occurs outside the borders of South Africa, we will pay for the cost of returning the vehicle to South Africa as shown in the Benefit Limit Annexure.

If you choose to repair the vehicle in another country, the cost of the repair will be paid in the same way as if the repair would have been covered in South Africa. You will need to submit a line item repair invoice, which details each of the parts replaced and the hours of labour. We will validate the claim and you will be reimbursed an amount that is equivalent to the cost of repairing that vehicle in South Africa (if the invoice is lower

than the South African repair cost, you will be reimbursed the invoice amount). We do not guarantee any work that is conducted at a repairer across border. In addition, we will not cover any resultant damage from this work.

We will only cover consumables such as oil and fluids when necessary as an element of an authorised warranty repair.

Where an insured component is damaged by the mechanical breakdown or electrical failure of a component that is not covered, we will only pay for the repair or replacement of the damaged insured component.

# Value added benefits



## CAR HIRE

This benefit is available as an optional benefit on Discovery Insure Vehicle Warranty at an additional premium. The car hire benefit will operate in the same way and you will get access to the same benefits in line with the car hire benefit for Discovery Insure comprehensive vehicle insurance.



## CAR HIRE EXTENDER

This benefit is available as an optional benefit on our vehicle warranty for an additional premium. You will get access to the same car hire extender benefit in line with the Discovery Insure comprehensive vehicle insurance car hire extender benefit.



## WEAR-AND-TEAR COVER

Wear and tear is defined as the ongoing weakening of an insured component, which results naturally from use and/or age. In the event of failure as a result of wear and tear, the amount claimable will be 100% of the Cost of Repairs subject to the excess as described under cover available above.

This is included automatically in the warranty product



## EMERGENCY ASSISTANCE

Emergency assistance on the motor plan extends to the warranty cover. Please refer to the Plan Guide for details on this.



# Schedule of benefits

Component	Parts covered
Air-Conditioner	Compressor and clutch pulley only
Alarms and Immobilisers	Original manufacturer fitted unit only
Braking System	Brake booster, master cylinder, wheel cylinders, callipers, ABS control unit and sensors, electronic park brake mechanism,
Cambelt Failure	Cambelt and tensioner
Casings	Engine block, cylinder head, gearbox and differential and drive unit casings and inlet and exhaust manifolds are covered in the event of damage being brought about by the failure of an insured component
Central Locking	Pump and door actuator only, excluding electrical failures
Clutch	Master and slave cylinder, clutch plate, pressure plate, flywheel, release bearing and clutch fork, dual mass flywheel
Cooling System	Water pump, welsh plugs, thermostat and oil coolers
CV Joints	Constant velocity joints, excluding rubber boots
Cylinder Head Gaskets	
Differential	All internal components
Differential Lock	All internal components
Drive Pulleys	Crankshaft, camshaft, tensioners and jockey pulleys are covered in the event of Mechanical Breakdown
Electric Mirrors	Motors only
Electric Motors	Sunroof and window winder motors excluding winder mechanism assembly
Electrical Components	Alternator, starter motor (including ring gear) and windscreen wiper motors, excluding relays and switches
Electrical Winch	Electric motor only (applicable to 4x4 vehicles only)
Electronic Ignition	Coil and distributor, excluding HT leads, spark plugs and suppressors
Emission Control	Catalytic converter. Component failure only
Engine	All internal components, excluding decarbonisation and blown cylinder head gaskets

