

TOP-UP WARRANTY SALES GUIDE

WHAT IS TOP-UP WARRANTY?

TOP-UP WARRANTY is a mechanical breakdown insurance policy.

WHY TOP-UP WARRANTY?

TOP-UP WARRANTY offers cover in the event of any unexpected mechanical breakdown or electrical failure.

PRODUCT SPECIFICATIONS

- **Eligibility:** Passenger vehicles, 4x4s and light commercial vehicles,
- **Period of cover:** 2 years,
- **Effective date:** The day the policy was bought,
- Servicing at either a factory appointed dealer or RMI registered facility.

SCHEDULE OF BENEFITS

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

The components below are covered for the difference between the cost of repair and the policy benefit up to the maximum limits as stated in Schedule of Benefits. Should your Principal Policy claim be rejected due to your inadvertent breach of policy conditions, you will receive a maximum of R 1 000.00 of the actual cost of repair or the full claim value, whichever is the lesser amount. One claim per policy.

Components Covered	Standard	Premium
Engine	R 6 500	R 12 000
Gearbox, Differential, Transaxle, Transfer Box, Free Wheel Hubs, Front Wheel Drive Unit (4x4 only)	R 5 000	R 11 000
Mechanical Breakdowns or Electrical Failures, Casings, Cambelt Failure	R 2 500	R 4 000
Alarms and Immobilisers, Vehicle Audio System, Transponder Key	R 1 000	R 1 500
Please Note		
Overheating	R 2 500	R 4 000

Please note that the above is a summary of the components covered. Please refer to the policy wording for a detailed list of all the components covered.

PREMIUM DETAILS (INCL VAT AT 14%)

	Standard	Premium
Premium	R 2 250.00	R 3 250.00
12.5% Commission	R 281.25	R 406.25
Inspection Fee	R 500.00	R 500.00
SA Warranties Binder Services Fee	R 168.75	R 243.75

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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 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 **Components Covered** in your 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, spark plugs, "v" and cambelts, consumables and the like as well as batteries, exhausts, shock absorbers,
- costs or expenses that you can recover from your motor insurance policy,
- 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 vehicle 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 vehicle's current kilometre reading,
 - the nature of the mechanical breakdown or electrical failure,
 - 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.