



ADVENTURE
TRAILER & CARAVAN 3

Warranty done right

Dotsure Ltd (Reg No 2006/00723/06) is a licensed insurer and an authorised Financial Services Provider (FSP 39925) that underwrites non-life business.

Warranty Solutions (Pty) Ltd (Reg No: 2007/03403038) is the underwriting manager of the MotorSure products and is a Financial Services Provider (FSP No 18998).

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Warranty done right

1. STATEMENT OF THE INSURER

Upon receipt of the specified premium, **Dotsure Limited (the “Insurer”)** agrees to underwrite the benefits of this mechanical breakdown warranty. The Insurer reserves the right to accept or reject policies at their discretion, dependent upon the assessed risk.

2. STATEMENT OF THE ADMINISTRATOR

Warranty Solutions (the “Administrator”) has been appointed to administer all claims in accordance with the policy terms and conditions as contained in the policy documents.

3. ELIGIBILITY

To qualify for cover under this policy, the insured Adventure Trailer or Caravan must meet the following conditions at the start of the warranty period:

1. Service History: The Adventure trailer or Caravan must have an up-to-date service history. If not, it is the responsibility of the policyholder to ensure the Adventure trailer or Caravan is serviced according to the manufacturer's specifications within 30 days from the start of the policy.
2. Mechanical Condition: The Adventure trailer or Caravan must be in sound mechanical condition.
3. Roadworthiness: The Adventure trailer or Caravan must have a valid roadworthy certificate.

4. IMPORTANT SERVICE REQUIREMENTS

The Insured must comply with the following service requirements to enjoy cover under the policy:

1. The Adventure Trailer or Caravan must be serviced by a registered repairer with full service and repair facilities.
2. All services must be carried out according to the relevant manufacturer's specifications.
3. All service invoices dated and stamped by repairer/dealer must be retained by the Insured, as the Insured will be required to provide the Adventure Trailer and Caravan service history in the event of a claim.

Should the Insured be unable to provide the Adventure trailer or Caravan up-to-date service history at the time of a claim, the claim will be rejected. This policy does not cover any scheduled services, routine maintenance, or accident-related damages. Point 18 has a minimum required service schedule where no manufacturer service schedule is in place.

5. POLICY INCEPTION DATE

The policy inception date is reflected on the policy schedule, but in the event of the Adventure Trailer and Caravan still being under a Manufacturer's warranty, the cover under this policy will only start upon the expiry of the manufacturer's warranty. It is the Insured's responsibility to inform the Administrator once the Adventure Trailer or Caravan manufacturer's warranty has expired as failing to do so will delay the claim process.

6. COVER PROVIDED BY THIS POLICY

6.1. WHAT IS COVERED

This warranty offers you financial assistance for the sudden and unforeseen mechanical or electrical breaking, collapse or failure (the “Failure”) of the parts listed under the **COVERED COMPONENTS** section, for the period of cover stipulated on the policy schedule.

The Insured's Adventure Trailer and Caravan is only covered against the repair and replacement of parts up to the limits listed in the **COVERED COMPONENTS** section. Any number of Failures or repairs occurring at the same time shall be treated as one claim and shall be limited to the amount of the major component benefit.

Should the repairing dealer require new or exchange units which, in the sole opinion of the Administrator, exceed market-related requirements and cost to repair the Failure, the Insured will be responsible for such excessive costs.

6.2. WEAR AND TEAR

Wear and tear is defined as the gradual reduction in operating performance in line with the age, usage and distance travelled by the Adventure Trailers & Caravans at the time of the Failure. Where the Failure is caused as a direct result of wear and tear, the benefit in terms of the policy shall be limited to half the cost of repair or half of the maximum benefit for the component concerned, whichever is the lesser amount.

6.3. MODIFIED ADVENTURE TRAILERS & CARAVANS

Modified Adventure Trailers & Caravans are covered up to half of the component or benefit cover. However, modifications are limited and exclude cover for the additional components and dependent on approval by the administrator. Any resultant damage caused by modified components to other covered components is also excluded from cover.

