

An Introduction to the Alfa Care Warranty:

It is with great pride and anticipation and with your success in mind, that Motorite Insurance Administrators (Pty.) Ltd. introduces to you the new Alfa Care Warranty. Periodic product enhancements are critical to the success of our business and that of our clients. In our pursuit of perfection, we continuously strive to raise our levels of service delivery.

Our clients have come to expect us to offer the most innovative products in the market and the new Alfa Care Warranty is just that. Our Alfa Care Warranty has been streamlined to maximise the advantages for our clients and consumers. With the increasing participation of consumer bodies in dispute resolution, this legal standard offers our clients an unprecedented level of protection.

The Alfa Care Warranty is all about choice and key to our product development is taking cognisance of the choices our clients and consumers make. This streamlined approach has allowed us to offer greater value, improved benefits and a number of "industry firsts" through the Alfa Care Warranty.

Alfa Care Warranty

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The Alfa Care Warranty is specifically geared to meet your needs.

Alfa Care Warranty Assist

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Alfa Care Warranty Assist incorporates a medical, roadside, legal and map assistance programme.

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Policy Schedule

Administrator's Details

Motorite Insurance Administrators (Pty.) Limited.

Postal Address:

Johannesburg.

P. O. Box 1034,
Gallo Manor.
2052.
Tel.: 011 259 4800.
Fax.: 011 259 4894.

Cape Town.

P. O. Box 206,
Howard Place.
7450.
Tel.: 021 530 1620.
Fax.: 021 531 1381.

Claims (tel.): 011 612 5383.
Claims E-mail: alfacare@motorite.co.za
Customer Service (tel.): 011 612 5382.
Customer Service E-mail: cssupport@motorite.co.za

Office Hours: Monday - Friday: 08h00 to 17h30.
Saturday: 08h30 to 12h30.

Underwriting Insurer's Details

Infiniti Insurance Limited (Reg. No.: 2005/029823/06).

Insured's Details

The insured: As set out on the transaction schedule.
Insured's postal address: As set out on the transaction schedule.

Insurance Details

The insured vehicle: The passenger vehicle, as set out on the transaction schedule.
Type of insurance: Mechanical Breakdown Insurance.
Period of insurance: As set out on the transaction schedule.
Premium: As set out on the transaction schedule.
Territory covered: Republic of South Africa, Namibia, Swaziland, Lesotho and Botswana.

Key Terms Used In This Document

In this document, the terms "we, us and our" refer to Motorite Insurance Administrators (Pty.) Ltd. The terms "you and your" refer to the insured, as set out on the Alfa Care Warranty transaction schedule ("the transaction schedule"). For other definitions, see clause 2.

Terms and Conditions of the Alfa Care Warranty.

The following terms and conditions apply to the Alfa Care Warranty:

1. Eligibility

Vehicles which qualify for the Alfa Care Warranty programme:

- Vehicles less than 5 years old;
- Vehicles which have travelled less than 100 000km at the time of Warranty purchase;
- Vehicles which have passed the Alfa Care Warranty Checklist.

2. Definitions of Terms Used In This Policy

(a) **Effective Dates:**

- (i) The Alfa Care Warranty will incept 30 days (thirty days) from the date of signature on the transaction schedule;

Please Note: No claims will be paid for the first 30 days (thirty days), prior to the inception of the Warranty;

- (b) **Mechanical Breakdown** - This term refers to the sudden and unforeseen actual breaking of listed parts only. This term does not refer to parts that are not broken and are replaced during repairs. The cause of the failure determines the applicable benefit. Refer to clause 17 for reference to wear and tear limitations.

3. Your Duties

Failure to comply with these conditions will invalidate the Alfa Care Warranty cover and therefore any claims made by you will be rejected:

- (a) **Take Care of the Vehicle** - You must take all reasonable steps to service the vehicle and keep it roadworthy. You must immediately stop using the vehicle if the vehicle breaks down or if a breakdown is imminent;

(b) **Service the Vehicle:**

- (i) **Service Parameters** - Petrol and diesel engine vehicles must be serviced and maintained according to the Manufacturer's specifications and recommended intervals. Where this is not known, contact us. If this is not done, your claim will not be valid, even if the failed part is not a routinely maintained part;

