



RIDEASSURE

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. 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. MOTORCYCLE / ATV ELIGIBILITY

To qualify for the cover under this policy, the Insured's Motorcycle / ATV must at the start date of the policy:

1. Be in a sound mechanical condition.
2. It is the Insured's responsibility to maintain and service the Motorcycle / ATV according to the manufacturer's specifications. This should be carried out relative to the age and kilometres / hours of the Insured Motorcycle / ATV. The Motorcycle / ATV must be serviced within 30 days from the start of the policy to activate the cover provided.
3. Be fitted with protective parts i.e., Clutch and Engine casing cover and a bash plate.
4. Be a new or used off-road Motorcycle / ATV, which for the purpose of this policy is defined as a motorcycle designed to be used exclusively off-road with an engine capacity not exceeding 450cc (the “Dirt Bike”).
5. Be a Motorcycle / ATV used exclusively off road (in sport, competition, agricultural activities or in the security industry).
6. Motorcycle / ATV must be used exclusively for the intended design application.
7. All off-road Motorcycle / ATV must be fitted with an hour meter / odometer. (factory or aftermarket).
8. Motorcycle / ATV which do not have factory fitted hour meter / odometer must be fitted with an aftermarket monitoring device at inception of cover – proof thereof is required.
9. If the odometer of the insured Motorcycle / ATV has been altered, disconnected or is otherwise inoperative resulting in the misrepresentation of actual mileage / use this warranty policy will be void.
10. The underwriter may at time of inception or any time thereafter (at the Insured's own cost), request that the hours of use of the covered off-road Motorcycle / ATV be verified through computer analysis / diagnostics, by an authorised dealer appointed by the manufacturer.

The following types of Motorcycle / ATV are excluded from cover under this policy:

1. Hire Motorcycle / ATV.
2. Riding tuition Motorcycle / ATV.
3. Conversions.
4. Rebuilt Motorcycle / ATV.
5. Off road Motorcycle / ATV that have been modified from the manufacturer's specification unless authorised by the Administrator. Refer section
6. Off road Motorcycle / ATV used outside of the borders of the Republic of South Africa.
7. Modified Motorcycle / ATV.

4. IMPORTANT SERVICE REQUIREMENTS

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

1. The Motorcycle / ATV must be serviced at the manufacturers specified intervals.
2. All services must be carried out according to the relevant manufacturer's specifications as stipulated in the manufacturer's service schedule relative to its age and recorded hours of use.
3. You must immediately stop using Your Insured Motorcycle / ATV if it suffers a breakdown or failure and protect the Motorcycle / ATV from any further loss or damage, or if a breakdown or failure is imminent.

5. SELF SERVICING

The following may be performed under Self Servicing:

Minor service - Self-servicing subject to the manufacture's specifications for routine maintenance for which no mechanical formal qualification is required. Such as routinely serviced components including, air filters, gearbox and differential oil, coolants and other consumables. The proper valid invoices for the parts purchased must be retained as these will be requested by the administrator.

The following is not permitted under Self Servicing:

Major service - Any Major service or maintenance requiring “opening / splitting of the motor” must be carried out by a suitably qualified mechanic, with the relevant required tooling.

All service invoices must be retained by the Insured, as the Insured will be required to provide the Motorcycle / ATV service history in the event of a claim.

In the event of mechanical failure being suspected as result of poor self-servicing or workmanship the Motorcycle / ATV will be referred to the agents for diagnostics, if confirmed, the claim will be repudiated and cover shall be cancelled without refund to the policy holder.

Should the Insured be unable to provide the Motorcycle / ATV up-to-date service history at the time of a claim, the claim will be rejected. The maximum service run-over, as per the manufacturer’s requirements and limits, will be allowed.

Specific Exclusions

The Failure of any component caused by the following will be rejected:

1. The use of a grade of fuel that is not recommended by the manufacturer.
2. The ingress of foreign matter into fuel, lubricants or cooling system.
3. The use of inadequate or improper antifreeze protection.
4. The lack of fuel, antifreeze, hydraulic fluids, grease or oils.
5. External causes, accidental damage or damage due to external forces.