6.4 USED PARTS

Any second-hand parts fitted, that have not been fully reconditioned and not authorised by the Administrators, will no longer be covered by this warranty.

7. COVERED COMPONENTS

CHASSIS	All components that form part of the chassis, including the axle and jockey wheels.
SUSPENSION	Leaf springs and associated bushes, ball-joints, and bolts.
WATER HEATING SYSTEM & GEYSER	Internal mechanical and electrical components, including burners, heat exchangers, ignition systems, thermostats, sensors, control boards, circulation fans or pumps, and safety cut-out devices. Excluding heater element.
FRIDGE	Compressor and clutch only. Excluding condenser radiator, evaporator and receiver dryer. (Includes re-gassing only due to mechanical failure and resultant replacement of a covered part) (Excludes poor cooling due to; blocked vents, incorrect levelling & overpacking)
MICROWAVE	Electrical failure only. Internal electrical and mechanical components, including the magnetron, control panel, PCB, turntable motor, internal sensors, and heating circuitry. (Excludes illumination components and control panel)
AIR CONDITIONER	Compressor and clutch only. Excluding condenser radiator, evaporator, compressor and receiver dryer. (Includes re-gassing only due to mechanical failure and resultant replacement of a covered part under the air conditioner component)
BRAKING SYSTEM	Anti-lock braking system, master cylinders, wheel cylinders, callipers, including hubs, handbrake lever, cables, brake rod. (Excluding friction material)
WHEEL BEARINGS	All sealed wheel bearings.
DRAWER SYSTEMS	All sealed bearings/Factory-fitted drawer runners, slides, locking mechanisms. Excluding Barrel & Key.
SOLAR SYSTEM/ INVERTERS	Factory-fitted wiring, fuse boxes, distribution panels, charge controllers/MPPT units, solar panels, 12V control modules, internal switches, relays, and system monitors. Excluding faults caused by non-approved accessories or modifications, incorrect polarity & overloading. Excludes battery & water damages.
WATER & GAS SYSTEM	We will replace or repair all factory fitted plumbing, water and gas system components. Internal system components such as factory-fitted pipes, connectors, valves, taps, mixers, regulators, solenoids, pressure switches, water pumps, non-return valves, and internal gas or water distribution components. Excludes leaks caused by old/expired cylinders(gas), cracked fittings, leaking water lines, pressure regulator failures.
LOCKING MECHANISM	Door locks & mechanism. Excluding barrel and key.
SENSORS	Sensors & Switches, Excluding water damage.
MAINTENANCE BENEFITS	(Limited to 1 Claim per 12 months)
RUST	Repairs of the structure that is damaged by rust.
WOOD ROT	Repairs of the structure that is damaged by wood rot.
AIR BEAM	Repairs to Air beams Only. Excluding pumps and valves.
ENTERTAINMENT SYSTEM	Entertainment system installed by the manufacturer, including audio and visual equipment.
ELECTRIC STEPS	Repairs to electric motor only. Excluding mechanism.
BATTERY CARE	In the event of your battery is no longer retaining its charge, this benefit will cover the replacement costs up to the cover limit in the schedule of benefits. Excluding diagnostics, charging, terminals, cables, links and fuse boxes.
ALUMINIUM SLIDES COVERAGE	This warranty covers defects in the aluminium slide assemblies resulting from faults in materials or workmanship, including structural failure, rail deformation, and malfunction of factory-fitted sliding mechanisms. Coverage excludes wear-and-tear, damage caused by overloading, corrosion from environmental exposure, misalignment due to impact, and any failure arising from improper installation or misuse.
STRIP & QUOTE	We agree to pay for the cost of "strip and quote" of the components as per the plan limit under the schedule of benefits only if we do not accept liability for the claim.