- (ii) *Extensions to Service Deadlines* - We shall allow a service run-over of 1 500km or 30 days either side of the service interval, whichever occurs first, regardless of the Manufacturer's service run-over or grace period;
- (iii) *Service History Not Up-To-Date* - If the vehicle does not have an up-to-date service history from an Alfa Romeo Approved Dealership it will not qualify for the Alfa Care Warranty;
Please Note: It is your responsibility to ensure that the cambelt is replaced as per the Manufacturer's requirements;
- (iv) *Alfa Romeo Approved Dealerships* - Services and repairs must be carried out by an Alfa Romeo Approved Dealership;
Please Note: Only genuine Manufacturer's parts and spares may be utilised for servicing;
- (c) **Keep Proof of the Service History** - After each service, you must keep service receipts and invoices as proof that services are carried out in the proper manner, as they may be required in the event of a claim;
Please Note: An invalid Warranty may be reinstated by having the vehicle serviced at your cost in accordance with the Manufacturer's specifications and the procedures as set out. This reinstatement is subject to our prior written approval and will only be effected after a waiting period of 90 days is imposed, as calculated from the date of receipt by us of written notification of your request for reinstatement;
- (d) **Help to Recover Against Third Parties** - If we ask, you must help us to bring legal proceedings against any party responsible for your loss. We are entitled to bring such legal proceedings in your name;
- (e) **The Transaction schedule Reflects:**
 - (i) The name of the customer who is the Warranty owner ("owner");
 - (ii) The details of the motor vehicle to which the Warranty applies ("vehicle");
 - (iii) The period of and the date from which the Warranty cover applies;
- (f) **Vehicle Preparation Checklist Must Accompany the Transaction schedule:**
The transaction schedule must be accompanied by a fully completed and signed Alfa Care Warranty Checklist, without which the Warranty is invalid. You must retain a copy for your reference.

4. Change of Vehicle Ownership

If you sell your vehicle to a third party, we can transfer the non-expired portion of your Alfa Care Warranty to the new owner. The transfer is subject to our approval and conditional of your compliance with all terms and conditions of this Alfa Care Warranty. If we approve the transfer, we shall administer it for no charge.

5. Repair or Replacement of Parts

We may, at our sole discretion, repair or replace any damaged parts or we may pay in cash for the loss or damage. Service-exchange units (pre-overhauled replacement units) may, at our sole discretion, be used where applicable. If any part is unavailable in South Africa as a standard ready-made article, our liability for that part will be met by paying the lesser amount of either:

- (a) The value of the part at breakdown, or;
- (b) The part Manufacturer's last published list price, or the stated benefits on the limits of liability table.

6. No Transfer of Rights

We are not bound by any transfer of rights under this Warranty to any other person except for:

- (a) Transfer due to death, or;
- (b) Transfer in terms of clause 4.

7. Truthfulness of Material Information

If you misrepresent, give a misleading description or fail to disclose material information, your cover will be void for all items.

8. Procedure for Making a Claim

- (a) You must tell us, by telephone or facsimile, about a claimable event within 30 days of such an event;
- (b) Within 30 days of the claimable event, you must deliver to us such details and proof of the claimable event as we may reasonably need. We, or our appointed representative, are the only parties that may approve or reject claims. You must allow us access to inspect any vehicle that is the subject of a claim.

9. Proportionate Contribution to Loss or Damage

If you have any other insurance covering, or partially covering, the same loss or damage covered by this Warranty, we are only liable to contribute the specified proportion of loss or damage.

10. Cancellations

In the event of the policy being cancelled by the policyholder, commissions and costs are deducted from the premium leaving a balance, which is paid out on a pro-rata basis dependent on the unexpired period of the Warranty. The above-mentioned payment is subject to the terms and conditions of the Warranty having been complied with and no claims having been paid out against the Warranty. Refunds will be made to the financier of the Warranty.

11. Fraud Invalidates the Policy

You will lose your benefits under this Warranty if you, or anyone acting on your behalf:

- (a) Files a claim that is fraudulent, improper, improperly processed or improperly filed;
- (b) Uses any fraudulent or improper means to get any benefit under this Warranty, or;
- (c) Willfully or negligently causes the damage or destruction that is the subject matter of the claim.

12. Claims Rejected If Premiums Not Paid

We reserve the right to reject any claims for claimable events that happen before we receive your premium, subject to the provisions of clause 13.

13. Period of Grace

You will be entitled to a period of 15 days from the premium due date in which to pay your premium. In the case of monthly policies, this period of grace only applies from the second month of the currency of this Warranty.

