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# Citton Formula 1 Warranty

#### Underwriter

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FSP Number: 35914

#### Claims Administrator

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Citton Cars Formula 1 Warranty

Table of Contents

1 Policy schedule .....3

2 Qualification criteria and definitions of terms used in this Policy .....4

3 Your duties .....4

4 Pre – existing failure .....5

5 Modifications .....5

6 Change of vehicle ownership .....5

7 Repair or replacement of parts .....5

8 Transfer of rights .....6

9 Material information .....6

10 Sharing your private information .....6

11 Jurisdiction .....6

12 Claims procedure.....6

13 Loss or damage contributions .....7

14 Cancellations .....7

15 Fraud .....7

16 Unpaid premiums .....7

17 Grace period.....7

18 Time bar.....7

19 Parts covered by this Policy .....8

20 Items not covered by this Policy .....11

21 Claims for fair wear and tear.....12

22 Subrogation .....12

23 Betterment.....13

24 Procedure if the vehicle breaks down.....13

25 Extra benefits of this Policy .....14

26 Motorite Assist Programme .....14

27 Limits of Liability Benefit Categories - Citton Cars Formula 1 .....20

28 FAIS Disclosure Notice .....21

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## 1 Policy schedule

Administrator's details  
Motorite Administrators (Pty) Limited

Postal address:

**Johannesburg**

PO Box 1034

Gallo Manor

2052

Tel.: 087 312 1079

Claims (tel.): 087 312 1079

Claims e-mail: [authorization@motorite.co.za](mailto:authorization@motorite.co.za)

Customer Service (tel.): 087 312 1079

Customer Service e-mail: [cssupport@motorite.co.za](mailto:cssupport@motorite.co.za)

### Office hours:

Monday-Friday:

08h00 to 17h00

### Motorite Assist

24-hour Helpline: 0860 10 22 89

### 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 or light commercial vehicle not exceeding 3 500 kg, 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

### Insurer's undertaking

Subject to this Policy's terms, exceptions, conditions, and in consideration of and conditional upon the prior payment of the premium by or on behalf of the Insured and acceptance thereof by Infiniti Insurance Limited (hereinafter referred to as the Insurer), the Insurer agrees, in respect of Qualifying Vehicles and with effect from the Effective Date, to indemnify the Insured in respect of the defined events and covered items or parts as provided under the sections herein, and subject to the periods, vehicle distance limitations, sums insured, limits of liability, compensation cover limits and other terms specified herein.

### Key terms used in this document

In this document, the terms "we", "us" and "our" refer to Motorite Administrators (Pty) Limited. The terms "you" and "your" refer to the Insured, as set out on the Citton Cars Formula 1 Warranty transaction schedule ("the transaction schedule"). For other definitions, see Clause 2.

## Terms and conditions of the Warranty; qualification and kilometre restriction

The following terms and conditions apply to the Citton Cars Formula 1 Warranty.

### 2 Qualification criteria and definitions of terms used in this Policy

**Please note:** It is your responsibility to ensure that your vehicle qualifies for this cover. Failure on your part to do so will render this Policy null and void.

- (a) **New Vehicles** - New Vehicles are vehicles that:
  - (i) Have not previously been registered or have been registered for less than 1 year;
  - (ii) Are under the Manufacturer's Warranty or Maintenance Plan; and,
  - (iii) Have travelled less than 80 000km.
- (b) **Used Vehicles** - Vehicles other than the vehicles referred to in New Vehicles;
- (c) **Light Commercial Vehicles** - The Light Commercial Vehicle (LCV) category includes MPVs (Multi-Purpose Vehicles), RVs (Recreational Vehicles) and SUVs (Sports Utility Vehicles);
- (d) **Effective Dates** - This means the date on which the cover under this Policy starts, being in the case of:
  - (i) New Vehicles - The date on which the Manufacturer's Warranty or Maintenance Plan expires;
  - (ii) Used Vehicles - The date of signature on the transaction schedule for the Warranty;
- (e) **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 21 for reference to wear and tear limitation.

**Please note:** For the purposes of clarity, the meaning of "broken" is: *"Components which are physically and forcibly cracked, split, or separated into pieces" and not functional*

### 3 Your duties

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

- a) **Take care of the vehicle** - You must service the vehicle in accordance with the requirements detailed herein and you must keep the vehicle roadworthy in accordance with South African law including the National Road Traffic Act 93 of 1996 as amended from time to time. You must immediately stop using the vehicle if the vehicle breaks down or if a breakdown is imminent;
- b) **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 and your claim will be rejected, even if the failed part is not a routinely maintained part;
- c) **Extensions to Service Deadlines** - The service deadline leeway will be applied as per the Manufacturer's specifications; where this is not known, contact us. Should the service deadline leeway be exceeded by either mileage or time, any claim to any routinely serviced part lubricated by engine, gearbox and differential oil will not be valid and your claim will be rejected;
- d) **Service history not up-to-date** - If the vehicle does not have an up-to-date service history, you must have the vehicle serviced within 30 days of buying this Warranty. If this is not done, the Warranty will be invalid, and therefore claims against it will be rejected. A copy of proof of the pre-delivery service must be retained, as this may be requested in the event of a claim. It is recommended that such proof is attached to the transaction schedule at point-of-sale for collection;
- e) **Cambelt** - It is your responsibility to ensure that the cambelt is replaced at the specified interval as per the Manufacturer's requirements;