ADDITIONAL BENEFITS	
SOS	Roadside assistance to assist with changing a tyre.
TYRE 4 LESS - UNLIMITED	Policy holders can claim multiple times within the coverage period. (subject to policy limits & T&C). Entitles the policy holder to acquire new tyres for less than market related. This subscription service is for the period of ownership of the Adventure Trailers & Caravans. NB This service is for worn tyres only. And the replacement cost will be for the policy holder's account. Tyre4Less - Quotes: 068 527 2677 Email: quotes@t4l.co.za

8. SCHEDULE OF BENEFITS: ADVENTURE TRAILER & CARAVAN 3

Plan N:	Adventure Trailers & Caravans still under manufacturer's warranty with current Retail less than R 750 000.
Plan A:	Adventure Trailers & Caravans less than 5 years old.
Plan B:	Adventure Trailers & Caravans less than 10 years old.
Plan C:	Adventure Trailers & Caravans more than 20 years old.

COMPONENT	PLAN N	PLAN A	PLAN B	PLAN C
CHASSIS	Unlimited	29 000	22 000	17 000
SUSPENSION	Unlimited	14 500	10 500	8 000
HEATING SYSTEM & GEYSER	Unlimited	14 500	10 500	8 000
FRIDGE	Unlimited	14 500	10 500	8 000
MICROWAVE	Unlimited	14 500	10 500	8 000
AIR CONDITIONER	Unlimited	14 500	10 500	8 000
BRAKE CYLINDERS	Unlimited	14 500	10 500	8 000
WHEEL BEARINGS	Unlimited	8 500	6 500	5 000
DRAWER SYSTEMS	8 500	8 500	6 500	5 000
SOLAR SYSTEM & INVERTERS	8 500	8 500	6 500	5 000
WATER & GASS SYSTEMS	8 500	8 500	6 500	5 000
LOCKING MECHANISM	6 500	6 500	5 000	4 000
SENSORS	6 500	6 500	5 000	4 000
MAINTENANCE BENEFIT				
RUST	6 500	6 500	5 000	4 000
WOOD ROT	6 500	6 500	5 000	4 000
ELECTRIC STEPS	6 500	6 500	5 000	4 000
AIR BEAM	6 500	6 500	5 000	4 000
BATTERY CARE	6 500	6 500	5 000	4 000
ALUMINIUM SLIDES COVERAGE	3 250	3 250	2 500	2 000
STRIP & QUOTE	1 250	1 250	1 000	750
TYRES 4 LESS	Included			
S.O.S	1 500	1 500	1 250	1 000

9. CLAIM PROCEDURE

9.1. HOW TO CLAIM

In the event of a Failure of a covered component, the Insured must immediately notify the Administrator. It is the Insured's responsibility to ensure that the Administrator receives the following information to verify the claim:

1. The Insured's name and contact details.
2. The policy number.
3. The odometer reading.
4. A quotation listing the necessary repairs, SAMBRA approved
5. A damage / diagnostic report listing the cause of the Failure.
6. The address where the Adventure Trailer and Caravan can be inspected.
7. The Adventure Trailer and Caravan's available service history.
8. Picture(s) of insured Adventure Trailer and Caravan and license disc.

Should the Insured have a query or want to lodge a claim the following contact details of the Administrator may be used:

Warranty Solutions (Pty) Ltd
0861 102 419
claims@warrantysolutions.co.za
Mondays to Thursdays 08:00 – 16:30 / Fridays 08:00 – 16:00
Closed on weekends and public holidays.
Roadside Assistance contact number: 010 019 3349

Should it be necessary to disassemble any component to establish the cause or extent of the damage, it is the Insured's responsibility to authorise such disassembly and necessary diagnostic work. The Administrator shall not authorise any diagnostic work or claim until the cause of the Failure has been determined.

9.2. HOW CLAIMS ARE PROCESSED

Once the abovementioned procedure has been complied with and it has been confirmed that the Failure is covered under the policy, the Administrator's claims department will issue an authorisation number to the repairing dealer.

The Administrator reserves the right to appoint an assessor to inspect the Adventure Trailer and Caravan.

The Administrator also reserves the right to repair rather than to replace components, dependent on the costs involved. Cover will cease on any used components (not fully reconditioned) fitted to the Adventure Trailer and Caravan without prior authority. Any second-hand parts fitted will no longer be covered under this warranty.