Any parts, which have not failed but have been reported as requiring replacement due to routine servicing or repairs, at the time of any warranty repair in progress, will not be covered by this warranty.

6. POLICY INCEPTION DATE

For new Motorcycle / ATV the policy inception date is reflected on the policy schedule, but in the event of the Motorcycle / ATV 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 Motorcycle / ATV / ATV’s manufacturer’s warranty has expired as failing to do so will delay the claim process.

For Used Motorcycle / ATV the policy inception date will commence 5 hours or 50 kilometres from the date of required 30 day service and shall be subject to photographic evidence of the odometer / hour meter at date of said service.

7. COVER PROVIDED BY THIS POLICY

The Insured’s Motorcycle / ATV is covered against 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 Motorcycle / ATV is only covered against the repair and replacement of parts up to the maximum benefit amounts 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, exceeds market-related requirements and cost to repair the Failure, the Insured will be responsible such excessive costs.

NB: USED PARTS. Any 2nd hand parts or parts fitted, that have not been fully reconditioned and not authorised by the Administrators, will no longer be covered by this warranty.

8. MODIFIED MOTORCYCLE / ATV

Subject to approval on any modification by the Administrator, the benefit will be limited to 50% of the component benefit. However, modifications are limited to and excludes cover for the additional performance components and is dependent on prior approval by the administrator.

Any resultant damage caused by performance components to other covered components is also excluded from cover. Excluded as approved modifications - Aftermarket Exhaust pipes and upgraded suspension parts.

9. COVERED COMPONENTS

The following components are covered, and the benefit applicable includes removal and replacement:

ENGINE	Crankshaft, Camshaft, Pistons and Gudgeon pins, Bearings, Rings, Conrods, Rocker assembly, Hydraulic lifters, Timing gears, Timing chain, Timing chain tensioners and guides as well as Oil pump. (In the event of engine overheating, please refer to the Overheating benefit).
TRANSMISSION	All internal lubricated parts contained within the transmission housing, including gears, synchro hubs, bearings, cams, internal drive gears, chains, shafts, selector mechanism, thrust washers, springs, Oil pump and bushings only.
MANAGEMENT UNITS (ELECTRONIC CONTROL UNITS - ECU)	Engine ECU only. (Excluding ancillaries such as Wiring, Sensors and Relays).
DRIVE TRAIN / SHAFT DRIVEN	All gears and shafts. All internal lubricated parts and final drive housings. Excluding chain and sprockets and pulleys.
BRAKING SYSTEM	Antilock braking system ECU, Master cylinders, Wheel cylinders, Callipers and Servo.
SUSPENSION	Dampers, Springs, Shock Absorbers, Swing arm Bushes and Ball-joints against mechanical failure only.
FUEL SYSTEM	Carburettor Assemblies, Fuel Pump (mechanical and electrical), Injectors and Airflow Meter (Excluding failures attributable to fuel contamination or fuel grade).
OVERFUELLING & UNDERFUELLING	Only if caused by a covered component.
COOLING SYSTEM	Radiator (excluding accident damage), Water Pump, Thermostat, Electric cooling fan, Oil Coolers (Excluding Pipes, Hoses, Fans and Switches).
ELECTRICAL COMPONENTS	Alternator, Starter Motor, Magneto, Starter Clutch. (Excluding Relays and switches).
ELECTRONIC IGNITION	VVT motor, Vanos, TCI, Coils and Hall sender unit. (Excluding EIS, Ignition switch, Wiring, H.T. Leads, Spark plugs and Suppressors).
CLUTCH	Clutch plate, Pressure plate, Clutch fork, Flywheel, Release bearing, Master cylinder and Slave cylinder - against mechanical failure only. (Worn out and Burnt out clutches will be excluded).
INDUCTION SYSTEM	Throttle body and Idle control valve.
WHEEL BEARINGS	All Sealed wheel bearings.
EMISSION SYSTEM	Catalytic Converter (Excluding blockage).
SENSORS	Lambda (O ²) sensors, Cam and Crank position sensors, Temp sensor, Air flow sensors, Throttle position sensor, Manifold Absolute Pressure sensor, Mass air flow sensor, Engine temperature sensor, Engine speed sensor, Knock sensors and Suspension sensors.
CASINGS	Engine block, Cylinder head, Gearbox casing (Excluded when covered under a major component benefit). Excluding Exhaust and Intake manifolds.
GEAR LINKAGES	All Gear linkages.
OVERHEATING	Only if caused by a covered component.
STRIP & DIAGNOSTICS	If we do not accept liability for the claim and should it be necessary to diagnose the cause of failure, we agree to pay for the cost of strip and quote or diagnostic testing when applicable to the component concerned.

