



NEDBANK
INSURANCE

MyCover Comprehensive Warranty terms and conditions

see money differently

This policy is underwritten by Nedgroup Insurance Company Limited Registration No 1993/001021/06. A licensed and designated insurer and an authorised financial service provider (FSP 41104).

Contents



Introduction

1



Definitions

2



General conditions

3



General exclusions

4



Eligible vehicles

5



Benefits

6



Compensation limits

7



Introduction

1

At Nedbank Insurance, we offer cover and insurance expertise you can bank on. We believe in partnering with our clients to ensure peace of mind and to avoid financial hardship wherever possible.

MyCover Comprehensive Warranty covers the cost of repair and replacement due to any of the following:

- mechanical breakdown – an unforeseen failure of any of the mechanical components specifically listed under the ‘Benefits’ section, for eg. engine and gearbox; or
- electrical breakdown – an unforeseen failure of any of the electrical components specifically listed under the ‘Benefits’ section, for eg. entertainment and GPS navigation systems.

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This document describes the policy terms and conditions and explains how your policy works.

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For Policy administration, Claims reporting or any administration queries.

You have the following options:

- 1 Log onto the Nedbank Money app. It's Convenient. Easy. Secure.
- 2 Email us at insurance@nedbank.co.za
- 3 Call us on 0860 333 111

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PG 3



Definitions

you and your	The person or entity shown on the schedule as the insured.
us, our and we	Nedgroup Insurance Company Limited – reg no 1993/001021/06, a licensed financial services provider (FSP 41104).
your last known address	Your postal or email address that you have given us to receive our communications.
schedule	The annexure forming part of this policy that has your personal details and includes the vehicle description, insurance period and the premium payable.
policy start date	The date on which the policy begins and cover becomes effective.
renewal date	The first day of a new period of 12 consecutive months of cover, as shown on the schedule.
effective date	The date on which a change to the policy becomes effective.
excess	The amount that you must pay if you claim against the underlying policy.
vehicle	Any car, light delivery vehicle, trailer or caravan described in your schedule.
light delivery vehicle	A light delivery vehicle (including a panel van or double cab) not more than 3 500 kg in gross vehicle mass.
caravan	A vehicle (other than a trailer) that is not self-propelled and is made or adapted to be towed by a self-propelled vehicle.
trailer	A vehicle (other than a caravan) that is not self-propelled and is made or adapted to be towed by a self-propelled vehicle with a carrying capacity not more than 750 kg.
motorcycle	A motorcycle, scooter, scrambler or quad bike.

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PG 4



vehicle sharing	The acceptance of payment for giving lifts to passengers, when it is part of a vehicle sharing agreement for social or commuting, provided that: <ul style="list-style-type: none">• the passengers are not being carried in the course of a passenger-carrying business; and• the total payments received for these journeys do not involve any element of profit.	1
countries	South Africa, Namibia, Lesotho, Botswana, Eswatini, Zimbabwe, Zambia, Malawi and Mozambique.	2
claim	Any request for compensation, whether or not any amounts were established for the claim.	3
insured person	The owner of the vehicle at the time the policy is taken up.	4
private use	When the vehicle is used for: <ul style="list-style-type: none">• social and domestic purposes;• pleasure; and• journeys between home and work (your place of residence and permanent place of business).	5
roadworthy	The vehicle must be maintained according to the roadworthy requirements of the National Road Traffic Act, 93 of 1996 (as amended).	6
manufacturer	The entity who manufactured or supplied the vehicle, as specified on your schedule.	7
licence	A valid driving licence in compliance with legislation of the specific country where the vehicle is used at the time of any loss or damage. (A person who is learning to drive must comply with legislation concerning learner drivers.)	
cost of repair	The usual and reasonable charges for the parts and labour needed to repair your vehicle.	
authorised repairer	An accredited and authorised repairing dealer registered with us.	
authorised dealer	<p>Extended: an authorised repairing dealer appointed by the manufacturer to sell new and/or used vehicles marketed from time to time by the manufacturer, also appointed to service and repair the vehicle when needed.</p> <p>Pre-owned: an accredited authorised repairing dealer registered with the Innovation Group Approved Panel.</p>	