14. Time Bar

Where you dispute our rejection or quantum (amount) of your claim or cancellation of your Warranty, you must make legal representation to us notifying of your intention to institute legal action against us, by way of the service of summons on us, within 180 days of the date of the rejection or cancellation letter. Failure to do so will result in the forfeiting of your claim and we shall have no liability in terms of such claim.

15. Parts Covered By This Policy

Engine

All internally lubricated components, excluding burnt valves and cracked cylinder heads;

Transmission - Manual Vehicles

All internally lubricated components, excluding flywheel;

Transmission - Automatic Vehicles and Selespeed

All internally lubricated components, excluding flexplate;

Drive Shafts

Half shafts, side shafts, C.V. joints and propeller shafts, universal joints and centre bearing, excluding propeller shaft tube;

Clutch

Clutch plate, pressure plate, release bearing, clutch fork, master cylinder, and slave cylinder - against mechanical failure only;

Suspension

Upper and lower wishbones with associated ball joints and bushes;

Management System

Engine management Electronic Control Unit (E.C.U.) and the transmission management Electronic Control Unit;

Electric Components

Alternator, starter motor, front and rear wiper motor and electric window motors, excluding switches;

Air-Conditioner

Air-conditioner compressor only, excluding re-gassing;

Cambelt or Timing Chain

Including subsequent damage to covered components caused by the failure or breakage of the cambelt or chain;

Electronic Key

Original Manufacturer unit only - against electrical failure only;

Please Note: Where failure of, or damage to, any component or part can be classified under two of the listed benefits or benefit categories described, **the lesser benefit or amount will apply.**

SPECIFIC EXCLUSIONS:

Parts Damaged Through Overheating

Damage, as well as breakdown caused to any part listed in clause 15, as a result of overheating, including cracked cylinder head(s) or engine failure, will not be covered under this Warranty;

Parts Damaged Through Overfueling

Damage, as well as breakdown caused to any part listed in clause 15, as a result of any defect arising from overfueling, incorrect servicing, adjustment or replacement of injectors, injection pumps and associated parts will not be covered under this Warranty;

IMPORTANT LIMITATIONS:

Cambelt Failure or Timing Chain

Including subsequent damage to cover components caused by the failure or breakage of the cambelt, the claim payable in relation to such a part or damage will be limited to the amount stated under cambelt or timing chain in the limits of liability table.

Important:

More Than One Failure at the Same Time

Regardless of how many failures happen at the same time, only one covered part failure will be entertained (the higher benefit cover will apply). Repairs to the remaining failed part or parts will be for your own account.

16. Items Not Covered By This Policy

We are not liable for repair or replacement of all items mentioned below, including, but not limited to:

- (a) All parts not listed under parts covered in clause 15;
- (b) Services, maintenance items, seals, oil leaks, ring-gear, flywheel, flexplate, drive shaft boots and drive shaft failure because of worn or damaged boots or covers, handbrake mechanism, brake friction surfaces, radiator recore, burnt valves and shocks;
- (c) The failure of, or damage to, any component or part caused by the failure of a covered or non-covered part, including damage caused by any object from an external source;
- (d) Breakdowns resulting from using the vehicle, whether in the past or present:
 - (i) For racing, speed testing or any competitive uses;
 - (ii) On roadways not usual to normal thoroughfare;
 - (iii) Contrary to the Manufacturer's design intention;
 - (iv) As a taxi to transport paying passengers;
 - (v) As a security vehicle;
 - (vi) As a rental vehicle;
 - (vii) Negligently or abusively;
- (e) Costs normally recoverable under a Comprehensive Motor Insurance Policy, even if such insurance has not been taken out on the vehicle;
- (f) Breakdown arising as a direct result of:
 - (i) Improper repair to the vehicle;
 - (ii) Using experimental vehicle parts;
 - (iii) Modifications which have not been approved by the vehicle Manufacturer, including, but not limited to, all engine conversions and turbo charged units;
 - (iv) Using fuel, oil or petroleum products in the vehicle's fuel or lubrication system for which the vehicle's engine or ancillary systems are not designed;
- (g) Breakdown caused by water or any object from an external source;
- (h) Breakdown of vehicles or parts of vehicles recalled or to be recalled by the vehicle Manufacturer;
- (i) Replacement or repair of all service items that need changing at specific or regular intervals, for example: oil, grease, filters, hydraulic fluid, additives and antifreeze, spark plugs, points, condenser and consumables;
- (j) Any costs or expenses incurred where the vehicle's speedometer or odometer is not connected, not in working order or has been tampered with;
- (k) Any mechanical breakdown that occurs while the vehicle is under the Manufacturer's Warranty;
- (l) Repairs carried out without prior authorisation from the Alfa Care Administrator's Claims Department and without an official order or claim number;
- (m) Repairs carried out by any unauthorised person;
- (n) Agreements made on our behalf by an unauthorised person, either verbally or in writing;
- (o) Replacement or repair where the cause of the failure existed at the start of the Warranty;
- (p) Replacement or repair to drive shafts or steering racks as a result of damaged dust covers;
- (q) Replacement or repair to any electric wiring;
- (r) Replacement or repair resulting from the failure of hoses or pipes.

