



BODYCARE
ELITE

Warranty done right

Dotsure Ltd (Reg No 2006/00723/06) is licensed insurer and the 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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1. INTRODUCTION

MotorSure BodyCare is designed for companies and individuals that want to keep their newly purchased vehicles in showroom condition to insure best resale value. The MotorSure BodyCare ensures hassle free motoring by preventing having to claim from your comprehensive insurer for everyday motoring maintenance like paint chips & small parking dents.

This document and information supplied on the proposal form sets out the service agreement between us MotorSure (Pty) Ltd and you, the customer. Upon receipt of payment for this plan MotorSure (Pty) Ltd will accept and activate the contract, if your vehicle complies with the term and conditions set out in this plan.

2. VEHICLES ELIGIBILITY

Vehicles covered under this plan must be the following passenger vehicles, 4x4, light commercial vehicles with a gross vehicle mass less than 3500kg.

Covered Vehicles

- Passenger vehicles.
- Light commercial vehicles.
- SUV's.

Excluded Vehicles

Passenger and light commercial vehicles which meet any of the following criteria are not covered:

- Vehicles used for financial gains, such as taxis or delivery vehicles.
- Vehicles which have been registered as CODE 3.
- Vehicles used in any form of motoring competition.
- Vehicles that are not licensed in South Africa.
- Vehicles with a GVM (gross vehicle mass) greater than 3500kg.
- Vehicles not in a roadworthy condition.

3. DEFINITIONS

This MotorSure BodyCare plan is designed to avoid confusion. Any word that has been specifically defined shall have that meaning wherever it appears in this plan, for example, incident or covered event is specific to the Incident. This plan wording will always be the final authority in the event of any dispute around the meaning or interpretation of any wording.

CHIP	Means a small damaged area on the top coat of the vehicle's paintwork
COST OF REPAIRS	Means the usual and reasonable charges for repair and/or labour to repair the vehicle.
COST PER PANEL	Cost per Panel specific to Paint-less Dent Removal
COVERED VEHICLE	Means the vehicle reflected in the plan schedule.
DENT	Means a small, hollow indent on the exterior surface of the vehicle without any damage to the paintwork.
DENTS AND SCRATCHES	Means minor dents, chips and scratches which occur in the course of day-to-day motoring.
INCIDENT	Means an occurrence at a specific date and time that led to a claim under this plan. All damage caused during the incident is considered one incident and therefore one claim.
INCIDENT DATE	Means the date on which the damage occurred.
MAXIMUM AMOUNT PAYABLE	Means in the event of the claimed amount exceeding the market related value of the required repair, then the claimed amount will be limited to the market related value of the repair.
PDR	Means Paint-less Dent Removal.
PERIOD OF COVER	Means any period since the inception date of the plan and the expiry date of the plan, provided that your premiums are up to date and we have accepted and agreed cover for each period.
PLAN	Means this document together with the schedule.
PLAN WORDING	Means this document together with the schedule.
SCRATCH	Means thin, shallow damage to the topcoat of the vehicle's paintwork.
YOU, YOUR	Means the person named in the plan schedule.

4. COVER PROVIDED BY MOTORSURE BODYCARE PLAN

SMALL DENTS	Small dents that can be removed with a paint-less dent removal technique, with a maximum of 4 panels per incident at a market related cost per panel. Where specific parts of the body panel and / or plastic / vinyl hard rubber trim have been ripped or torn, the damage shall not be considered as a dent and shall not be covered by this plan. Dents that extend over two or more adjacent body panels are excluded from cover.
PAINT CHIPS	Chips that are repairable through Touch up techniques with a maximum of 4 panels per incident at a market related cost per panel.
SCRATCHES	Scratches that can be removed with Touch up Techniques, with a maximum of 4 panels per incident at a market related cost per panel, [NB this does not include the polishing of the vehicle].
BODY PANEL BRUSH TOUCH UPS	Unlimited amount of body panel brush touch ups (Once per annum)
TAR REMOVAL	Limited to R2500 including vat. Limited to one incident per plan.
WINDSCREEN DAMAGE	Stone chips that impair the driver's view affecting the roadworthiness of the vehicle, Maximum of 4 chip repairs per annum. Should any part of the windscreen crack during the repair process, the replacement of the windscreen shall be for the client's account.
HEADLAMP LENS (GLASS) POLISHING	This plan includes the renewal of dulled headlamp lenses (One polish per contract period).
HAIL DAMAGE	Hail damage is limited to one repair of contract period and to a maximum of R4000 including VAT.
WHEEL RIMS (ALLOY OR STANDARD)	Mag refurbishment limit one repair per contract period to a maximum of Max R4000 including VAT.
PAINT PROTECTION FILM	If Paint Protection Film (PPF) was professionally installed on a vehicle before you purchased it, and is still covered by the fabricators warranty, and damaged due to road debris, stone chips, or scratches, you may claim 1 claim per 12 months period. Limited to R 2500 including vat. Limited to two claims per plan.

