

ZURICH Insurance Company South Africa Limited

Reg. Number : 1965/006764/06  
VAT Number : 4530103581  
FSP Number : 17703

**SCHEDULE DETAIL**

The Company : ZURICH Insurance Company South Africa Limited

Policy Number : As per proposal

The Insured : Those persons from whom the company have received and accepted a proposal form

Territorial Limits : The Republic of South Africa, and:  
Namibia, Botswana, Lesotho, Swaziland, Malawi,  
Zimbabwe and Mozambique

Limit of Indemnity : As per the Benefits Schedule (incl. VAT)

Vehicle : As per the Certificate of Insurance

Period of Insurance : New Vehicles:  
From the date of expiry of the manufacturer's  
warranty, until the expiry date shown on the  
proposal

Used Vehicles :  
From the date of acceptance of the proposal,  
until the expiry date shown on the proposal

Policy Administrator : iMPAC Underwriting Managers (Pty) Ltd  
FSP Number 45245

Premium : As per the Certificate of Insurance (incl. VAT)

Signed for and on behalf of ZURICH Insurance Company South Africa Limited:



## Autovitality Gap Cover

### Introduction

This policy document, the information you have provided and the proposal form, once accepted by us form the contract of insurance between us (ZURICH Insurance Company South Africa Limited) and you (the insured). Upon receipt of the requisite premium, ZURICH will accept the risk if your vehicle complies with the terms and conditions as set out in your policy. ZURICH reserves the right to decline this insurance, which will be done within 30 days of receipt of the proposal form. If we do decline, we will refund the full premium.

### 1. COVER PROVIDED

This policy provides financial assistance in the event that the limits of liability of the principle policy do not cover the full cost of repair. It is applicable to passenger vehicles, including 4x4s and light commercial vehicles with a maximum gross vehicle mass (GVM) of 3 500kg, Leisure vehicles and Motorcycles The policy is administered by iMPAC Underwriting Managers (Pty) Ltd (the Administrator).

#### 1.1 Benefits

The repair or replacement of components listed, due to a mechanical breakdown or electrical failure which occurs during the period of this policy, resulting from a mechanical or electrical defect.

#### 1.2 Vehicles that qualify for cover under this policy:

Vehicles that are under warranty with a recognised warranty provider or the manufacturer`s warranty hereinafter referred to as the “Principal Policy”. Only locally manufactured vehicles and vehicles imported by the local manufacturer with at least a 12 month warranty will be eligible for cover.

#### 1.3 Inception date

The policy will start at the time of sale.

#### 1.4 Term of the Policy

The policy runs for a period shown in the proposal form.

If your main warranty expires before this policy, you will only be covered for the limits stated in the Schedule of Benefits for the balance of this policy.

## **1.5 Components Covered**

You will find details of the components covered in the Schedule of Benefits, to assist you should you need to claim

**IF YOU HAVE A VALID BREAKDOWN OR FAILURE CLAIM,  
THE FOLLOWING ADDITIONAL BENEFITS ARE AVAILABLE TO YOU:  
All benefits are subject to the limits shown in the Schedule of  
Benefits of this policy.**

### **1.5.1 Consumables**

Consumables and oils will be covered in the event of a valid claim as per policy limit under the schedule of benefits

### **1.5.2 More Than One Failure at the Same Time**

Any number of failures that happen or are reported at the same time will be treated as one claim. In this event, the amount authorised will be limited to the higher benefit amount and the rest of the costs will be for your account.

### **1.5.3 Wear and Tear**

For the purpose of this policy, wear and tear is defined as the ongoing weakening of a mechanical component which results naturally from use and / or age. In the event of wear and tear and/or failure as a result of wear and tear, the amount claimable will be 50% of the cost of repair or 50% of the stated benefit amount. Which ever is the lesser amount. Please also refer to the policy definition of what a mechanical breakdown is for more clarity.