10. SCHEDULE OF BENEFITS (RideAssure)

NEW OR USED MOTORCYCLES / ATV'S					
Plan N+:	All new Motorcycles / ATV's still under manufacturer's warranty with current retail value more than R250 000				
Plan N:	All new Motorcycles / ATV's still under manufacturer's warranty with current retail value less than R250 000				
Plan A:	All used Motorcycles / ATV's less than 5 years with less than 200 hours / 30 000km				
Plan B:	All used Motorcycles / ATV's less than 10 years with less than 400 hours / 60 000km				
Plan C:	All used Motorcycles / ATV's less than 15 years with less than 600 hours / 100 000km				
COMPONENT	Plan N+	PLAN N	PLAN A	PLAN B	PLAN C
ENGINE	71 000	50 000	35 000	24 500	17 000
GEARBOX	50 000	35 000	24 500	17 000	12 000
DRIVE SHAFT/CHAIN DRIVEN	35 000	24 500	17 150	11 900	8 400
MANAGEMENT UNIT	35 000	24 500	17 150	11 900	8 400
BRAKING SYSTEM	24 200	17 000	12 000	8 500	6 000
SUSPENSION	24 200	17 000	12 000	8 500	6 000
FUEL SYSTEM	24 200	17 000	12 000	8 500	6 000
OVER AND UNDER FUELING	24 200	17 000	12 000	8 500	6 000
COOLING SYSTEM	24 200	17 000	12 000	8 500	6 000
ELECTRICAL COMPONENTS	24 200	17 000	12 000	8 500	6 000
ELECTRONIC IGNITION	24 200	17 000	12 000	8 500	6 000
CLUTCH	24 200	17 000	12 000	8 500	6 000
INDUCTION SYSTEM	24 200	17 000	12 000	8 500	6 000
WHEEL BEARINGS	24 200	17 000	12 000	8 500	6 000
EMMISSION SYSTEM	24 200	17 000	12 000	8 500	6 000
SENSORS	24 200	17 000	12 000	8 500	6 000
CASTINGS	24 200	17 000	12 000	8 500	6 000
GEAR LINKAGES	4 000	3 000	2 000	1 000	500
OVERHEATING	14 000	10 000	7 000	5 000	3 500
STRIP AND DIAGNOSE	1 750	1 500	1 250	1 000	1 000
	501 150	352 250	247 800	174 300	122 800

11. CLAIM PROCEDURE

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 name and contact details.
2. The policy number.
3. The odometer or hour meter reading.
4. A quotation listing the necessary repairs.
5. A damage/diagnostic report listing the cause of the failure with photos
6. The address where the Motorcycle / ATV can be inspected.
7. The Motorcycle / ATV available service history.
8. Picture of insured Motorcycle / ATV

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.

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.

12. WEAR AND TEAR

Wear and tear is defined as the gradual decline in operating performance due to the age, usage, and distance or time the Motorcycle/ATV has travelled or operated at the time of the Failure.

If the **Failure is directly caused by wear and tear**, the benefit payable under this policy will be limited to 50% of the cost of repair or 50% of the maximum benefit applicable to the affected component—whichever is the lesser amount.

However, normal wear and tear or deterioration that does not result in a mechanical failure, and which arises through reasonable usage and/or age of the motorcycle, is excluded from cover.