Once the repair work is complete, it is the Insured's responsibility to ensure that the repairing dealer submits an itemised invoice, quoting the authorisation number, to the Administrator, whereafter payment for the authorised amount will be made to the repairing dealer. **Any invoice not submitted within 45 days of the repairs being authorised, will not be entertained.**

It is the Insured's responsibility to ensure that the Adventure Trailer and Caravan has been effectively repaired, upon collection of the Adventure Trailer and Caravan from the repairing dealer. The Administrator does not accept liability for ineffective repairs or excessive time taken to affect the repairs.

No claim shall be payable three months after it was authorised by the Administrator, unless the claim is the subject of pending legal action.

9.3. LIMIT OF LIABILITY AND CURRENCY

The Insured will be responsible for paying the repairing dealer any amounts exceeding the authorised amount. The maximum amount payable under this policy will not exceed the current market value of the Insured's Adventure Trailer and Caravan. All claim payments made under this policy will be in South African Rand.

9.4. RIGHT TO MOVE ADVENTURE TRAILER AND CARAVAN

The Administrator reserves the right to move the Insured's Adventure Trailer and Caravan to another repairer if the Administrator believes it is in the best interest of all parties concerned.

10. EXCLUSIONS FROM COVER

The following general exclusions apply to this policy. Please ensure that you understand and take note of these exclusions. The policy does not cover the cost of repair or replacement in the following circumstances:

1. Where the cause of the Failure existed before or at the time the warranty was purchased.
2. For all service items that must be replaced at specific or regular intervals
3. Any component failure caused by water damage
4. Where repairs are carried out without prior authorisation from the Administrator.
5. Where the damage was caused by lubricants, negligence, accident, unreasonable use or abuse, including any form of competition or racing, inadequate servicing or malicious damage.
6. For any resultant loss of whatsoever nature, including damage caused by the Failure of a non-covered part or any other external object.
7. Where the Failure is covered under the manufacturer's warranty at the time of Failure.
8. For any parts not listed under the COVERED COMPONENTS section.
9. For any electrical wiring or immobiliser / security systems, whether factory-fitted or not.
10. For any parts of the Adventure Trailer and Caravan that have been altered from the manufacturer's specifications.
11. Where the Failure is caused by any component of the Adventure Trailer and Caravan which has been recalled or is subject to a recall by the manufacturer.
12. Where the Failure is related to civil commotion, labour unrest, strikes, war, civil war, mutiny, insurrection, rebellion or revolution.
13. Where the Adventure Trailer and Caravan was not in a roadworthy condition at the time of the Failure.
14. Where the Failure is directly or indirectly caused by ionising radiation, contamination by nuclear waste, or the combustion of nuclear fuel.

The Insured must take all reasonable steps and precautions to prevent loss, damage or mechanical and / or electrical breakdown and must maintain the Adventure Trailer and Caravan in a sound and roadworthy condition. In the event of a mechanical and / or electrical breakdown or an impending breakdown, the Insured must take all reasonable measures to protect the Adventure Trailer and Caravan from further loss or damage.

11. RESULTANT DAMAGE

Notwithstanding anything to the contrary, if a covered component fails or is damaged as a direct result of the failure of another covered component, the damage will be covered. Further, the total benefit payable will be based on the component that was the primary cause of the Failure.

However, if a covered component or part, fails or is damaged as a direct result of the failure of a non-covered component or part, the damage will not be covered under this policy.

12. TRANSFERABILITY

This policy may be transferred to a subsequent owner of the insured Adventure Trailer and Caravan, but a copy of the full service history will be required. Please contact the Administrator for further information in this regard. This policy may not however be transferred from one Adventure Trailer and Caravan to another.

13. CANCELLATION

The Insured may cancel this policy by giving 31 days' written notice to the Administrator. If the Insured cancels this policy, the Administrator will refund the Insured a pro-rata portion of their premium for the remaining period of cover less any broker commission, administration fees and claims paid.

A refund will only be processed once all pending claims have been finalised. Should the policy be financed through a bank or form part of a suspensive sale agreement, the refund will be paid to the financial institution.