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PG 5



current trade value	The average price that a motor dealer will pay for a pre-owned vehicle at the date of claim.
mechanical breakdown	The unforeseen failure of any of the components specifically listed under the 'Benefits' section because of mechanical and/or electrical failure, causing a sudden stoppage of their functions needing repair and/or replacement.
spare parts	<p>Original spare parts: Replacement spare parts produced by, on behalf of or under the instructions/order of an OEM and according to specifications and production standards provided by the OEM, as well as those spare parts distributed by the OEM or any other authorised distributors of the OEM or marked with the OEM's trademark.</p> <p>Non-original spare parts: Spare parts that carry a manufacturer warranty and are legitimate and traceable for sale in the aftermarket, but that are not original spare parts. Non-original spare parts exclude counterfeit spare parts and all illegally sourced spare parts.</p>
major component	The component with the highest liability limit in the case of numerous failures leading to a single claim.
normal wear and tear	The deterioration through the use or age of your vehicle that does not lead to actual mechanical failure.
fair wear and tear	The deterioration through the use or age of your vehicle that results in actual mechanical failure.
independent service providers (ISP)	All dealers and motorbody repairers who are not an approved dealer or approved motorbody repairer.
OEM	The original equipment manufacturer and any legal person over which the manufacturer has direct or indirect control and includes an importer of motor vehicles.

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PG 6

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General conditions

1 Basis of this policy

This policy, the schedule, our correspondence to you, your application for insurance and any statement (written or spoken) that you make or that is made on your behalf, forms the contract between you and us.

2 Cover provided by this policy

We will provide cover under this policy only if we have received your premium as set out in section 4 below.

3 Period of this policy

3.1 Monthly paid policies

The period of this policy is initially the period from the start date of this policy, as shown on the schedule, to the last day of the calendar month in which the start date occurs. After that, the period of this policy will be one calendar month.

Your cover start date is indicated on the schedule and it is valid until:

- 3.1.1 you stop paying your premiums;
- 3.1.2 you or we cancel your policy;
- 3.1.3 your vehicle is sold or written off;
- 3.1.4 your vehicle reaches 300 000 km on the odometer; or
- 3.1.5 the maximum benefit under your policy is reached, whichever happens first.

3.2 Annually paid policies

The period of this policy is initially the period from the start date of the policy, as shown on the schedule, to midnight on the day before the start date of the following year.

Your cover start date is indicated on the schedule and it is valid until:

- 3.2.1 you stop paying your premiums;
- 3.2.2 you or we cancel your policy;
- 3.2.3 your vehicle is sold or written off;
- 3.2.4 your vehicle reaches 300 000 km on the odometer; or
- 3.2.5 the maximum benefit under your policy is reached, whichever happens first.

4 Premium payments

4.1 Monthly premium payment by debit order

- 4.1.1 You must pay your premium by debit order every month before the beginning of the month to which your cover applies. If you pay by debit order, we will present your debit order to your paying agent on the date shown in the schedule.
- 4.1.2 If we do not receive your premium by that date, we will present your debit order again and collect it together with your debit order for the next month.
- 4.1.3 If we cannot collect the outstanding amount, your policy will end on the last day of the month for which we have received your premium.

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PG 7



4.2 Annual premium payment by debit order

4.2.1 You must pay your premium every year by debit order before the beginning of the year to which cover applies. The year does not have to start in January – it can start in any month of the year. We will present your debit order to your paying agent on the debit order date shown on the schedule.

4.2.2 If we do not receive your premium by this date, we will present your debit order again and collect it no later than 31 days from the first collection.

4.2.3 If we cannot collect this debit order, this policy ends on the last day of the annual period for which we have received your premium.

4.3 Annual payment by electronic funds transfer (EFT)

If you pay your premium yearly by electronic funds transfer (EFT), you must pay the premium to us by the start date or renewal date of your policy. If we do not receive your premium within 31 days from the start date, your policy ends on the last day of the annual period for which we have received your premium.