17. Claims for Fair Wear and Tear

Despite the exclusions listed in clause 16, we may admit, at our sole discretion, a claim for fair wear and tear to a covered part where no actual breakage has occurred. If we admit a claim for fair wear and tear, our liability for the repair cost or benefit category is limited to a maximum of **50%** of the repair cost or **50%** of the specific stated benefit category, whichever is the lesser. The service provider will provide a Warranty in respect of all work carried out, including labour and parts supplied for a period of no less than 12 months.

For purposes of clarity, the official definition of "broken" is as follows:

"Components which are physically and forcibly separated into pieces, cracked or split."

18. Subrogation

In the event of any benefit payable to you, the insurer will be subrogated to you or your right to recovery against any person or organisation and you will execute and deliver any instruments and papers and do whatever else is necessary to secure such rights. You will do nothing after a breakdown to prejudice such rights.

19. Betterment

It is not the intention, implied or otherwise, of this Warranty to make new vehicles from old. Normal wear and tear deterioration, not resulting in actual failure, arising, for example, through usage or age of the vehicle is therefore not covered by this Warranty. Where the repair requires new or exchange units which, in our opinion, are in excess of what is necessary to make good the repair, the difference in cost will be met by you (at all times subject to the other terms and conditions of this agreement). If in doubt, you should contact us.

20. Procedure If the Vehicle Breaks Down

If the vehicle breaks down, the following procedure must be followed:

- (a) You must check the Warranty to ensure that the cause of the breakdown and parts are covered;
Please Note: The cost of stripping of the engine is for your own account where the cause of the breakdown and parts are not covered;
- (b) If the Warranty covers the cause of the breakdown and parts, you must contact our Alfa Care Administrator's Claims Department. The contact details are set out in the policy schedule at the beginning of the policy wording. You must send all correspondence by registered mail;
- (c) You must give the Alfa Care Administrator's Claims Department the following information:
 - (i) Your policy number;
 - (ii) The nature of the breakdown;
 - (iii) The odometer reading of the vehicle at the time of the breakdown;
 - (iv) The address at which the vehicle can be inspected;
- (d) You must deliver the vehicle to an Alfa Romeo Approved Dealership who will contact us on your behalf to speed up your claim;
Please Note: You must ensure that no repair work is done on your vehicle until the Alfa Care Administrator's Claims Department has given its authorisation for the work to be carried out. Any repair work commenced or carried out without our prior authorisation will invalidate the claim;
- (e) Once your breakdown is identified as a claim under this Warranty, the Alfa Care Administrator's Claims Department will issue an order number to the Alfa Romeo Approved Dealership. This order number will be for an amount covering the repair, subject to the maximum amount and wear and tear limit, as set out under the stated benefits in the limits of liability table and the wear and tear clause (see clause 17);
- (f) After the repair work is complete, the Alfa Romeo Approved Dealership must immediately send an itemised invoice, quoting the order number, to the Alfa Care Administrator's Claims Department;
- (g) The Alfa Care Administrator's Claims Department will pay the approved amount to the Alfa Romeo Approved Dealership;
- (h) You are responsible for paying the Alfa Romeo Approved Dealership any amount over the approved amount as well as for any other garage charges for which we are not liable;
- (i) The maximum amount payable for each claimable event is limited to the maximum benefit as stated in the limits of liability table or the cost of repair, whichever is the lesser;
Please Note: When you collect your vehicle after repair, check that all work is properly completed. If you are not satisfied with the work done, do not accept the vehicle.

Important:

- We are not liable for faults in workmanship or materials paid for by us on your behalf;
- Regardless of how many failures happen at the same time, only one covered part failure will be entertained (the higher benefit cover will apply). Repairs to the remaining failed part or parts will be for your own account;
- We reserve the right to engage an appointed engineer to inspect your vehicle.