14. JURISDICTION

This policy is subject to the laws of South Africa. Accordingly, any legal proceedings between the Insurer, Administrator and Insured in connection with this policy will only take place in the courts of South Africa. This policy only covers Failures that occur within the borders of South Africa.

15. FRAUD

If a claim is fraudulent or if the Insured or anyone acting on their behalf uses fraudulent or improper means to obtain a benefit under this policy, or if any damage is caused by the Insured's wilful act or negligence, the Administrator may reject the claim and cancel the policy immediately.

16. INSURER'S RIGHTS AFTER AN INSURED EVENT

In the event of any insured event occurring the Insurer and / or Administrator may, without incurring any liability:

1. Inspect the Adventure Trailer and Caravan and take, enter or keep possession of any damaged property.
2. Take over and conduct in your name, the defence of, or settlement of any claim, and prosecute in your name for its own benefit.

17. STATUTORY NOTICE

As an insurance policyholder, or prospective policyholder, you have the right to the following information:

1. Selling Dealer:

As noted in the Policy Schedule.

2. Policy Administrator (The Administrator):

Warranty Solutions (Pty) Ltd

Registration No. : 2006/034038/07
FSP No. : 18998
Physical Address : 1 RPA Centre, 180 Smit Street, Fairland, Johannesburg, 2030
Postal Address : P.O. Box 731641, Fairland, 2030
Tel No. : 0861 102 419
Email : info@warrantysolutions.co.za
Website : <https://www.warrantysolutions.co.za>
Compliance : Compliance Trust
Tel No. : 083 308 1970

Dotsure Limited has entered into a binder agreement with **Warranty Solutions (Pty) Ltd** in terms of which Warranty Solutions (Pty) Ltd has been appointed to i) enter into, vary or renew vehicle warranty policies ii) determine policy wordings iii) determine the premiums payable under these policies iv) determine the value of the policy benefits, and v) settled claims under the policies.

Warranty Solutions (Pty) Ltd earns a monthly binder fee of 36,6% of the premiums from Dotsure Limited.

Warranty Solutions (Pty) Ltd earns a monthly statutory commission of 12,5% of the premiums from Dotsure Limited.

3. Policy Underwriter (The Insurer):

Dotsure Limited

Registration No. : 2006/000723/06
Physical Address : 127A York Street, George, 6529
Postal Address : P.O. Box 9738, George, 6530
Tel No. : 0861 368 7873
Email : u2us@dotsure.co.za
Website : <https://www.dotsure.co.za>
Compliance : Moonstone Compliance (Pty) Ltd
Tel No. : 021 883 8000

Dotsure Limited is licensed in terms of the Financial Advisory and Intermediary Services Act, 2002 – FSP No 39925 and is authorised to provide financial services for Category 1: Short-Term Insurance: Personal Lines and Commercial Lines.

Dotsure Limited has Professional Indemnity insurance in place.

Dotsure Limited accepts responsibility for the lawful actions of its Representatives (as defined in the Financial Advisory and Intermediary Services Act, 2002) in rendering financial services within the course and scope of their employment. Some of the representatives are rendering financial services under supervision.

Dotsure Limited's Conflict of Interest Management policy is available upon request on the contact details above.

Dotsure Limited has a complaints procedure and a complaints resolution policy available on request.

4. Cooling-off Rights:

If your policy term exceeds 31 days and no insured event has occurred or claim has been made, you may cancel the policy within 14 days of receiving the policy documents for a new policy or an amendment to an existing policy by notifying the Administrator. All premiums paid to the Administrator up to the date of receipt of the cancellation notice or received thereafter, must be refunded to you.

5. Complaints Procedure:

If you are unsatisfied with the outcome of your claim or the services of the Administrator, you may refer your complaint to the Administrator for review. If you are unsatisfied with the Administrator's response to your complaint, you may refer your complaint to the Insurer's Internal Resolutions department for their consideration.