4.4 Premium increases

We reserve the right to increase the premium once a year by giving you 31 days' written notice to your last known address, as shown on the schedule.

4.5 Changes to banking details

You must notify us of any change in your banking details at least 10 days before the next premium is due.

5 Changes to this policy

We may change this policy by giving you 31 days' written notice of the changes at your last known address, as shown on the schedule.

6 Cancellation

You can cancel this policy at any time. We can cancel this policy by giving you 31 days' written notice of the cancellation at your last known address.

7 Claims

7.1 How to claim

7.1.1 You must tell us as soon as possible of any event that may result in a claim and whether any other policy that you have covers the same event.

7.1.2 You must give us full details of the event within 31 days, and all the documents we may need.

7.1.3 You must tell us immediately in writing if you become aware of any possible prosecution, legal proceedings or claim against you after an event.

7.1.4 You must report any claim event that involves theft or any other criminal act to the police within 48 hours of the incident.

7.1.5 You may not, without our written consent, admit liability, make an offer or promise to pay, or actually pay, for any event that may result in a claim.

7.1.6 You may not, without our written consent, agree to any partial payment or any settlement that any third party offers to you as compensation for loss, damage or liability that your policy covers.

7.1.7 You must get authorisation from us before any repairs may start and we may do further assessments before we authorise any repairs.

7.1.8 In the event of any damage, you must do everything you can to protect the vehicle from further loss or damage.

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PG 8



7.1.9 Our approved dealer may use non-original spare parts to repair the vehicle, if they do not compromise the warranty and safety of the vehicle.

7.2 How we settle claims

We may settle your claim in any one or more of the following ways:

7.2.1 Repairing

7.2.2 Replacing

7.2.3 Paying cash

7.2.4 Any combination of these

The limit is the amount shown on the schedule minus any excess, if applicable.

If we replace or repair, we will do so under reasonable circumstances, and will use our preferred suppliers or repairers.

Before we finalise or settle any claim, we may ask you to sign an agreement of loss.

7.3 Right to repair

Although we recommend the use of approved dealers, you may choose an independent service provider to repair your vehicle, but you will have to pay them for any expenses we don't cover. **Please note:** It remains your responsibility to ensure the independent service provider you have chosen is approved by your vehicle manufacturer to make repairs to your vehicle.

We do not have any recourse against your selected independent service provider. You will therefore need to sign a disclaimer removing us from any liability and responsibility towards any escalation you may have against the independent service provider. The independent service provider will have to carry full liability and risk for any work completed on your vehicle; we will therefore not be held liable for any loss of warranty linked to the vehicle and/or quality of workmanship by your preferred independent service provider.

7.4 Our rights after an event that may lead to a claim

7.4.1 You must allow us or our appointed agent to enter any premises required and to take possession of any damaged insured property.

7.4.2 You must give us all the information and help that we need. We may also take over the recovery, defence or settlement of a claim and handle it in your name.

7.4.3 We may, at any time, give up control of any defence, settlement or proceedings and pay you the full amount of our liability, or any lesser amount for which the claim can be settled. If we do so, we will no longer have any further liability.

7.4.4 If this policy insures you and any other person, we may give any compensation to the other person and we will no longer have any further liability.

7.5 Time limits

7.5.1 If we reject your claim or dispute the claim amount, which we will communicate to you in writing, you may, within 90 days from the date of our communication make written representations to us.

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7.5.2 If we still reject your claim or dispute the claim amount, you may start legal proceedings against us. You must do this within 180 days from the date on which we communicated your written representations.

7.5.3 We are not liable after 12 months from the date of the event that resulted in the claim, unless the claim is:

7.5.3.1 the subject of pending court action or arbitration; or

7.5.3.2 for amounts for which you may become legally liable.

7.6 **No premium refund for an item or event if a claim is settled**

If we compensate you for a claim, we will not refund any premium for the remainder of the period of your cover for that event or item.