PLEASE NOTE, repair work in excess of the applicable individual benefit amount shall not be considered as minor damage and must be claimed under the client's Motor Insurance Policy. You can't claim on you BodyCare Plan at the same time as your Motor Insurance Policy.

5. CLAIMS PROCESS

Repair process

1. You must report all relevant incidents to us within 5 days of the incident/event taking place.
2. A quote must be received by the Administrator within 31 days of the incident and other information may be requested. If you are unsure where to take your vehicle, please call us for assistance. Your vehicle must go to a registered repairing dealer.
3. We may request the vehicle to be moved to a repairer of our choice or request an assessment before authorisation.
4. On receipt of the quote, the claims department will assess the repair. If the repair is valid, an authorisation number and amount will be issued to the repairer.
5. If you decide to change repairers, you must notify the Administrator before any repairs commence and with our consent, as a new authorisation must be sent.
6. Repairs cannot commence without prior authorisation been obtained.
8. No claim will be considered if any repair is done without prior authorisation.
9. All invoices must meet the SARS definition of a valid invoice.
10. We may require a signed release from you before payment can be made.
11. In the event of a shortfall between the invoiced amount and the authorised amount, the shortfall will be for your account.
12. If the repair of an authorised incident does not start within 90 days of authorisation, then the authorisation is null and void.
13. Any invoice not submitted to the Administrator, within 90 days, will not be considered.

Repair payments

1. We prefer to pay the repairer directly but will refund the client in specific instances in which case the invoice, authorisation and proof of payment will be required.
2. We will affect payment within a reasonable time on receipt of the required documents.

6. GENERAL TERMS AND CONDITIONS

These are the general term and conditions of the MotorSure BodyCare plan.

All information supplied by yourself or the selling dealer must be true and accurate. Incorrect information can influence the outcome of your claim and the validity of this contract.

Personal details

It is your responsibility to inform the Administrator immediately if any of your personal details i.e contact no, email address, banking details, address, etc. changes

Sharing of information

It may be required to provide your personal information to our service providers who can assist us in managing your cover. This will be done as permitted by the South African privacy legislation.

Fraud, Dishonesty, Misrepresentation or Wilful Acts

If any entity or yourself submit any fraudulent information or documentation, your claim will be rejected, and plan will be cancelled with immediate effect. No refund will be made if your plan has been cancelled.

Prevent/Minimise Loss or Damage

You must take reasonable steps to prevent loss or damage to your covered vehicle before an event, or we might not compensate you for any loss or damage.

Cancelling the plan

- You may cancel the plan at any time. However, you must give you 31 days' written notice.
- If paid monthly and your premium is returned by the bank due to "no authority to debit," we will cancel your plan immediately.

Excess

There is no excess applicable to this plan.

Transferability of this plan

This cover can be transferred with the vehicle if no claims were submitted at the time of request.
The cover cannot be transferred from one vehicle to another.

You cannot claim more than the actual loss

We will never pay more than the value of the actual claim/loss or the stated benefit, whichever is lesser amount.
This also means that you could never be compensated twice for the same event.

You cannot claim more than the plan limits

The compensation will be based on the limits as set out under "Cover provided" in this document. If the market related cost is less than the allowable benefit, the market related value will be paid.

We do not pay interest

Although we strive to settle all repairs promptly, we cannot be held responsible for any interest on an outstanding amount. We do not pay interest on any amount due unless ordered to do so by South African Court of Law.

Legal proceedings

Your assistance will be required should we decide to start legal proceedings against any party responsible for the loss or damage. Note that any such legal action may be taken in your name.

Incident procedure is at your own expense

Unless we specifically offer to pay or make provision for payment, the entire event procedure above is done at your own expense.

Breach of Conditions

The conditions of this plan and sections thereof shall apply individually to each of the risks covered and not collectively to them so that any breach shall render voidable the section only in respect of the risk to which the breach applies.

How to Resolve a Complaint or Dispute

We aim to ensure that all aspects of your incident are dealt with promptly, efficiently, and fairly. At all times We are committed to providing you with the highest standard of service. If you have any questions or concerns about your plan or the handling of a claim you should provide us with your concerns or questions in writing to:

Warranty Solutions Claims Department

Tel: 0861 102 419

E-mail: claims@warrantysolutions.co.za

Territorial limits

The cover in this plan is only valid for incidents that occur within the territorial limits of South Africa.

South African Law Applies

This plan is subject to South African Law.

General Exclusions

The following is not covered under this plan:

- Parts or damages if not listed under the Maintenance Guideline of your MotorSure BodyCare Plan.
- Fitting or removing of parts.
- Requests that fall outside the period of this BodyCare Plan.
- Vehicles not listed in the BodyCare Plan Schedule.
- Replacement of a body panel or part of it.
- A body panel that has been ripped, torn, perforated or damaged to the structure or alignment of the panel, accessories, door mouldings, window mouldings, beadings, lamps of any sort or window panels.
- Locks and handles.
- Car radios, sound equipment or car telephones.
- Tyres.
- Stickers, Decals, Emblems or accessories.

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