## **2. GENERAL CONDITIONS**

### **Rules which govern the policy:**

#### **2.1 Definitions**

##### **2.1.1 Mechanical or Electrical Breakdown**

Means, the breaking or burning out of any of the components listed in the “Components Covered” section, needing repair or replacement.

##### **2.1.2 Cost of Repair**

Means the usual and reasonable charges for components and / or labour to repair or replace the covered component

#### **2.2 Other Warranties**

The intention and implementation of this policy is to provide assistance for the difference between the principle policy benefit limits and the actual cost of repairs up to the maximum limit as stated in the schedule of benefits.

For this Policy to be active you must have an existing principle warranty. If your principle warranty has lapsed or cancelled for whatever reason this policy will assist as per the schedule of benefits.

#### **2.3 Rights Of The Finance Companies**

The finance company has first rights to payment from cancellation of this policy. We will refund any payments due to the finance company first, if applicable, before any refund that may be due to you is made.

#### **2.4 Countries of Cover**

Your vehicle is covered in the Republic of South Africa (RSA), Namibia, Botswana, Zimbabwe, Swaziland, Lesotho and Mozambique. All claims payments shall be in South African currency, into a bank account held in South Africa.

#### **2.5 Value Added Tax (VAT)**

All monetary amounts include VAT, at the ruling rate.

#### **2.6 Betterment**

If your claim is valid, it is not our aim to put you in a better financial position than before the claim. In certain circumstances, where replacement parts are fitted and this results in your vehicle being in a better condition than it was prior to the breakdown, or in excess of what is necessary to make good the repair you will be required to pay towards the cost of the parts.

## **2.7 Claim Limit**

The individual claim limit that applies to this policy is stated in the Schedule of Benefits. The maximum total amount payable under this policy will not exceed the purchase price of the insured vehicle.

## **2.8 Cancellation**

You can cancel the policy at any time by writing to us. We can cancel or change your policy by giving you 30 day's notice. If you or we cancel the policy we will deduct a pro-rata portion of the premium for the time on risk and the administrative costs related to the acquisition and termination of the policy as detailed on the proposal form. All refunds will be made to the finance company in the first instance. If not financed we will refund you directly. We will give you notice in writing by electronic mail, fax or by post to your last known address. No refund will be provided if a claim has been paid.

## **2.9 Fraud and Dishonesty**

If you submit any fraudulent claim or documentation your claim will be rejected and policy cancelled with immediate effect.

## **2.10 Personal Details**

It is your responsibility to let us know immediately if any of your personal details, i.e. address, telephone number, etc. changes.

## **2.11 Transfer of the Policy**

This warranty is not transferable.

## **3. IMPORTANT POINTS TO REMEMBER**

**Your claim will not be paid if you do not adhere to the following**

- 3.1 Your vehicle must be maintained and serviced according to the service specifications at all times.
- 3.2 If any mechanical or electrical failure occurs you must stop driving immediately.
- 3.3 You must supply us with any documents we require to process a claim.
- 3.4 You must report all claims to us and take the vehicle to a manufacturer appointed Franchised or RMI (Retail Motor Industry) registered facility within 7 days of breakdown or failure otherwise the claim will not be accepted.

#### **4. SERVICING**

- 4.1** You must service your vehicle according to the manufacturer's service frequency and contents at an authorized franchise dealer and/ or a registered RMI Dealer. You have a leeway of 1500 km or 30 days of the service due date. No self-servicing will be allowed.
- 4.2** All documentation regarding the service of the vehicle needs to be retained. You will be required to submit this information to the claims department in the event of a claim under this policy.

#### **5. YOU ARE NOT COVERED FOR**

**The following are general exceptions that apply to the whole policy:**

##### **5.1 Nuclear Risks**

Loss, damage or liability directly or indirectly caused by, or arising from, ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste arising from burning nuclear fuel, or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.

##### **5.2 War and Public Disorder**

Any loss, damage or liability caused by civil commotion, riot, strike, war, mutiny, military rising, martial law, rebellion, revolution, any act in protest against any State, Government or any Government body.