7.7 **Fraudulent or wilful acts**

You will lose all rights to claim under this policy if:

7.7.1 a claim or any part of it is fraudulent or if you or anyone acting on your behalf uses any fraudulent means to benefit from this policy;

7.7.2 a claim happens due to a deliberate, wilful or intentional act committed by you or with your involvement, or by anyone acting on your behalf or with the involvement of anyone acting on your behalf;

7.7.3 the claim information is untrue or the documents to support your claim are fraudulent; or

7.7.4 you or anyone acting on your behalf exaggerates the extent of the claim.

8 **Duty of care**

You must take all reasonable precautions and care to prevent or minimise loss, damage, death, injury or liability.

We recommend using our authorised dealers, but you may choose an independent service provider within the limitations of the right to repair above.

9 **Your rights**

You (in this paragraph meaning the names set out in the schedule) may not cede or assign your rights or obligations to another person. No other person may make a claim against us.

The rights you enjoy under your policy are in addition to any contractual rights under statute or common law and do not detract from these latter rights.

10 **Other insurance**

If a claim is payable under this policy and under any other policy, we will pay only our proportional share of the claim.

11 **Disclosure of information that affects the risk**

For this general condition, the term 'you' includes any person acting on your behalf.

We may declare the whole or any part of this policy invalid if you:

11.1 have not given us all the details that affect the risk; or

11.2 have misrepresented or misdescribed any details that affect the risk.

You must tell us immediately of any change in the risk. If the risk changes, then we may change the cover and premium from the date of the change. If you do not tell us about any material changes in the risk, we will be entitled to cancel the policy or reject any claim that occurred after the change in the risk.

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PG 10

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12 Excess

The excess is the amount you must pay before we can settle a claim. Our compensation is limited to the amount shown on the schedule, minus any excess. Your schedule shows when you have to pay an excess.

If the excess is based on a percentage of the loss or damage, the percentage will be applied to the amount of the loss or damage that has happened.

13 Jurisdiction and currency

This policy is valid within the Republic of South Africa only, and is subject to the jurisdiction of the courts of the Republic of South Africa and South African law applies. All payments will be made in rands.

14 Your right to privacy and sharing of your information

14.1 Sharing of information

- 14.1.1 To combat insurance fraud and to determine and properly evaluate risks, the South African Insurance Association (SAIA) has created a shared database for storing insurance information of policyholders. We will store your information in the shared database to verify any underwriting information against legally recognised sources or databases.
- 14.1.2 Fighting insurance fraud will benefit you, because fraud has an enormous effect on the short-term insurance industry. It affects the evaluation and determination of risks by insurers, and it affects you directly as it leads to higher premiums. We are serious about combating fraud and about the fair evaluation of risks, because we want to keep your premium as fair and competitive as possible.

14.2 Your right to privacy

- 14.2.1 Your privacy is important, and we will use all reasonable efforts to ensure that any information, including personal information (like your name, physical address, ID number or phone number), that you give us or that we collect from you or third parties is processed, transferred and stored in a secure manner.
- 14.2.2 We may, however, process your personal information (as defined in section 1 of the Protection of Personal Information Act, 4 of 2013, which act may sometimes change), including fingerprints, biometric personal identification details and photographs and through identity verification, to provide financial services and to detect and prevent fraud and money laundering. We may also send your personal information by electronic or other means for processing to third parties and foreign countries (if necessary) to deliver a financial service to you. You acknowledge that these countries may not have specific data privacy laws. If that is the case, we will enter into appropriate confidentiality agreements with these service providers based in the foreign countries.

14.3 Your authorisation to us

- 14.3.1 You acknowledge that, in the public interest, the sharing of information regarding claims and underwriting records by insurance companies is desirable as it enables them to assess risks fairly, issue policies and reduce the incidence of fraudulent claims. This will contribute to keeping premiums as low as possible.

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PG 11



- 14.3.2 You therefore give us permission to process and share your information for this policy for underwriting purposes or to validate a claim that you have made or that someone has made on your behalf in terms of this policy.
- 14.3.3 You give us permission to store your information in the shared database and use it as explained above.
- 14.3.4 You give us permission to give your information to any insurer or its agent.
- 14.3.5 You give us permission to verify any underwriting information against, and share it with, legally recognised sources or databases.