21. Extra Benefits of This Policy

- (a) **Insurance Excess Payment** - If your vehicle is a total loss, we shall pay the insurance excess amount applicable to your Comprehensive Motor Insurance Policy, up to the applicable amount stated in the limits of liability table. We shall only pay your excess to you if you:
 - (i) Cannot claim for the excess under any other insurance policy, and;
 - (ii) Take out an Alfa Care Warranty for your replacement vehicle;
- (b) **Instalment Payment Protection** - If repairs to your vehicle are delayed for more than 14 days from the date of authorisation because certain parts are not available, we shall refund that portion of the monthly instalment for which the vehicle is out of commission, up to the applicable amount stated in the limits of liability table. The term "days" in this clause excludes Sundays and public holidays.
Please Note: This benefit is only applicable in the event of a breakdown as a result of the failure of a part covered by this Alfa Care Warranty;
- (c) **Policy Transfer** - You may transfer the Alfa Care Warranty on the insured vehicle to one subsequent owner of the vehicle provided that you have received our written permission to do so. It is not possible to transfer a policy from one vehicle to another;
- (d) **Extra Policy Benefits** - As an Alfa customer investing in the Alfa Care Warranty, you automatically qualify for the following extra benefits:
 - (i) Alfa Care Warranty Assist Programme, which includes:
 - Medical Assist Programme and;
 - Roadside Assist Programme;
 - (ii) Legal Assist Programme;
 - (iii) Map Assist Programme.

Value-Added Products

You automatically enjoy the built-in benefits of Alfa Care Warranty Assist, Legal Assist and Map Assist when you purchase an Alfa Care Warranty Assist.

22. Alfa Care Warranty Assist Programme

Before enjoying any of the Alfa Care Warranty Assist benefits, please note it is your obligation to first contact Alfa Care Warranty Assist on: 0860 10 22 89. As a member of Alfa Care Warranty Assist, you are entitled to the following benefits:

22.1 Medical Assist Programme

If an emergency happens whilst using the insured vehicle, Alfa Care Warranty Assist will arrange and pay for:

- (a) *Emergency Medical Advice* - Nurses and paramedics will give life-saving medical advice and information if you call for emergency first aid while the medical team is on its way to the emergency;
- (b) *Emergency Medical Response by Road or Air to the Incident Scene* - Medical Assist provides immediate emergency response using the nearest road or air medical response vehicle, whichever is more appropriate. The emergency vehicle is staffed and equipped with the right care needed for the emergency;
- (c) *Transfer of the Patient to the Most Appropriate Medical Facility* - Medical Assist will transfer you to the closest appropriate medical facility. Medical Assist will also provide your onward transport to a medical facility more appropriate for your particular medical condition, if requested by the treating doctor;
- (d) *Guaranteed Admission to Hospital* - To guarantee your admission to hospital, Medical Assist will provide the guarantees for hospital charges on your behalf for up to R2,000.00. You must reimburse Medical Assist for these costs;
- (e) *Emotional Support and Counselling* - Following any traumatic event, Medical Assist will provide support and counselling to you and your family to help with emotional recovery;
- (f) *Companionship and Care of Children* - Medical Assist will escort children to their home or other place of safety if they are left stranded because of a medical emergency away from home;
- (g) *Repatriation of the Member If You Are Admitted To Hospital Away From Home* - Medical Assist will repatriate you by air or road, whichever is more appropriate, if you are admitted to hospital while away from home;
- (h) *Transfer of Life-Saving Medication or Blood* - If you cannot be moved, Medical Assist will transport life-saving emergency medications or blood products to you;
- (i) *Relay of Urgent Messages* - On request, Medical Assist will relay urgent messages to your family or employers in case of an emergency;
- (j) *Return of Mortal Remains* - If your death occurs away from home, Medical Assist will repatriate your mortal remains to your normal home.

22.2 Roadside Assist Programme

You must pay for all costs incurred under Roadside Assist unless the mechanical or electrical breakdown occurred because of the failure of a part that is covered under the terms and conditions of the Alfa Care Warranty. It is your responsibility to pay the service provider. We shall refund the payment, subject to the applicable Warranty terms, conditions and benefit limits, after you send us the relevant proof of payment receipts.

