



**NEDBANK
INSURANCE**

MyCover Dent and Scratch policy 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).

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Introduction

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 Dent and Scratch covers the costs of minor exterior dents and scratches including the cost of maintaining the interior of your vehicle.

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



To log a claim, check status of a claim and for any policy 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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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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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.
countries	South Africa, Namibia, Lesotho, Botswana, Eswatini, Zimbabwe, Zambia, Malawi and Mozambique.
claim	Any request for compensation, whether or not any amounts were established for the claim.
insured person	The owner of the vehicle at the time the policy is taken up.
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).
roadworthy	The vehicle must be maintained according to the roadworthy requirements of the National Road Traffic Act, 93 of 1996 (as amended).
manufacturer	The entity who manufactured or supplied the vehicle, as specified on your schedule.
cost of repair	The usual and reasonable charges for the parts and labour needed to repair your vehicle.
minor chip	A small stone chip in the clear coat and topcoat of your vehicle.
minor dent	A dent not exceeding 150mm in diameter, without your vehicle panel being ripped, perforated, or torn.
minor scratch	A scratch not exceeding 200mm in length or diameter on the clear coat and topcoat of your vehicle that does not extend over more than two body parts.

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minor windscreen chip	A windscreen chip not exceeding 16mm in diameter or a 10c coin.
minor windscreen crack	A windscreen crack not exceeding 100mm in length.
rim	The outer edge of a wheel holding the tyre.
mag wheel	A motor vehicle wheel made from lightweight magnesium steel.
pre-existing damage	Damage caused and identified before your policy start date, or damage identified during a previous claim that was not repaired at the time and cannot be claimed for in future.
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>
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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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 the maximum compensation limit 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 the maximum compensation limit 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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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. You can log onto the Nedbank MoneyApp and submit your claim.
- 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 act of theft or criminal act that may result in a claim as per our definitions of minor chips, dents or scratches 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 In the event of any damage, you must do everything you can to protect the vehicle from further loss or damage.
- 7.1.8 We reserve the right to inspect your vehicle or damage before we give authorisation.

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7.2 How we settle claims

In the event of a valid claim, we will settle your claim through a cash payment.

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

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

7.3 Right to repair

You may choose an independent service provider to repair your vehicle, but you will have to pay them in line with the limits of compensation. **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. 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.

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:

7.4.3.1 the subject of pending court action or arbitration; or

7.4.3.2 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.

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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.

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.

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.

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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.
- 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.

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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 Referral to a service provider

In the event you are unable to find a reputable service provider to carry out your repair, Nedbank Insurance can refer you to recommended service providers in your geographical area.

Although the service providers are recommended, you agree to fully indemnify and hold Nedbank Insurance harmless against any liabilities, claims, cost (on an attorney and own client scale), loss (including consequential loss) or damage incurred as a result of any agreement and workmanship between the service provider and yourself. Should you decide to make use of the services of any service provider you do so at your own risk. We suggest that you conclude an agreement with the service provider, setting out the rights and obligations of both parties involved.

21 Capturing of images

Nedbank Insurance is dedicated to making it convenient for clients to interact with us. For this product we will be utilising computer vision technology via image capture to aid with assessing and settling your claim.

It is important that high quality images are captured solely of the vehicle, tyre or rim. Please use our guided image capture process on the Nedbank Money App to capture eight images of the vehicle exterior and four images of the tyre and rim. To ensure quick claim assessment and settlement, please consider the following guidelines when capturing images:

- 21.1 Please ensure the vehicle you are taking a photo of is clear of any obstructions
- 21.2 Ensure there is sufficient lighting
- 21.3 Please be mindful of any shadows
- 21.4 Kindly draw focus to the vehicle you are capturing
- 21.5 Ensure the distance from the focus point is not more than 1.5 meters
- 21.6 Please ensure that your vehicle is washed and free of any dirt or debris to ensure accurate assessments
- 21.7 Please capture the images according to the correct positioning as per the guided image capture process on the Nedbank Money App

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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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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.

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 countries as defined.

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- 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 work undertaken without our prior authorisation.
- 2.12 Loss or damage because of defective products or poor workmanship.
- 2.13 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.
- 2.14 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.
- 2.15 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.
- 2.16 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.
- 2.17 Any vehicles that do not meet the vehicle eligibility criteria.
- 2.18 Any additional loss or indirect loss or damage of any kind.
- 2.19 Any damage caused by theft, hijacking, an accident, fire, malicious damage, misuse or neglect that exceed our definitions of minor dents, scratches.
- 2.20 Any loss of or damage to accessories or spare parts.
- 2.21 Any claim, unless you have complied with all your policy terms and conditions.