15 A person who deals on your behalf

You give up your right to receive compensation if a person who deals on your behalf does not comply with the conditions, exclusions or any other provisions of this policy if you claim.

16 Amendments to conform to law

You and we agree that any terms or conditions of this policy that go against any law will be changed to conform to the law.

17 Insurable interest

You may insure only items in which you have an insurable interest. You have an insurable interest in an item only if you stand to suffer a direct loss due to the insured item being lost or damaged.

18 Cooling-off period

You may cancel this policy within 14 days of the date you have received your policy documents. We will then refund any premium that you have paid during this period, if you have not submitted a claim and we have not compensated you under this policy.

19 Release of liability

It is expressly agreed and declared that we will have no liability or obligations under your policy if you do not fully comply with the terms and conditions of your policy.

20 Excessive claims

We have the right to cancel your policy if you submit excessive claims within your policy period. The cancellation will be done as explained in general condition 6 above.

21 Unavailable parts

If a part that is needed to repair the vehicle, or a third-party vehicle, is not available as a standard, ready-made part in South Africa, we will pay an amount equal to the value of the part at the time of the loss or damage, including reasonable cost to transport the part (not by air). We determine the value of the part according to the price in the most recent catalogue or price list for the vehicle.

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PG 12





General exclusions

We will not cover any loss, damage or legal responsibility that is caused by or results from or relates to any of the following:

1 Riots, wars, political acts, public disorder, terrorism or any attempted acts of this kind

- 1.1 Civil commotion, labour disturbances, riots, strikes, lockouts or public disorder, or any act or activity that is calculated or directed to bring about any of the above.
- 1.2 Wars, invasions, acts of foreign enemies, hostilities or warlike operations (whether war is declared or not) or civil wars.
- 1.3 Mutiny, military rising or usurped power, martial law or state of siege, or any other event or cause that determines the proclamation or maintenance of martial law or state of siege, insurrection, rebellion or revolution.
- 1.4 Any act (whether on behalf of an organisation, body, person or group of persons) calculated or directed to overthrow or influence any state or government or any provincial, local or tribal authority with force or by means of fear, terrorism or violence.
- 1.5 Any act calculated or directed to bring about loss or damage to further any political aim, objective or cause, or to bring about any social or economic change, or in protest against any state or government, or any provincial, local or tribal authority, or for the purpose of inspiring fear in the public, or any section of them.
- 1.6 Any attempt to perform any act referred to in 1.4 or 1.5 above.
- 1.7 The act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any event referred to in 1.1 to 1.6 above.

- 1.8 Any act of terrorism. An act of terrorism means the use or threat of violence for political, religious, personal or ideological reasons. This may or may not include an act that is harmful to human life. It could be committed by any person or group of persons, acting alone, on behalf of or with any organisation or government. It includes any act committed with the intention to influence any government or inspire fear in the public.

2 Events for which legislation covers the damage

Events for which there is a fund under the War Damage Insurance and Compensation Act, 85 of 1976, of South Africa or any similar act in any of the countries to which your policy applies.

3 Nuclear substances

Nuclear weapons material, ionising radiations or contamination by radioactivity from nuclear fuel or nuclear waste, or from the combustion of nuclear fuel, which includes any self-sustaining process of nuclear fission.

4 Nationalisation

Nationalisation, confiscation, commandeering, requisition, wilful destruction, forfeiture, attachment, impounding, seizure or preservation or any similar actions or processes by any court order, customs officials, police, crime prevention units, or lawfully constituted authority or officials.

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PG 13

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5 Liability by agreement

Any liability that you have because of an agreement you have entered into, unless you would have been liable if the agreement did not exist.

6 Indirect loss

Consequential or indirect loss unless otherwise shown to be included.

7 Sanctions

We will not provide cover and will not be liable to pay claims or to provide any benefit if it will expose us to any sanction, prohibition or restriction under United Nations resolution or trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America, irrespective of enactment in the jurisdiction where the benefit is provided.