- f) **Approved service dealerships** - Services must be carried out at dealerships that offer full repair and service facilities. Acceptable dealerships include those:
  - Appointed as service agents for the Manufacturer;
  - Approved by the Manufacturer; and
  - Which are members of the RMI (Retail Motor Industry Organisation).
- g) **Keep proof of the service history** - After each service (this includes any pre-delivery service, if applicable), you must keep service receipts or invoices as proof that services were carried out in the proper manner, as the receipts or invoices may be required in the event of a claim;
- h) **Reinstatement** - A Warranty that has been invalidated due to improper servicing may be reinstated by having the vehicle serviced at your cost in accordance with the Manufacturer's specifications and the procedures 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. This reinstatement clause is not available to vehicles that qualify for the "unlimited" benefit, or vehicles that have been modified. For all other vehicles that fall under benefit 2, benefit 3 or benefit 4 (if applicable) the following components will not be covered under the specified 90 day waiting period;
  - a. **Engine**
  - b. **Differential**
  - c. **Gearbox**
  - d. **Turbo**
  - e. **Drive Shafts**
- i) **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.

#### 4 Pre – existing failure

A pre-existing condition is a part that failed, or the cause of failure existed prior to the inception of the Warranty. Pre – existing failure is not covered by the Warranty. All pre – existing conditions must be recorded on the inspection sheet of the vehicle at the time of purchase.

#### 5 Modifications

Failure to covered components due to modifications which have not been approved by the vehicle Manufacturer, including, but not limited to, all engine conversions and turbo-charged units, will not be covered by this Warranty; Should any modifications exist on the vehicle prior to the inception of the Warranty, such modifications must be recorded on the inspection sheet of the vehicle at time of purchase, with proof that the modification has been approved by the vehicle manufacturer.

#### 6 Change of vehicle ownership

If you sell your vehicle to a third party, we can transfer the unexpired portion of your Warranty to the new owner. The transfer is subject to our approval and conditional on your compliance with all terms and conditions of this Warranty. If we approve the transfer, we will administer the transfer at no charge.

#### 7 Repair or replacement of parts

We may, at our discretion, choose to either repair or replace any damaged parts, or to 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 Manufacturer's last published parts price list or the stated benefits on the Limits of Liability Table.

**Please note:** Parts or units removed for replacement under this Policy become our property.

*Workshop Guarantee:* As a registered financial services provider, Motorite strives to ensure at all times that our customers are provided with the highest quality of service, both in their dealings with us and in any repairs or services performed on their vehicles. In addition to any legal requirements, our approved suppliers guarantee all workmanship and materials supplied (excluding electrical components), for periods of 6 months to a year. The exact details of the guarantee for any particular component can be obtained from us on request and we will gladly assist any customer who wishes to pursue a claim under the guarantee provided by our approved suppliers.

## **8 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 6.

## **9 Material information**

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

## **10 Sharing your private information**

We do not and will not sell or provide your personal information to third parties for independent use. We may, however, share your personal information with our business partners if that information is required to provide the product or service you have requested. However, our business partners will adhere to using your information only as directed by us.

The following list includes but is not limited to some of the instances when we disclose the personal information obtained from you:

- When any regulatory authority for the various financial sectors requests same;
- To comply with any regulation passed under relevant legislation, or any legal process;
- To enforce and protect our rights and property (including intellectual property) and/or where we have a legitimate interest to do so;
- When you have expressly authorized us to do so; or
- If we undergo a change in ownership.

Access to Personal Information within the MotoVantage Group of companies is restricted to those individuals who have a need to access the information for our business purposes.

## **11 Jurisdiction**

This Policy will be subject to the laws and statutes that apply in the Republic of South Africa and we shall only abide by judgments first delivered by or obtained from a court of competent jurisdiction in the Republic of South Africa.

## **12 Claims procedure**

- a. You must inform us within 7 days (by telephone or e-mail) about a claimable 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;
- c. **PLEASE NOTE:** Any repairs carried out without prior authorisation from the Motorite claims department and without an official authorisation or claim number will not be entertained;
- d. If a claim was not properly resolved, you should lodge a written complaint with our complaints department:  
Tel.: 087 312 1079  
E-mail: [complaints@motorite.co.za](mailto:complaints@motorite.co.za)

### **13 Loss or damage contributions**

If you have any other insurance covering, or partial covering, for the same loss or damage covered by this Warranty, we are only liable to contribute a pro-rata proportion of such loss or damage.