### **5.3**

#### **You are not covered for the following with regards to your vehicle:**

- 5.3.1 Components that were broken or had failed before the policy started.
- 5.3.2 Repairs that have not been authorised by us.
- 5.3.3 Any repairs if the odometer is not working or has been changed in any way or has been disconnected or replaced without our authority.
- 5.3.4 Damage resulting from oil leaks or for oil leaks themselves.
- 5.3.5 Damage to drive shafts or steering racks as a result of damaged rubber boots.
- 5.3.6 Damage caused by incorrect lubricants, unreasonable use, improper servicing or malicious damage.
- 5.3.7 Damage caused by a road accident.
- 5.3.8 Damage to vehicles that have been altered in any way from the manufacturer's specifications.
- 5.3.9 Any components that are not listed under the Schedule of Benefits.
- 5.3.10 Any components that are still covered by the manufacturer's or supplier's warranty at the time of the failure.
- 5.3.11 Damage to all electrical wiring.
- 5.3.12 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, points, condenser, "v" and cambelts, consumables and the like.
- 5.3.13 Replacement of burnt valves.
- 5.3.14 Faults in workmanship or materials paid for by us on your behalf.
- 5.3.15 Costs or expenses that you can recover from your motor insurance policy.
- 5.3.16 Towing costs where you have not arranged towing through the AA as stipulated.
- 5.3.17 For the gradual reduction in operating performance commensurate with age and milage done by the vehicle

### **5.4**

#### **Driver Abuse**

## **6.**

### **CLAIMS**

#### **YOUR RESPONSIBILITIES WHEN YOU BECOME AWARE OF A BREAKDOWN OR FAILURE:**

- 6.1** Check under "Components Covered" to see which of the failed components are listed.
- 6.2** Determine if the components are covered and the maximum limit for which we will be responsible.
- 6.3** All claims must be reported and vehicle taken to a manufacturer appointed Franchised or RMI (Retail Motor Industry) registered facility within 7 days of becoming aware of the breakdown, otherwise the claim will not be accepted. If you are unable to contact such a dealer, contact the CLAIMS OFFICE DURING NORMAL OFFICE HOURS.

**Office Hours: Monday to Friday: 08h00 to 16h30**

**This office is closed on public holidays.**

**Claims Office: +27 (0) 87 944 4428/+27 (0) 87 943 8860/+27 (0) 71 542 7625**

**Claims Fax: +27 (0) 86 604 8216**

**Claims Email: [claims@impacuma.co.za](mailto:claims@impacuma.co.za)**

**Please have the following information available when calling:**

**6.3.1 Your name and contact details,**

**6.3.2 Your policy number,**

**6.3.3 Your vehicle's current kilometre reading,**

**6.3.4 The nature of the breakdown or failure,**

**6.3.5 The name, address and contact details of the repairer.**

**6.4** The repairing dealer must establish the nature of the breakdown or failure and must contact the Claims Office for authorisation to proceed with the repairs. Repairs cannot start unless the Claims Office has given authorisation, and supplied a claim number.

**6.5 When the repairs have been completed, you can choose to:**

**6.5.1** Pay the amount to the repairing dealer accompanied by an order number from us and we will reimburse you

**6.5.2** Request the repairing dealer to invoice us directly, and based on our valid order number. We will only pay for the portions covered by this policy and the balance will be for your account.

**6.6 Rejection of claim and time bar**

**6.6.1** You have to provide satisfactory proof of any loss that you claim for.

**6.6.2** If your claim has been rejected or the amount disputed, you have 90 days after receipt of our rejection letter to make representations to us in respect of our decision.

**6.6.3** You have a further 6 months to start legal action against us after the expiry of the 90 days referred to above.

**6.6.4** If you do not serve a summons on us within this period, you will give up the right to challenge our rejection.

**7. UNWITTINGLY CONTRAVENING POLICY COVER**

If the contravention of the principle Policy was not intentional, Mechanical or electrical failure which is rejected by the principle policy due to unintentional violation of policy terms and conditions will be covered as follows, maximum of R 6 500.00 on standard option and R 11 000.00 on top option.