8 Infectious or contagious disease

We do not cover death, injury, sickness, loss, damage, cost or expense, legal liability, or any consequential loss or damage caused by, arising, resulting from or in consequence of:

- 8.1 any infectious or contagious disease (of whatever nature or cause); or
- 8.2 any indication, fears or threat of a possible infectious or contagious disease (of whatever nature or cause),
- 8.3 irrespective:
 - 8.3.1 of where in the world the disease may exist or be feared to exist; or
 - 8.3.2 of whether or not a local, regional or governmental authority, including, but not limited to, the President of South Africa, has declared that an infectious or contagious disease exists locally, nationally or in any area or constitutes or has given rise to a national state of disaster or emergency.

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Specific exclusions

1 This policy does not cover any of the following uses of the vehicle:

- 1.1 Hiring out your vehicle.
- 1.2 Carrying passengers for hire or passengers who pay a fare (other than vehicle sharing to save fuel).
- 1.3 Driving instruction for reward.
- 1.4 Towing another vehicle for reward.
- 1.5 Racing of any kind, speed or other contests or trials, rallying or competitions involving timing.
- 1.6 Carrying explosives, hazardous substances or materials that require permission or permits from authorities.
- 1.7 Carrying more passengers or weight than the vehicle is licensed or designed to carry.
- 1.8 Being anywhere outside the Republic of South Africa.



- 1.9 Being in the possession, custody or control of a member of the motor trade, except for the purpose of maintenance or repair.
- 1.10 If the vehicle is a caravan or trailer, the vehicle is used in any business, trade or occupation or the carriage of any passengers.
- 1.11 Transportation of goods for trade purposes.

2 We will not cover the following:

- 2.1 Depreciation in value from repairs or otherwise.
- 2.2 Gradual damage (such as wear and tear, rust, mildew, corrosion, decay).
- 2.3 Rusting, damage or liability because of any event unrelated to a claim, unless the event relates to a separate valid claim and is in line with the terms and conditions of your policy.
- 2.4 Damage to tyres by the application of brakes or by punctures, cuts or bursts caused by road hazards, unless some other part of the vehicle is damaged at the same time.
- 2.5 Damage to the suspension system due to unevenness of the road or other surface or due to impact with such unevenness.
- 2.6 Damage to the vehicle resulting directly from the vehicle not being roadworthy.
- 2.7 Any pre-existing damage.
- 2.8 Any damage resulting from the fitting of experimental units or modifications other than those approved by the original vehicle manufacturer.

- 2.9 Any damage to beading or moulding or damage involving accessories, door mouldings, plastic, vinyl, hardened rubber trim parts, window moulding, lamps of any sort or any window panel.
- 2.10 Any damage caused by stickers or decals.
- 2.11 Any claims for repair, replacement or alterations not accompanied by a valid, fully completed and detailed VAT invoice.
- 2.12 Any work undertaken without our prior authorisation.
- 2.13 Loss or damage because of any water, foreign substances, incorrect or contaminated fuel, defective products or poor workmanship.
- 2.14 If you are using the vehicle while you are under the influence of intoxicating liquor or drugs, or your blood or breath alcohol concentration exceeds the legal limit.
- 2.15 If any other person is using the vehicle with your express or implied permission and, to your knowledge, is under the influence of intoxicating liquor or drugs or their blood or breath alcohol concentration exceeds the legal limit.
- 2.16 If you are using the vehicle and you do not have a licence to drive the vehicle, irrespective of where the vehicle is being driven.
- 2.17 If any person is using the vehicle with your express or implied permission and the person does not have a licence to drive the vehicle, irrespective of where the vehicle is being driven.
- 2.18 If that loss or damage is not defined under the 'Benefits' section or if that damage exceeds the limit of compensation under your policy.
- 2.19 Any vehicles that do not meet the vehicle eligibility criteria.

