

# BIKE MECHANICAL WARRANTY SALES GUIDE



## WHAT IS BIKE MECHANICAL WARRANTY?

**BIKE MECHANICAL WARRANTY** is a mechanical breakdown insurance policy.

## WHY BIKE MECHANICAL WARRANTY?

**BIKE MECHANICAL WARRANTY** offers financial assistance in the event of any unexpected mechanical breakdown or electrical failure.

## PRODUCT SPECIFICATIONS

- Eligibility: Motorcycles, off-road bikes and quads,
- Period of cover: 2 years,
- Effective date:
  - New vehicles: Immediately after the manufacturer's warranty expires. New motorcycles without a manufacturer's warranty will be grouped as used,
  - Used vehicles: 30 days from date of sale,
- Servicing at either a factory appointed dealer or an RMI registered facility.

## MOTORCYCLE CATEGORIES

**Benefit 1:** Motorcycles not previously registered.

**Benefit 2:** Motorcycles less than 1 year old (12 months from the first date of registration) and less than 15 000km.

**Benefit 3:** Motorcycles less than 5 years old (60 months from the first date of registration) and less than 60 000km.

**Benefit 4:** Motorcycles other than the above, which are less than 10 years old (120 months from the date of registration) or less than 100 000km.

## SCHEDULE OF BENEFITS

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

Components Covered: Maximum 125cc	Benefit 1	Benefit 2	Benefit 3	Benefit 4
Engine, Transmission	R 7 500	R 6 000	R 5 000	R 4 000
Drivetrain	R 4 000	R 3 500	R 3 000	R 2 500
Suspension, Braking System	R 2 500	R 2 000	R 1 500	R 1 250
Fuel System, Electrical Components, Electronic Ignition	R 2 000	R 1 500	R 1 000	R 750
Cooling System	R 1 500	R 1 250	R 1 000	R 750
Alarms or Immobilisers	R 1 000	R 1 000	R 1 000	R 1 000
Additional Benefits				
Recovery Charges, Overnight Accommodation, Motorcycle Hire or Public Transport	R 500	R 500	R 500	R 500
Instalment Payment Protection	R 1 000	R 1 000	R 1 000	R 1 000
Roadside Assistance	Included	Included	Included	Included
Please Note				
Overheating, Overfueling	R 1 250	R 1 250	R 1 250	R 1 250

<b>Components Covered: Maximum 600cc</b>	<b>Benefit 1</b>	<b>Benefit 2</b>	<b>Benefit 3</b>	<b>Benefit 4</b>
Engine	R 15 000	R 12 000	R 10 000	R 8 000
Transmission	R 12 000	R 10 000	R 8 000	R 6 000
Drivetrain	R 8 000	R 7 000	R 6 000	R 5 000
Suspension, Braking System	R 5 000	R 4 000	R 3 000	R 2 500
Fuel System, Electrical Components, Electronic Ignition	R 4 000	R 3 000	R 2 000	R 1 500
Cooling System	R 3 000	R 2 500	R 2 000	R 1 500
Alarms or Immobilisers	R 1 000	R 1 000	R 1 000	R 1 000
<b>Additional Benefits</b>				
Recovery Charges, Overnight Accommodation, Motorcycle Hire or Public Transport	R 500	R 500	R 500	R 500
Instalment Payment Protection	R 1 000	R 1 000	R 1 000	R 1 000
Roadside Assistance	Included	Included	Included	Included
<b>Please Note</b>				
Overheating, Overfueling	R 1 250	R 1 250	R 1 250	R 1 250

<b>Components Covered: Maximum 800cc</b>	<b>Benefit 1</b>	<b>Benefit 2</b>	<b>Benefit 3</b>	<b>Benefit 4</b>
Engine	R 30 000	R 24 000	R 20 000	R 16 000
Transmission	R 25 000	R 20 000	R 16 000	R 12 000
Drivetrain	R 16 000	R 14 000	R 12 000	R 10 000
Suspension, Braking System	R 15 000	R 8 000	R 6 000	R 5 000
Fuel System, Electrical Components, Electronic Ignition,	R 8 000	R 6 000	R 4 000	R 3 000
Cooling System	R 8 000	R 4 000	R 3 000	R 2 000
Alarms or Immobilisers	R 1 000	R 1 000	R 1 000	R 1 000
<b>Additional Benefits</b>				
Recovery Charges, Instalment Payment Protection	R 1 000	R 1 000	R 1 000	R 1 000
Overnight Accommodation, Motorcycle Hire or Public Transport	R 500	R 500	R 500	R 500
Roadside Assistance	Included	Included	Included	Included
<b>Please Note</b>				
Overheating, Overfueling	R 5 000	R 5 000	R 5 000	R 5 000