**AA - 24 Hour Service  
Tel: +27 (0) 86 177 7739**



## 8. AA TOWING SERVICES

This service is nationwide and is available 24 hours a day / 7 days a week / 365 days a year.

## 9. COMPONENTS COVERED

<b>SCHEDULE OF BENEFITS</b>		
<b>COMPONENTS COVERED</b>	<b>Standard Option</b>	<b>Top Option</b>
Mechanical Failure	R 6 800.00	R 11 500.00
Electrical Failure	R 6 800.00	R 11 500.00
Cambelt Failure	R 2 800.00	R 4 500.00
Overheating	R 2 800.00	R 4 500.00
Car Hire	R 350.00	R 350.00
Tow In	R 350.00	R 350.00
Consumables	R 250.00	R 250.00
Additional Benefits	R 1 800.00	R 2 300.00
Roadside Assistance	Included	Included

**DISCLOSURES REQUIRED IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT 37 OF 2002 IMPORTANT** – Please read disclosure and other legal requirements carefully

### 1. Particulars of the Administrator

iMPAC Underwriting Managers (Pty) Ltd, Company Registration Number 2011/004490/07

iMPAC Underwriting Managers is an Authorised Financial Services Provider License Number 45245

**PHYSICAL ADDRESS:** Stone House  
510 Makou Street  
Monument Park, Pretoria, 0181

**POSTAL ADDRESS:** Postnet Suite #1109  
Private Bag X 10  
Elarduspark  
Pretoria, 0047

**Telephone: +27 (0)87 944 4428 / +27 (0)87 943 8860**

**Facsimile: +27 (0) 86 604 8216**

- More than 30% of our income in the last calendar year was received from the insurer and we do not hold more than 10% of the insurer's shares.
- We are in possession of Professional Indemnity Insurance.
- We do hold Fidelity Guarantee Insurance.
- We are in possession of a mandate to act on behalf of the insurer.

The Administrator is an authorized financial services provider in terms of the FAIS Act. The Administrator has contractual relationships with different insurers.

## **2. Claims Procedure**

In order to claim, contact iMPAC Underwriting Managers. All the details for iMPAC Underwriting Managers appear in your policy document. iMPAC Underwriting Managers must be notified within 30 days of the claim event. If you are not satisfied with the outcome of your claim, you may write to the Complaints Department of iMPAC Underwriting Managers at any of the addresses above. You have final recourse to the Ombudsman for Short-Term Insurance at:

Physical Address: 2nd Floor, JCCI House, 27 Owl Street, Sunnyside, Johannesburg, 2092, Gauteng, Republic of South Africa  
Postal Address: P. O. Box 32334, Braamfontein, Johannesburg, 2017, Gauteng, Republic of South Africa  
Telephone: +27 (0) 11 726-8900, Facsimile: +27 (0) 11 726-5501, Email: info@osti.co.za

## **3. Particulars of the Insurer**

ZURICH Insurance Company South Africa Limited (“ZURICH”)  
Company Registration number: 1965/006764/06  
ZURICH Insurance Company South Africa Limited is an Authorised Financial Services Provider  
License number 17703

### **HEAD OFFICE**

Physical Address: ZURICH Insurance Company South Africa Limited, 15 Marshall Street, Ferreirasdorp, Johannesburg, 2001  
Postal Address: PO Box 61489, Marshalltown, 2107  
Telephone: +27 (0) 11 370 9111, Facsimile: +27 (0) 11 370 9910,  
E-mail: fais@zurich.co.za  
Website: www.zurich.co.za

### **Particulars of compliance officer / Department**

The Compliance Officer  
Zurich Insurance Company South Africa Limited  
Legal and Compliance Department  
Postal Address: PO Box 61489, Marshall Town, 2107  
Telephone: +27 (0) 11 370 9111  
Facsimile: +27 (0) 11 370 9910  
Email: fais@zurich.co.za

#### 4. The Dealer (Intermediary)

If the policy was sold through a dealership, the dealer is required to make certain disclosures in terms of the FAIS Act. The dealer should provide you with the details of the premiums, commissions and any monetary obligations assumed by you directly or indirectly when buying this policy.