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- 2.20 If the vehicle is used for any purpose other than private use.
- 2.21 Any additional loss or indirect loss or damage of any kind.
- 2.22 Any damage caused by theft, hijacking, an accident, fire, malicious damage, misuse or neglect.
- 2.23 Any standard services and service parts needed during routine maintenance.
- 2.24 Any repairs if the odometer has been disconnected or tampered with.
- 2.25 Any oil leaks and/or damage caused because of it.
- 2.26 Any hoses, pipes, auxiliary belts, fan blades, CV rubber boots or dust covers.
- 2.27 Any refilling of the air conditioner.
- 2.28 Any loss of or damage to accessories or spare parts.
- 2.29 Any claim, unless you have complied with all your policy terms and conditions.
- 2.30 Any liability to any passenger or third party, including third-party vehicles, for loss, damage or personal injury.

- 2.31 Any towing services, irrespective of where the vehicle is located.
- 2.32 Any vehicle that has more than 300 000 recorded kilometers on the odometer.
- 2.33 Any components related to electric and/or hybrid vehicles.

If we decide that a claim is not covered because of anything stated in the exclusions, you must prove the opposite if you do not agree.

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Eligible vehicles

For the vehicle to be covered under the policy, your vehicle:

- must be a passenger, 4x4 or light commercial vehicle with a gross vehicle mass of less than 3 500 kg;
- must not be a motorcycle, a four-wheeled bike, a scooter, a caravan or a motorhome, a trailer, a rental vehicle or a boat;
- must not be a taxi, rental vehicle, exotic vehicle, rebuilt vehicle (code 3), modified vehicle or a vehicle used in any form of motoring competition or sport;
- must be roadworthy; and
- must be for private use only.

The vehicle must have a full-service history, according to the manufacturer's specification. If the vehicle does not have an up-to-date service history, you must service the vehicle at a registered dealer within 31 days of your policy start date. This service must be done at your own cost and in line with the manufacturer's specification for the age and kilometers of the vehicle at the time.

You must maintain your vehicle and keep it in a proper and efficient state.

Option 1 – Premium	To be eligible for Option 1 of this policy, your vehicle must be less than 10 years old from the manufacturer's year model and have less than 200 000 recorded kilometers on the odometer.
Option 2 – Basic	To be eligible for Option 2 of this policy, your vehicle must be more than 10 years old from the manufacturer's year model or have between 200 000 and 300 000 recorded kilometers on the odometer.

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Benefits

Your policy covers the cost of repair and replacement due to mechanical or electrical failure of the components listed in the table below during the policy term. We must authorise all repair work and we may carry out further assessments before we authorise any repairs.

We recommend using our approved dealers, but you can choose an independent service provider to repair your vehicle within the limitations of the right to repair as stipulated under general condition 7.3.

Components covered	
Engine	All lubricated components.
Gearbox	(Manual or automatic) All lubricated components (including the torque converter and flex plate).
Differential	All lubricated components.
Differential lock	All internal components.
Transaxle	All lubricated components.
Transfer box	All internal components.
Management system	Engine and transmission management control units, crankshaft sensor, camshaft sensor and lambda (O ₂) sensor only.
Turbo assembly	Original manufacturer-fitted turbo charger, intercooler and superchargers only.
Front-wheel drive unit	External driveshafts, couplings, hubs, bearings and drive flanges (for 4x4 vehicles only).
Casings	Engine block, cylinder head, gearbox, differential, drive unit, inlet and exhaust manifolds (if damage is caused by the failure of a covered component).
Electronic ignition	Distributor and coil packs.
Air conditioner	Compressor only.
Cooling system	Water pump, welch plugs, thermostat, thermo switch, and heater radiator only.

