

NEW TRUCK MECHANICAL WARRANTY SALES GUIDE

WHAT IS NEW TRUCK MECHANICAL WARRANTY?

NEW TRUCK MECHANICAL WARRANTY is a mechanical breakdown insurance policy

WHY NEW TRUCK MECHANICAL WARRANTY?

NEW TRUCK MECHANICAL WARRANTY offers financial assistance in the event of any unexpected mechanical breakdown or electrical failure.

PRODUCT SPECIFICATIONS

- Eligibility: New commercial trucks still within the first year of the manufacturer's warranty.
- Period of cover:
 - **Category 1:** 4 years and/or 250 000km, whichever occurs first, **including the manufacturer's warranty.**
 - **Category 2:** 5 years and/or 450 000km, whichever occurs first, **including the manufacturer's warranty.**
 - **Category 3:** 5 years and/or 600 000km, whichever occurs first, **including the manufacturer's warranty.**
 - **Category 4:** 5 years and/or 800 000km, whichever occurs first, **including the manufacturer's warranty.**
 - Effective date: Immediately after the manufacturer's warranty expires, for the remaining duration.
- Servicing at either an approved service agents for the manufacturer, approved by the manufacturer, with written consent (in the event of manufacturer's plan) or recommended by us.)

TRUCK CATEGORIES

- Category 1:** LCV (Light Commercial Vehicles) up to a maximum of 3 510kg GVM.
Category 2: MCV (Medium Commercial Vehicles) between 3 511kg and 8 500kg GVM.
Category 3: HCV (Heavy Commercial Vehicles) between 8 501kg and 16 500kg GVM.
Category 4: EHCV (Extra Heavy Commercial Vehicles) above 16 500kg GVM.

SCHEDULE OF BENEFITS

(If a component is not listed in the policy wording, it is not covered)

Components Covered	Category 1	Category 2	Category 3	Category 4
Engine	R 80 000	R 90 000	R 140 000	R 200 000
Transmission	R 25 000	R 40 000	R 60 000	R 150 000
Differential	R 15 000	R 25 000	R 40 000	R 90 000
Turbo Charger	R 15 000	R 20 000	R 25 000	R 30 000
Engine Fuel System	R 4 000	R 5 500	R 7 500	R 15 000
Electronic Control Unit	R 4 000	R 5 500	R 7 500	R 15 000
Tow-in Charges	R 1 000	R 2 000	R 3 500	R 5 500
Maximum Liability	R 144 000	R 188 000	R 283 500	R 505 500

PREMIUM DETAILS (INCL VAT AT 14%)

	Category 1	Category 2	Category 3	Category 4
Premium	R 15 048.00	R 19 308.00	R 24 510.00	R 30 210.00
12.5% Commission	R 1 881.00	R 2 413.50	R 3 063.75	R 3 776.25
Inspection Fee	R 1 000.00	R 1 000.00	R 1 000.00	R 1 000.00
SA Warranties Binder Services Fee	R 1 128.60	R 1 448.10	R 1 838.25	R 2 265.75

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EXCLUSIONS

You are not covered for the following:

- 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 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 trucks that have been altered in any way from the manufacturer's specifications,
- any components that are not listed under **Components Covered** in your policy booklet,
- 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, consumables and the like,
- costs or expenses that you can recover from your comprehensive insurance policy,
- calibration and routine maintenance is not covered by this policy. Fuel injectors and subsequent resultant damage is not covered by this warranty,
- resultant damage (where a covered component is damaged by the Mechanical Breakdown or Electrical Failure of a non-covered component).

HOW TO CLAIM?

When you become aware of a mechanical breakdown or electrical failure.

- Take the covered truck to an SA Warranties approved repairing dealer,
Claims Office 0860 WARRANTY (927 726)
- Please have the following information available when calling:
 - your name and contact details,
 - your policy number,
 - the covered truck's current kilometre reading,
 - the nature of the mechanical breakdown or electrical failure,
 - the name and address of the repairer.
 - the name and address of the repairer.

For more information about this product, contact Regent Insurance.

Imperial Dealership Finance Products and Services (Pty) Ltd (FSP 25934, Company Reg. No. 2004/035245/07) is an Authorised Financial Services Provider. Product administered by SA Warranties (FSP 21799, Company Reg. No. 2002/022941/07) an Authorised Financial Services Provider and underwritten by Regent Insurance Company Limited, a licensed short-term insurer (FSP 25511, Company Reg. No. 1966/007612/06) and Authorised Financial Services Provider.