

USED TRUCK MECHANICAL WARRANTY SALES GUIDE

WHAT IS USED TRUCK MECHANICAL WARRANTY?

USED TRUCK MECHANICAL WARRANTY is a mechanical breakdown insurance policy

WHY USED TRUCK MECHANICAL WARRANTY?

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

PRODUCT SPECIFICATIONS

- Eligibility:
 - **Option 1:**
 - **Category 1:** Trucks that are less than 6 years old (72 months from the first date of registration) & less than 250 000km.
 - **Category 2:** Trucks that are less than 6 years old (72 months from the first date of registration) & less than 300 000km.
 - **Category 3:** Trucks that are less than 6 years old (72 months from the first date of registration) & less than 500 000km.
 - **Category 4:** Trucks that are less than 6 years old (72 months from the first date of registration) & less than 600 000km.
 - **Option 2 and 3:** All trucks that are less than 8 years old (96 months from the first date of registration) & less than 800 000km.
 - **Option 2:** All categories are covered for 12 months and/or 100 000km, whichever occurs first.
 - **Option 3:** All categories are covered for 6 months and/or 75 000km, whichever occurs first.
- Period of cover:
 - **Option 1:** All categories are covered for 2 years and/or 200 000km, whichever occurs first.
 - **Option 2:** All categories are covered for 12 months and/or 100 000km, whichever occurs first.
 - **Option 3:** All categories are covered for 6 months and/or 75 000km, whichever occurs first.
- Effective date: 30 days from the date on which it was bought.
- Servicing at either an approved service agents for the manufacturer, approved by the manufacturer, those which are members of the RMI organisation or recommended by us.

TRUCK CATEGORIES

- Category 1:** LCV (Light Commercial Vehicles) up to a maximum of 3 510kg GVM.
- Category 2:** MCV (Medium Commercial Vehicles) between 3 511kg and 8 500kg GVM.
- Category 3:** HCV (Heavy Commercial Vehicles) between 8 501kg and 16 500kg GVM.
- Category 4:** EHCV (Extra Heavy Commercial Vehicles) above 16 500kg GVM.

SCHEDULE OF BENEFITS

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

Option 1:

Components Covered	Category 1	Category 2	Category 3	Category 4
Engine	R 35 000	R 55 000	R 75 000	R 110 000
Transmission	R 25 000	R 35 000	R 45 000	R 75 000
Differential	R 15 000	R 25 000	R 35 000	R 45 000
Turbo Charger	R 15 000	R 15 000	R 15 000	R 20 000
Engine Fuel System	R 4 000	R 5 500	R 7 500	R 20 000
Electronic Control Unit	R 4 000	R 5 500	R 7 500	R 15 000
Tow-in Charges	R 1 200	R 1 500	R 2 000	R 3 000
Maximum Liability	R 99 200	R 142 500	R 187 000	R 288 000

Option 2 and 3:

Components Covered	Category 1	Category 2	Category 3	Category 4
Engine	R 25 000	R 45 000	R 65 000	R 90 000
Transmission	R 15 000	R 25 000	R 35 000	R 45 000
Differential	R 10 000	R 15 000	R 25 000	R 35 000
Maximum Liability	R 50 000	R 85 000	R 125 000	R 170 000

PREMIUM DETAILS (INCL VAT AT 14%)

Option 1	Category 1	Category 2	Category 3	Category 4
Premium	R 10 488.00	R 14 022.00	R 16 986.00	R 20 064.00
12.5% Commission	R 1 311.00	R 1 752.75	R 2 123.25	R 2 508.00
Inspection Fee	R 1 000.00	R 1 000.00	R 1 000.00	R 1 000.00
SA Warranties Binder Services Fee	R 786.60	R 1 051.65	R 1 273.95	R 1 504.80

Option 2	Category 1	Category 2	Category 3	Category 4
Premium	R 7 068.00	R 9 006.00	R 11 970.00	R 18 012.00
12.5% Commission	R 883.50	R 1 125.75	R 1 496.25	R 2 251.50
Inspection Fee	R 1 000.00	R 1 000.00	R 1 000.00	R 1 000.00
SA Warranties Binder Services Fee	R 530.10	R 675.45	R 897.75	R 1 350.90

Option 3	Category 1	Category 2	Category 3	Category 4
Premium	R 5 586.00	R 7 980.00	R 10 032.00	R 15 048.00
12.5% Commission	R 698.25	R 997.50	R 1 254.00	R 1 881.00
Inspection Fee	R 1 000.00	R 1 000.00	R 1 000.00	R 1 000.00
SA Warranties Binder Services Fee	R 418.95	R 598.50	R 752.40	R 1 128.60

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 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 trucks 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, consumables and the like,
- costs or expenses that you can recover from your comprehensive insurance policy,
- calibration and routine maintenance is not covered by this policy. Fuel injectors and subsequent resultant damage is not covered by this warranty,
- resultant damage (where a covered component is damaged by the Mechanical Breakdown or Electrical Failure of a non-covered component).

HOW TO CLAIM?

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

- Take the covered truck 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,
 - the covered truck'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.