If your vehicle breaks down or has an incident, Roadside Assist gives you 24-hour access to the following services:

- (a) *Roadside Help* - When applicable, Roadside Assist will arrange for you to be helped at the roadside where the cause of the breakdown or incident is one of the following:
 - (i) **Flat Tyre:** Roadside Assist will arrange to have your spare tyre put on your vehicle;
 - (ii) **Flat Battery:** Roadside Assist will arrange to have your vehicle started where possible;
 - (iii) **Keys Locked in the Vehicle:** Roadside Assist will arrange for a locksmith to open your vehicle and retrieve the keys;
 - (iv) **Run Out of Fuel:** Roadside Assist will arrange for the delivery of up to 10 liters of fuel to you to enable you to reach the nearest fuel station;
- (b) *Tow-In* - Where the cause of the breakdown or incident is more serious, Roadside Assist will arrange for your vehicle to be towed to the nearest Alfa Romeo Approved Dealership, up to the benefit as stipulated in the limits of liability table.
Please Note: The above clause under the Roadside Assist Programme;
- (c) *Safe Keeping* - If your vehicle must remain at the Alfa Romeo Approved Dealership overnight, Roadside Assist will arrange for the safe storage of your vehicle;
- (d) *Hotel Accommodation* - If the breakdown or incident happens more than 100km from your home, Roadside Assist will arrange hotel accommodation for the occupants of your vehicle up to the benefit, as stipulated in the limits of liability table;
- (e) *Alternative Transport* - Vehicle hire by a recognised vehicle hire company, excluding fuel. Available 24 hours after authorisation of the mechanical claim. Vehicle hire is subject to the following. You must:
 - (i) Have a valid credit card;
 - (ii) Be in possession of a valid and applicable driver's license;
 - (iii) Be over the age of 23 years;OR
Public transport by a recognised carrier (road or rail) to home or destination. Printed or computer generated tickets or vouchers must be submitted.
Please Note: In relation to the Alfa Care Warranty, your claim will be limited to the benefit as stipulated in the limits of liability table;
Please Note: The alternative transport benefit is not applicable when the insured vehicle is in for a maintenance service;

- (f) *Vehicle Repatriation* - If the breakdown or incident happens outside a radius of 100km from your normal home and the vehicle must be left at the Alfa Romeo Approved Dealership for repair, Roadside Assist will arrange to collect your vehicle. Roadside Assist will return the vehicle to your normal home or your journey's destination when the vehicle is repaired. Vehicle repatriation cover is limited to R1,000.00;
- (g) *Courtesy Transport* - If your vehicle breaks down, Roadside Assist will arrange for its occupants to be transported to their respective destinations.

23. Legal Assist Programme

As a member of Legal Assist, you are entitled to the following benefits:

- (a) 24-hour telephonic access to legal advisers who are all admitted attorneys;
- (b) Immediate legal advice on further procedures following an accident;
- (c) Standard legal documentation and advice on its application;
- (d) On request you will receive a Small Claims Court kit, including guidelines to jurisdiction, Domestic Workers' Agreement and a Maintenance Kit;
- (e) The Attorney Referral Panel, by which you are referred to a practicing attorney for a complementary 30-minute consultation, including a legal letter and telephone call where applicable;
- (f) Motor Accident Advice: Our lawyers give telephonic advice to the client at the scene, on all aspects relating to the handling of a motor collision. The case is managed by the attorney and the software protocols. Where legal resources are necessary to protect the rights of drivers or injured persons, Legal Assist will appoint the appropriate party in consultation with the client. This service normally relates to court orders with regard to the unlawful or unauthorised removal or towing of vehicles by so-called pirate operators;
 - The client receives specialised assistance in accident scene case management, as well as support and assistance relating to all legal matters and claims that follow a collision covering vehicle damages, repairs, injuries and the third party claims, as well as litigation and prosecutions that may follow;
 - The attorney has access to a comprehensive motor law legal data system;
 - In emergencies such as accidents, messages are relayed to client's next of kin;
 - The Attorney Referral Service is also available for matters such as bail and prosecutions and to protect the rights of the motorists generally;
 - Road Accident Fund – Our legal advisors are able to advise clients on how to lodge a claim with the Road Accident Fund, where to lodge a claim and how to complete the relevant forms. They can also refer a client to a specialist attorney where necessary.