# Schedule of benefits

Component	Parts covered
Entertainment System	Original manufacturer fitted radio and CD player, excluding speakers
Free Wheel Hubs	Complete units (applicable to 4x4 vehicles only)
Fuel System	Mechanical and electrical fuel pumps, injectors, airflow meter lambda probe, air sensor, fuel distributor, throttle body and pressure regulator
Gearbox	Manual transmission: All internal components, plus gear lever and linkages
	Automatic Transmission: All internal components, plus torque converter, gear lever and linkages
GPS Navigation System	Original manufacturer fitted navigation display unit and navigation control module
Management System	Engine and transmission management control unit, sensors and solenoids and EGR valves
Phone System	Microphone and head unit (original manufacturer fitted only)
Prop Shaft (Drive Shafts)	Prop shaft, universal joints, centre bearing and couplings, excluding tube and balancing
Radiator	Radiator, including heater radiator
Steering Mechanism	Column shaft, bearings and joints, internal components of the rack and pinion, steering box, tie-rod ends power steering pump and reservoir, steering lock, excluding rubber boots
Suspension	Upper and lower wishbones with associated ball joints, bushes and springs, including pneumatic suspension
Transfer Box	All internal components, including gear lever and linkages
Transponder Key	Original manufacturer fitted unit only and Mechanical Breakdown only, excluding Electrical Failures and software downloads
Turbo or Compressor Assembly	Factory approved fitment only, boost control valve and intercooler
Viscous and Electric Fans	Engine cooling only
Wheel Bearings	Front and rear

# Exclusions

The following are not covered under this benefit:

- Components that were broken or had failed before the policy started.
- Repairs that have not been authorised by us.
- Any repairs if the odometer is not working or has been changed in any way or has been disconnected or replaced without our written approval.
- Damage resulting from oil leaks or for oil leaks themselves.
- Damage to drive shafts or steering racks as a result of damaged rubber boots.
- Damage caused by incorrect fuels or lubricants, unreasonable use, improper servicing or malicious damage.
- Damage caused by a road accident or any accidental damage.
- Damage to vehicles that have been altered in any way from the manufacturer's specifications,
- Any components that are not listed under schedule of benefits.
- Any components that are still covered by the manufacturer's or supplier's warranty at the time of the mechanical breakdown or electrical failure.
- Damage to all electrical wiring, including damage as a result thereof.
- 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, consumables and the like.
- Costs or expenses that are covered under the comprehensive vehicle insurance plan.
- Electric vehicles (Hybrids are covered but are subjected to our standard covered parts list).
- Any rebuilt vehicles (Code 3) or demolished vehicles (Code 4).
- Vehicles used for commercial use are not covered under this warranty.
- If your vehicle is hired out or used for reward.
- If your vehicle is used for motor racing, rallies, speed trials, track days or other contests.
- While your vehicle is in the custody and control of the motor trade for any purpose other than overhaul, upkeep or repair.
- If your vehicle is used as an armed response, armed reaction, paramedic or reservist vehicle or any other law enforcement activities.
- If your vehicle is used or modified for commercial or trade purposes including commercial travelling, couriers or carrying commercial goods.
- Damage caused directly or indirectly as a result of modifications to the engine to enhance performance of the vehicle i.e. the warranty will not provide any cover if the engine has been modified.
- For prior damage unless the event that caused the prior damage is a valid claim registered separately.
- Modified vehicles (including turbo conversions).
- Parts that form part of an official recall campaign are not covered.
- Parts that failed due to defective design or manufacture.



# Car servicing and maintenance cost discount for Discovery Insure Vehicle Warranty clients

If you have added Discovery Insure Vehicle Warranty on your Discovery Insure plan, you can **get up to 50% off when you take your vehicle servicing or maintenance, based on your Vitality Drive status. This discount is limited to R5 000 spend.**

## VITALITY DRIVE STATUS DISCOUNT %

(Up to R5 000 spend)



## Plus, you can double your discount up to 100% based on your Vitality Drive status

for any servicing or maintenance costs at any **Motus Network or Bosch dealership.**

When your discount is doubled at these selected dealerships, the discount is also limited to a **spend of R5 000.**

## VITALITY DRIVE STATUS

DISCOUNT % at Motus/Bosch

Dealerships (up to R5 000 spend)



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

## Note:

- You must have the Vehicle Warranty optional benefit and Vitality Drive active on your Discovery Insure plan to qualify for this servicing and maintenance discount.
- We will use your Vitality Drive status at the time of servicing or maintenance.
- The discount may be used on vehicles that qualify for the Vehicle Warranty only.
- You can go to any Motor Industry Workshop Association (MIWA) dealer to complete your service and receive your up to 50% discount.
- To get your up to 50% discount, you must submit your invoice from the MIWA dealer to us to process the discount which we will pay to you as a cash back (if you do not go to a Bosch or Motus dealership).

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