13. 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 Motorcycle / ATV. The Administrator also reserves the right to repair as opposed to replace components, dependent on the costs thereof. Cover will cease on any used components (not fully reconditioned) fitted to the Motorcycle / ATV without prior authority. Any second-hand parts fitted will no longer be covered.

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, where after payment for the authorised amount will be made to the repairing dealer.

NB: 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 Motorcycle / ATV has been effectively repaired, upon collection of the Motorcycle / ATV from the repairing dealer. The Administrator does not accept liability for ineffective repairs or excessive time taken to effect the repairs.

No claim shall be payable after the expiry of 3 months from date of claim authorisation unless the claim is the subject of pending legal action.

14. LIMIT OF LIABILITY AND CURRENCY

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

15. RIGHT TO MOVE MOTORCYCLE / ATV

The Administrator reserves the right to move your Motorcycle / ATV to another repairer, if we believe is the best interest of all parties concerned.

16. EXCLUSIONS FROM COVER

The following are general exclusions which apply to this policy. It is very important that you understand and take note of these exclusions.

The policy does not cover the cost of repairs or replacement:

1. If the cause of the failure existed at the time of the warranty purchase.
2. Of all service items that require changing at specific or regular intervals. For example: oil, grease, filters, hydraulic fluid, as well as wearing items, including friction surfaces.
3. Of additives and anti-freeze, spark plugs, points, condenser, vee and cam belt, consumables and the like.
4. Any failure due to sludge build-up.

5. Of burnt valves.
6. If undertaken without the prior authorisation of the Administrator.
7. If the hour meter/odometer is not working, or in the opinion of the Administrator, has been tampered with, altered, disconnected or replaced without the approval of the Administrator.
8. Resulting from oil leaks or for oil leaks themselves.
9. To drive shafts or steering racks caused by damaged dust covers.
10. Caused by fuels or incorrect lubricants, negligence, accident, unreasonable use or abuse, including any form of competition, improper servicing or malicious damage.
11. Arising out of any resultant loss, regardless of whether the resultant loss / damage was caused by the failure of a covered part or part not covered under the policy.
12. Of any failure covered by the manufacturer's warranty / maintenance plan at the time of Failure.
13. Of any part not listed under the COVERED COMPONENTS section.
14. Of any electrical wiring or immobiliser / security systems, whether factory-fitted or not.
15. Any abuse or negligence.
16. For Failures caused by covered components of the Motorcycle / ATV which are recalled or to be recalled by the manufacturer.
17. Caused by civil commotion, labour disturbances, strikes, war, civil war, mutiny, insurrection, rebellion or revolution.
18. If the Motorcycle / ATV is in contravention of the Road Traffic Act (Including a valid Motorcycle / ATV license).
19. Directly or indirectly caused by ionising radiations or contamination by nuclear waste or combustion of nuclear fuel or by contaminated/incorrected fuel.

17. RESULTANT DAMAGE

Notwithstanding anything to the contrary the failure of, or damage to, any covered component or part caused by the failure of a covered component or part, is covered by this warranty and the total benefit payable will be determined by the primary cause of failure.

Failure of or damage to a covered component or part, caused by the failure of a non-covered part or component is not covered by this warranty, where the primary cause of the failure was a non-covered component.

The Insured must take all reasonable steps and precautions to prevent loss, damage or breakdown and must maintain the Motorcycle / ATV in an efficient condition and in the event of a breakdown or an impending breakdown, must use all reasonable means to protect the Motorcycle / ATV from further loss or damage.

18. TRANSFERABILITY

This policy is transferable to the subsequent owner of the Motorcycle / ATV, but a copy of the full-service history will be required. Please contact the Administrator for further information in this regard.

19. CANCELLATION

The Insured may cancel this policy by giving 31 days written notice to the Administrator. Should the Insured cancel this policy the Administrator will refund the Insured a pro-rata portion of their premium for the remaining period of cover. However, commissions paid to the selling dealer and any claim settlement amounts already paid will be deducted from the premium refund.

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.

20. 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.

21. 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.

22. 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 Motorcycle / ATV 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.

23. 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>