24. Map Assist Programme

As a member of Map Assist, you are entitled to the following benefits:

- (a) A 24-hour Helpline for directions or route guidance when travelling;
- (b) Detailed map directions and map symbols for major metropolitan areas such as Johannesburg's Northern and Southern suburbs, the West and East Rand, Pretoria, Cape Town, Durban, Port Elizabeth, Bloemfontein and other larger centres and towns;
- (c) Basic route information for rural areas;
- (d) Forwarding of details by fax., e-mail or short message system (SMS) to requested addresses.

The above services are subject to the terms and conditions, exceptions, exclusions and territorial limits fully described in the Master Policy, a copy of which you can get from Motorite Insurance Administrators (Pty.) Ltd. Any dispute that may arise will be governed by the terms and conditions as stipulated in the Master Policy.

If you have an emergency or need to access any of the Alfa Care Warranty Assist benefits, please contact:

**ALFA CARE WARRANTY ASSIST.
P. O. Box 2993,
Johannesburg.
2000.
24-hour Helpline: 0860 10 22 89.**

25. Customer Declaration

1. I declare that the information given in this application is in every respect true, complete and correct, and is given without being aware of any circumstances that might adversely affect the risk.
2. I agree:
 - (a) That this proposal will form the basis of the contract between the insured and the insurer and that this proposal will be deemed incorporated therein;
 - (b) That the insurers incur no liability until the premium has been received by them;
 - (c) That the insurers will not be bound by any representation or undertakings made or given by any person or agent, save as will be contained in the policy;
 - (d) That I understand and am aware of the contents of the policy document as well as the claims, service procedures and the statutory notice;
 - (e) I hereby consent to be contacted by e-mail, telephone and facsimile in respect of policy renewals and further product information;
 - (f) I confirm that, where applicable, the relevant product option insert (limits of liability table) has been supplied to me with this policy booklet; I have read same and understand the content thereof.

26. Disclosure Notice to Short-Term Insurance Policyholders

Important - Please Read Carefully Disclosure and Other Legal Requirements

(This notice does not form part of the Insurance Contract or any other document)

As a short-term insurance policyholder, or prospective policyholder, you have the right to the following information:

1. About the Intermediary (Selling Dealership)

- (a) Please see the intermediary's details on the transaction schedule;
- (b) The intermediary has no financial interest in the insurer;
- (c) The intermediary does not hold any professional indemnity insurance;
- (d) Details of how to institute a claim can be found in the policy wording;
- (e) The intermediary will earn 12.5% of gross written premium (excluding V.A.T.);
N. B.: Please refer to the transaction schedule for the breakdown of premium, fees and commissions that apply to this Warranty;
- (f) The intermediary has a written mandate to act on behalf of the insurer.

2. About the Administrator

Claims and general queries under this policy are handled and administered by:

Motorite Insurance Administrators (Pty.) Limited.

P. O. Box 1034,
Gallo Manor.
2052.

Tel.: 011 259 4800.
Fax.: 011 259 4894.
Customer Service (tel.): 011 612 5382.
Customer Service E-mail: cssupport@motorite.co.za

F.S.P. License Number: 9140.
License Categories: Short-Term Insurance - Personal Lines;
Short-Term Insurance - Commercial Lines;

The Administrator's Compliance Officer:

Pretium Services.

P. O. Box 9655, R.P.A Centre.
Devon Valley. First Floor, Building B.
1715. 180 Smit Street,
Fairland.
2170.

Tel.: 011 678 2533.
Or: 0861 22 66 759.
Fax.: 011 678 7731.

N. B.: The Administrator is mandated by the insurer to market, administer and manage claims for this policy on behalf of the insurer.

3. About the Insurer

(a) Infiniti Insurance Limited

Eton House. P. O. Box 1911,
15 Eton Road, Houghton.
Parktown. 2041.
2193.

Tel.: 011 718 1200. Fax.: 011 726 1874.

- (b) Details of how to institute a claim can be found in the policy wording;
- (c) The type of policy involved is detailed in the wording;
- (d) Your premium amount is set out in the transaction schedule;
- (e) The manner of payment of premium, due date of premiums and consequences of non-payment are set out in the policy wording.

4. Complaint Resolution Process

- (a) All complaints regarding this policy must first be directed to:
Motorite Customer Service Department.
Tel.: 011 612 5382, or;
E-mail: complaints@motorite.co.za
- (b) **Complaint Escalation:** Should you have a complaint lodged with the Administrator and no resolution is forthcoming, you can forward your complaint to: escalation@motorite.co.za;

- (c) If you have any complaints about this policy which cannot be resolved by the intermediary or by Motorite (the Administrator), please contact or write to the Short-Term Insurance Ombudsman (see point 7 for details).