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- 2.22 Any liability to any passenger or third party, including third-party vehicles, for loss, damage or personal injury.
- 2.23 Any claim arising out of any contractual liability.
- 2.24 Any damage resulting in the replacement of any body panel or part.
- 2.25 Any loss or claim if there is misrepresentation, non-disclosure or incorrect description of any fact or circumstance, whether relating to your policy or your claim in terms of your policy.
- 2.26 Any loss or damage if your vehicle is used at any time during the period of insurance as a taxi or to transport passengers for reward or is hired out for reward.

- 2.27 Your vehicle is used for racing, rallies, speed or other contests or for any purpose relating to the motor trade other than for overhaul, upkeep or repair of your vehicle.

If we decide that a claim is not covered because of anything stated in the exclusions, you must provide adequate proof with reasoning for us to reassess the applicable exclusion.

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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.

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

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Benefits

Your premium covers the following benefits.

Exterior cover

1 Minor dents

This benefit covers the cost to repair minor dents using specialised techniques, up to the compensation limit, but excludes the following:

- Dents that are not minor dents as defined above.
- Dents where the paintwork is damaged and/or the metal is stretched.
- Dents that are considered irreparable.

2 Minor scratches

This benefit covers the cost to repair minor scratches using specialised techniques, up to the compensation limit, but excludes the following:

- Trim
- Ripped or torn body parts or panels
- Body panel replacements

3 Minor stone chips

This benefit covers the cost to conceal minor stone chips using specialised techniques, up to the compensation limit, but excludes flaking paint due to rust and spray-painting of your vehicle.

4 Minor windscreen chips and cracks

This benefit covers the cost to repair minor windscreen chips and cracks using specialised techniques, up to the compensation limit.

If the windscreen cracks during the repair process, you will be liable for the cost of replacing it.

5 Hail damage

This benefit covers the cost to repair hail damage up to the compensation limit but excludes body part or panel replacements.

6 Rim and mag wheel restoration

This benefit covers the cost to restore the rims or mag wheels of your vehicle due to scuffs or stone chips up to the compensation limit, but excludes the following:

- Rim, mag-wheel or valve replacements
- Wheel balancing
- Wheel alignment
- Puncture repairs

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7 Tar removal

This benefit covers the cost to remove tar from the body of your vehicle up to the compensation limit but excludes body part or panel replacements.

8 Headlight refurbishment

This benefit covers the cost to restore headlight lenses up to the compensation limit, but excludes the following:

- Replacement of headlight housing or bulbs.
- Repair of headlight or headlight housing.
- Repair of headlights or headlight housing with severe damage.

9 Air conditioner maintenance

This benefit covers the cost to maintain the air conditioner of your vehicle up to your compensation limit, but excludes regassing of the air conditioner.

10 Bumper scuffs

This benefit covers the cost to restore cosmetic scratches to plastic bumpers using specialised techniques up to the compensation limit if the alignment of the bumper and/or mounting brackets are unaffected, but excludes the following:

- Replacement of a body part or panel.
- Pre-existing damage, including rust and damage that develops gradually.

11 Paintless dent removal

This benefit covers the cost to remove dents on your vehicle using special techniques up to the compensation limit without affecting the original factory finish.

Interior cover

This benefit covers the cost to maintain the interior of your vehicle up to the compensation limit by:

- repairing scuffs, scratches or peeling rubber on the:
 - centre console;
 - plastic panels of the door;
 - centre arm rest;
 - seat panels;
 - steering wheel;
 - gear lever;
 - rubber carpets; and
 - sun visor; and

- repairing the handbrake boot if it is torn;
- repairing seat stitching if it is damaged; and
- once a year:
 - treating leather seats (if your vehicle has leather seats); or
 - cleaning or applying upholstery protection onto fabric seats (if your vehicle has fabric seats).

This benefit excludes the following:

- Stains caused by acid, dye, bleach, ink and other corrosives.
- Material that has been ripped, torn or burnt due to neglect or that has been subject to vandalism.
- Dashboard repairs.

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Compensation limits

Your policy will pay for the cost of repair, subject to the compensation limit payable per incident or per year.

Compensation limit per incident (including VAT)		Compensation limit per year (including VAT)
Exterior	Interior	
R5 000	R5 000	R30 000

Events that occur or are reported simultaneously will be treated as one claim. In other words, we will consider and assess all the damage to your vehicle, and the total amount for all repairs must be within the compensation limit allowed per incident.

If there are several events and the compensation limit of the claim is exceeded, you can choose which damage should be repaired up to the compensation limit of your policy. The damage that will not be repaired at that time under that claim will then be considered as pre-existing damage, and you cannot claim for it in the future.

A claim that exceeds the compensation limit per incident will not be considered as minor chips, dents or scratches and will not be covered under your policy.

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

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