Internal Resolutions

Tel No. : 0861 001 083
Email : resolutions@badgerins.co.za

In the unlikely event that your complaint is still not satisfactorily resolved, you may contact the relevant Ombud on the contact details listed below.

6. Other Important Matters:

The Administrator will inform you of any changes to points 1, 2 and 3 above. If the information in points 1, 2 and 3 was given verbally, it must be confirmed in writing within 31 days. While a polygraph or lie detector test may be requested in some instances to assist in the evaluation of a claim, the failure of such a test will not be the sole reason for denying a claim. The Insurer cannot cancel your insurance by only informing the Administrator or the Dealer. You are entitled to receive a copy of the policy at no cost.

7. Warning:

*Never sign any blank form. *Complete all forms in ink. *Keep all documents handed to you. *Make notes as to what is said to you. *Don't feel pressured to buy the product. *If you withhold relevant information or provide incomplete information, the Administrator may refuse to pay your claim.

8. Details of the National Financial Ombud Scheme South Africa (NFO):

Registration No. : 2023/162407/08
Tel No. : 0860 800 900
Email : info@nfosa.co.za
Website : <https://www.nfosa.co.za>
Physical Address : **NFO Johannesburg**
110 Oxford Road, Houghton Estate, Johannesburg, Gauteng, 2198
NFO Cape Town
Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, Western Province, 7700

9. Details of the Financial Advisory & Intermediary Services (FAIS) Ombud:

Postal Address : P.O. Box 74571, Lynnwood Ridge, 0040
Tel No. : 012 470 9080
Email : info@faisombud.co.za
Website : <https://www.faisombud.co.za>

10. Details of the Financial Sector Conduct Authority:

Postal Address : P.O. Box 35655, Menlo Park, 0102
Tel No. : 0800 203 722
Email : info@fsca.co.za
Website : <https://www.fsca.co.za>

18. ANNUAL COMPREHENSIVE SERVICE SCHEDULE

Under this policy the following is the minimum service requirement:

Chassis & Running Gear

- Inspect chassis for corrosion, damage, or cracks
- Lubricate jockey wheel, corner steadies, and couplings
- Check and adjust handbrake operation
- Inspect brake drums, shoes, linings, and cables
- Check wheel nuts torque
- Inspect suspension, shock absorbers, tyres, and bearings
- Check road lights and reflectors

Bodywork, Structure & Exterior

- Inspect body panels, roof seals, and joints
- Check windows, doors, and rooflights for operation and leaks
- Inspect awning rails and seams for cracks
- Inspect floor for soft spots or delamination
- Check steps, door hinges, and body mountings

Water System

- Flush and sanitize freshwater and waste systems
- Inspect tanks, pipes, and fittings for leaks
- Test water pump and taps for correct operation
- Check water heater and toilet systems

Gas System

- Check regulator and hoses for leaks and expiry
- Perform leak test with manometer
- Inspect cylinder storage and ventilation
- Test appliances for ignition and correct flame picture
- Check flue and ventilation for blockages
- Test carbon monoxide alarm

Electrical System

- Check 12V battery, wiring, and fuse connections
- Test charger, control panel, and lighting
- Test RCD, MCBs, and hook-up cable
- Inspect 230V sockets, polarity, and earth continuity

Heating & Ventilation

- Test gas/electric heating systems
- Inspect ducting and outlets
- Ensure vents and fans are unobstructed

Interior / Habitation Area

- Check furniture, blinds, and window stays
- Inspect flooring and upholstery for damage or damp
- Test fridge, heater, and water heater operation
- Check smoke, CO alarms, fire blanket, and extinguisher

Damp / Moisture Test

- Perform moisture readings across walls, roof, and floor
- Record humidity and inspect for mold or soft panels

Documentation

- Record checks, repairs, and results
- Note tyre and gas hose expiry dates
- Issue service certificate and update service book

Service Intervals

SYSTEM	INTERVAL
Chassis / Road gear	Every 12 months or 10,000 km
Damp test	Annually
Gas system	Annually
Electrical test	Every 1-2 years
Water system clean	Every 6 months
Full service	Every 12 months

Warranty done right