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PG 18

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Free wheel hubs	Complete unit (for 4x4 vehicles only).	1
CV joints	Excluding dust covers and rubbers.	
Prop shafts and drive shafts	U joints and centre bearings.	2
Steering mechanism	All internal components of the steering box or steering rack (including the power steering pump).	
Braking system	Master cylinder, servo unit, wheel cylinders and ABS control unit and all sensors. Vacuum pump on diesel vehicles only (excluding all friction materials).	
Fuel system	Mechanical and electrical fuel pumps, injectors, fuel injection control and sensor units (excluding all calibration and serviceable components and any incorrect or contaminated fuel).	3
Electrical components	Alternator, starter motor, front and rear windscreen wiper motors and electric window motors and electric seat motors.	
Electrical winch	Electric motor only (for 4x4 vehicles only).	4
Clutch	Clutch plate, pressure plate, clutch cable, clutch fork, master and slave cylinder, release bearing, pilot bearing, and flywheel (for mechanical failure only).	
Suspension	Upper and lower wishbones with associated ball joints, bushes and springs (for mechanical failure only).	5
Wheel bearings	All wheel bearings.	
Radiator	Engine cooling radiator only.	
Catalytic converter	Catalytic converter only.	6
Drive pulleys	Crankshaft, camshaft, tensioners and jockey pulleys (for mechanical failure only).	
Cylinder head gasket	Cylinder head gasket only.	7
Viscous and electrical fan	Engine cooling only.	
Central locking	Pump and door actuator only.	

Click on the right-hand-side icons to read other sections or return to the [Contents](#) page.

Electric sunroof motor and convertible roof motor	Original manufacturer-fitted units only.
Electric mirrors	Motor only.
GPS navigation system	Navigation display unit, navigation control module and navigation system wiring harness (for factory-fitted units only).
Entertainment system	LCD screen (10 inch or less), RF modulator, digital video disc player, compact disc player and power converter (for original manufacturer-fitted units only).
Phone system	Charger, cradle, microphone and speakers (for original manufacturer-fitted units only).
Transponder key	For manufacturer-fitted and functional failure only.
Alarms and immobiliser	For manufacturer-fitted units only.

Supplementary benefits	
Overfuelling	Engine failure because of overfuelling.
Overheating	Breakdown because of overheating.
Cambelt failure	Cambelt and tensioner (excluding routine maintenance).

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PG 20





Compensation limits

The limits of compensation for each individual component or supplementary benefit are as listed in the table below and include VAT.

If there are numerous mechanical or electrical failures because of the same incident, these will be treated as one claim. The limits of compensation per claim will be the sum of the limits for each component covered under your policy but may not be more than the limit of the major component.

You may claim as many times as you need to if you have an active policy. However, the sum of all claims must not be more than the current trade value of your vehicle.

Component/Benefit	Option 1 – Premium	Option 2 – Basic
Engine	R35 000	R12 500
Gearbox	R25 000	R8 000
Differential	R25 000	R8 000
Differential lock	R9 000	R5 000
Transaxle	R9 000	R5 000
Transfer box	R9 000	R5 000
Management system	R9 000	R5 000
Turbo assembly	R9 000	R5 000
Front-wheel drive unit	R6 000	R3 500
Casings	R6 000	R3 500
Electronic ignition	R6 000	R3 500
Air conditioner	R6 000	R3 500
Cooling system	R6 000	R3 500
Free wheel hubs	R5 000	R3 000
CV joints	R5 000	R3 000
Prop shafts and drive shafts	R5 000	R3 000

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PG 21



Steering mechanism	R5 000	R3 000
Braking system	R5 000	R3 000
Fuel system	R5 000	R3 000
Electrical components	R5 000	R3 000
Electrical winch	R5 000	R3 000
Clutch	R5 000	R3 000
Suspension	R5 000	R3 000
Wheel bearings	R5 000	R3 000
Radiator	R5 000	R3 000
Catalytic converter	R7 500	R3 000
Drive pulleys	R5 000	R3 000
Cylinder head gasket	R5 000	R3 000
Viscous and electrical fans	R3 000	R2 000
Central locking	R3 000	R2 000
Electric sunroof motor and convertible roof motor	R3 000	R2 000
Electric mirrors	R2 000	R2 000
GPS navigation system	R2 500	R1 500
Entertainment system	R2 500	R1 500
Phone system	R2 500	R1 500
Transponder key	R1 500	R1 500
Alarms and immobiliser	R1 500	R1 500
Overfuelling	R7 500	R3 000
Overheating	R7 500	R3 000
Cambelt failure	R5 000	R3 000

Cover under your policy is subject to the terms and conditions and exclusions.



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