<b>Components Covered: Greater than 800cc</b>	<b>Benefit 1</b>	<b>Benefit 2</b>	<b>Benefit 3</b>	<b>Benefit 4</b>
Engine	R 45 000	R 36 000	R 30 000	R 24 000
Transmission	R 30 000	R 25 000	R 21 000	R 17 000
Drivetrain	R 20 000	R 18 000	R 16 000	R 14 000
Suspension, Braking System	R 25 000	R 15 000	R 10 000	R 8 000
Fuel System, Electrical Components, Electronic Ignition	R 10 000	R 8 000	R 6 000	R 5 000
Cooling System	R 11 000	R 7 000	R 6 000	R 5 000
Alarms or Immobilisers	R 1 000	R 1 000	R 1 000	R 1 000
<b>Additional Benefits</b>				
Recovery Charges, Instalment Payment Protection	R 1 000	R 1 000	R 1 000	R 1 000
Overnight Accommodation, Motorcycle Hire or Public Transport	R 500	R 500	R 500	R 500
Roadside Assistance	Included	Included	Included	Included
<b>Please Note</b>				
Overheating, Overfueling	R 7 000	R 7 000	R 7 000	R 7 000

## PREMIUM DETAILS (INCL VAT AT 14%)

	Maximum 125cc	Maximum 600cc	Maximum 800cc	Greater than 800cc
<b>Premium</b>	R 1 650.00	R 2 150.00	R 3 050.00	R 3 750.00
<b>12.5% Commission</b>	R 206.25	R 268.75	R 381.25	R 468.75
<b>Inspection Fee</b>	R 200.00	R 250.00	R 350.00	R 550.00
<b>SA Warranties Binder Services Fee</b>	R 123.75	R 161.25	R 228.75	R 281.25

Including W&T Waiver	Maximum 125cc	Maximum 600cc	Maximum 800cc	Greater than 800cc
<b>Premium</b>	R 1 950.00	R 2 750.00	R 4 050.00	R 5 050.00
<b>12.5% Commission</b>	R 243.75	R 343.74	R 506.25	R 631.25
<b>Inspection Fee</b>	R 200.00	R 250.00	R 350.00	R 550.00
<b>SA Warranties Binder Services Fee</b>	R 146.25	R 206.25	R 303.75	R378.75

## EXCLUSIONS

You are not covered for the following:

- components that were broken or had failed before the policy started,
- repairs that have not been authorised by us,
- any repairs if the odometer is not working or has been changed in any way or has been disconnected or replaced without our written approval,
- damage resulting from oil leaks or for oil leaks themselves,
- damage to drive shafts or steering racks as a result of damaged rubber boots,
- damage caused by incorrect fuels or lubricants, unreasonable use, improper servicing or malicious damage,
- damage caused by a road accident or any accidental damage,
- damage to vehicles that have been altered in any way from the manufacturer's specifications,
- any components that are not listed under **Components Covered** in your policy booklet,
- any components that are still covered by the manufacturer's or supplier's warranty at the time of the mechanical breakdown or electrical failure,
- damage to all electrical wiring, including damage as a result thereof,
- service items or items that need to be changed at specific or regular intervals such as oil, grease, filters, hydraulic fluid, additives and anti-freeze, spark plugs, "v" and cambelts, consumables and the like,
- costs or expenses that you can recover from your motor insurance policy.

## HOW TO CLAIM?

### When you become aware of a mechanical breakdown or electrical failure.

- Take the motorcycle to an SA Warranties approved repairing dealer,  
**Claims Office 0860 WARRANTY (927 726)**
- Please have the following information available when calling:
  - your name and contact details,
  - your policy number,
  - your vehicle's current kilometre reading,
  - the nature of the mechanical breakdown or electrical failure,
  - the name and address of the repairer.

**For more information about this product, contact Regent Insurance.**

Imperial Dealership Finance Products and Services (Pty) Ltd (FSP 25934, Company Reg. No. 2004/035245/07) is an Authorised Financial Services Provider. Product administered by SA Warranties (FSP 21799, Company Reg. No. 2002/022941/07) an Authorised Financial Services Provider and underwritten by Regent Insurance Company Limited, a licensed short-term insurer (FSP 25511, Company Reg. No. 1966/007612/06) and Authorised Financial Services Provider.