#### 5. Principal Intermediary Fees

The following components form part of the premium:

A 12.5% intermediary commission and an inspection fee for the completed pre-delivery inspection of the insured vehicle. All prices include VAT.

The Insurer requires the vehicle to be inspected mechanically and is charged for separately.

Auto Vitality Gap Cover	1 Year Cover		2 Year Cover	
	Standard	Top	Standard	Top
Premium	R1 350.00	R1 650.00	R1 650.00	R2 750.00
12.5% Commission	R 168.75	R 206.25	R 206.25	R 343.75

#### 6. Complaints Procedures

If you have a complaint about the way this policy was sold to you:

First try to resolve it with the intermediary (the intermediary is the person who sold the policy to you) as stated in the information provided to you with your policy document. If the matter cannot be resolved, you can submit a complaint in writing to The Complaints Officer, iMPAC Underwriting Managers

Postal Address: Postnet Suite #1109, Private Bag X 10, Elarduspark, Pretoria, 0047

If the matter is not resolved to your satisfaction by iMPAC Underwriting Managers, you may submit your Complaint in writing to:

##### **The Ombudsman for Short-term Insurance**

Physical Address: 2nd Floor, JCCI House, 27 Owl Street, Sunnyside, Johannesburg, 2092  
Postal Address: P O Box 32334, Braamfontein, Johannesburg, 2017  
Telephone: +27 (0) 11 726-8900,  
Facsimile: +27 (0) 11 726-5501

If you are still dissatisfied, you may seek assistance from:

##### **The Registrar of Short-Term Insurance / The Financial Services Board**

Postal Address: PO Box 35655, Menlo Park, 0102

Telephone: +27 (0) 12 428-8000, Facsimile: +27 (0) 12 347-0221

## **7. Other matters of importance**

You must accurately, fully and properly disclose all material facts. All information provided by you or on your behalf is your own responsibility. You need to be satisfied with the accuracy of any transaction submitted by anyone on your behalf. If you are not happy with the advice received, please write to:

The Compliance Officer  
Name: Craig Ormrod  
Practice: Associated Compliance (Pty) Ltd  
Practice No.: 6377

Telephone: +27 (0) 11 678 2533, Fax: +27 (0) 11 678 7731,  
E-mail: info@associatedcompliance.co.za  
Physical Address: 1st Floor, Building B,  
RPA Centre, 180 Smit Street, Fairlands, Johannesburg, 2195

You must not sign any incomplete or blank documents. No person may request or insist that you do so.

## **8. Warning**

- Complete all forms in ink.
- Keep all documents handed to you.
- Don't be pressurised to buy the product.
- Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance.

## **9. FAIS Ombud Details for all FAIS Advice Related Complaints**

If you have a problem with the way the product was sold to you, the disclosures that were made to you or the advice that was given to you by the intermediary (broker), you must contact the intermediary. If you are not satisfied with the reply, you may submit your complaint in writing to the FAIS Ombud at:

PO Box 74571, Lynnwood Ridge, 0040  
Tel: +27 (0) 860 FAISOM (324 766) or +27 (0) 12 470 9080,  
Fax: +27 (0) 12 348 3447 E-mail: info@faisombud.co.za

## **10. Fraud Reporting**

Fraud: If you become aware of irregularity on any policy you can contact your Insurer where your call will be treated in confidence.

Free Call Phone: +27 (0) 800 16 74 64

Free Call Fax: +27 (0) 800 00 77 88

Unique Email: [Zurich@tip-offs.com](mailto:Zurich@tip-offs.com)

Freepost Address: Tip-offs Anonymous, Freepost KZN, 138,  
Umhlanga Rocks, 4320

Insurance fraud line: 0860 00 25 26

[insurance@fraudline.co.za](mailto:insurance@fraudline.co.za)