5. Other Matters of Importance

- (a) You must be informed of any material changes to the information referred to in paragraph 1 and 2 of this disclosure notice;
- (b) If the information in paragraphs 1 and 2 of this disclosure notice were given verbally, it must be confirmed in writing within 30 days from signature of the policy;
- (c) If any complaint to the intermediary or insurer is not resolved to your satisfaction, you may submit the complaint to the Ombudsman for Short-Term Insurance;
- (d) Polygraph or any lie detector test is not obligatory in the event of a claim and the failure thereof may not be the sole reason for repudiating a claim;
- (e) If premium is paid by debit order:
 - (i) It may only be in favour of one person and may not be transferred without your approval, and;
 - (ii) The insurer must inform you at least 30 days before the cancellation thereof, in writing, of its intention to cancel such debit order;
- (f) The insurer and not the intermediary must give reasons for repudiating your claim;
- (g) Your insurer may not cancel your insurance merely by informing your intermediary. There is an obligation to make sure the notice has been sent to you;
- (h) You are entitled to a copy of the policy free of charge.

6. Warning

- (a) Do not sign any blank or partially completed application forms;
- (b) Complete all forms in ink;
- (c) Keep all documents handed to you;
- (d) Take note as to what is said to you;
- (e) Do not be pressurised into buying the product;
- (f) Incorrect or non-disclosure by you may impact on any claims arising from your contract of insurance.

7. Particulars of the Short-Term Insurance Ombudsman who is available to advise you in the event of any claim problems which are not satisfactorily resolved by the intermediary, the Administrator, as well as the insurer:

Short-Term Insurance Ombudsman.

P. O. Box 32334,
Braamfontein.
2017.
Tel.: 011 726 8900.
Fax.: 011 726 5501.

8. Particulars of the Registrar of Short-Term Insurance if you feel that this policy contravenes any legislation:

Financial Service Board.

P. O. Box 35655,
Menlo Park.
0102.
Tel.: 012 428 8000.
Fax.: 012 347 0221.

9. Particulars of the F.A.I.S. Ombudsman:

The F.A.I.S. Ombudsman.

Eastwood Office Park,
Ground Floor, Boabab House,
Corner Lynwood Road and Jacobsen Drive,
Lynwood Ridge.
Pretoria East.
0040.
Tel.: 012 470 8090.
Fax.: 012 470 9097.

P. O. Box 74571,
Lynwood Ridge.
0040.

SERVICE 1 DATE: _____

ODOMETER: _____

JOB CARD NO.: _____

DEALERSHIP STAMP

SERVICE 2 DATE: _____

ODOMETER: _____

JOB CARD NO.: _____

DEALERSHIP STAMP

SERVICE 3 DATE: _____

ODOMETER: _____

JOB CARD NO.: _____

DEALERSHIP STAMP

SERVICE 4 DATE: _____

ODOMETER: _____

JOB CARD NO.: _____

DEALERSHIP STAMP

SERVICE 5 DATE: _____

ODOMETER: _____

JOB CARD NO.: _____

DEALERSHIP STAMP

SERVICE 6 DATE: _____

ODOMETER: _____

JOB CARD NO.: _____

DEALERSHIP STAMP

Vehicle Details																	
Chassis / V.I.N. No.:																	
Make:									Model:								
Date of First Registration:	D		D		M		M		Y		Y						
Present Kilometer Reading:																	
Engine No.:																	
Registration No.:																	

Personal Details																		
Title:		Initials:				Surname / Company / Fleet:												
Postal Address:										Postal Code:								
Physical Address:										Postal Code:								
I.D. No. / Company Reg. No.:																		
Tel. (Home):									Tel. (Work):									
Cell.:									E-mail:									

Limits of Liability

Components Covered <i>Claim Limits Include V.A.T.</i>	Benefit 1
Engine	30 000
Transmission – Manual Vehicles	15 000
Transmission – Automatic Vehicles and Selespeed	10 000
Drive Shafts	5 000
Clutch	8 000
Suspension	10 000
Management System	15 000
Electrical Components	4 500
Air-Conditioner	4 500
Cambelt or Timing Chain	20 000
Electronic Key	2 000
Instalment Payment Protection	1 250
Insurance Excess Payment	1 250
Towing Assistance	1 250
Vehicle Hire or Public Transport	1 250
Overnight Accommodation	1 250