### **14 Cancellations**

In the event of the Warranty being cancelled by a Policyholder, commissions and costs (including inspection fees, where applicable), are deducted from the premium. Any remaining balance will be 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 in the first instance be made to any financier of the Warranty. Notwithstanding the above, this policy or any section thereof may be cancelled at any time by you or by us by giving 31 days' notice in writing to the other party.

In the event where the insurer discovers any modification or pre-existing failure to your vehicle which was not advised to us at the inception of this policy, the insurer reserves the right to cancel this policy or exclude any components associated with such modification or pre-existing failure from the policy.

If the insurer elects to exclude future damages resulting from the modification, the insurer will provide you with written confirmation and list all items to be excluded for the rest of the insured term until such time that that you rectify the modification to meet the manufacturer's specification. In the event where the insured rectifies the vehicle to the manufacturer's specification, the insured must provide the insurer with certification from the vehicle manufacturer to enable the insurer to review and amend this policy. The insurer will issue a policy addendum reflecting the new policy terms and conditions agreed by both parties.

In the event where the insurer elects to cancel your policy, we will give you 31 days' notice in writing and we will refund you any premium paid in advance for the rest of the insured time.

### **15 Fraud**

Your Policy will be invalidated, and 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. Wilfully or negligently causes the damage or destruction that is the subject matter of the claim.

### **16 Unpaid premiums**

Subject to the provisions of Clause 17, we reserve the right to reject any claims for claimable events that happen before we receive your premium.

### **17 Grace period**

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 existence of this Warranty.

### **18 Time bar**

Where you wish to dispute our rejection of your claim, the quantum (amount) of your claim, or the cancellation of your Policy, you must make your representations to us within 90 days of the date of the rejection or cancellation letter. We shall respond to your representations within 45 days, indicating our decision on your representations. If you wish to institute legal action against us, you must institute such action within 6 months of the expiry of the 90-day period (plus, if applicable, the period taken for our response thereto, which as stated, will not exceed 45 days).

You also have the right within the said 6-month period to lodge a complaint with the Short-Term Insurance Ombudsman or FAIS Ombudsman. Please refer to your disclosure notice for details of the respective Ombudsman.

Claims related complaints must be referred to the Short-Term Ombudsman.  
The FAIS Ombud deals only with advice and intermediary services complaints.

A complaint to the Ombudsman suspends the time barring periods referred to above. Failure to institute legal action within the aforesaid time limits, or to lodge a complaint with the Ombudsman as set out above, will result in the forfeiture of your claim and we shall have no liability in terms of such a claim.

## **19 Parts covered by this Policy**

### **Engine**

All internally lubricated components, engine block (only if damaged by a covered component), burnt valves and related engine sensors. Engine cover excludes cracked cylinder heads and breakdown as a result of overheating or cambelt failure;

### **Transmission - Manual Vehicles**

All internally lubricated components, ring gear, gearbox casing (only if damaged by a covered component), gear linkages, gear lever bushes, transaxle and related transmission sensors;

### **Transmission - Automatic Vehicles**

All internally lubricated components, transmission casing (only if damaged by a covered component), gear lever, gear linkages, AMT unit, DSG unit, transaxle, torque convertor, flex-plate and related transmission sensors;

### **Transfer Box**

All internally lubricated components, transfer box casing (only if damaged by a covered component), actuator and related transfer box sensors;

### **Differential**

All internally lubricated components, differential casing (only if damaged by a covered component) and related differential sensors;

### **Differential Lock**

All internally lubricated components, differential actuator and related differential lock sensors;

### **Management System**

Engine management Electronic Control Unit (ECU), transfer box ECU, super charger ECU, transmission management ECU, electronic brake distribution control unit and gear lever ECU;

### **Turbo Charger**

Original Manufacturer-fitted unit only, including turbo electronic Control Unit (ECU), actuator, impellers, shafts, bushes and casings;

### **Super Charger**

Original Manufacturer-fitted unit only;

### **Intercooler**

Original Manufacturer-fitted unit only;

### **Free Wheel Hubs**

Complete unit;

### **Drive Shafts**

Half shafts, side shafts, CV joints and propeller shafts, centre bearing and universal joints. Drive Shafts cover excludes propeller shaft tube and balancing;



**Braking System**

Servo unit, master cylinder, handbrake actuator, complete wheel cylinders unit, complete calipers unit, vacuum pump, ABS control unit and related braking system sensors. Braking System cover excludes friction items;

**Steering**

All internal parts of the steering box, rack and pinion, both mechanical and/or electrical power steering pump, electric steering motor, tie-rod ends, rack ends, steering knuckles and related steering sensors. Steering cover excludes rubber boots. **Please note:** Tie-rod end cover is subject to mechanical failure only;

**Fuel System**

Carburettor, fuel pump, diesel pump, airflow meter, fuel accumulator, fuel distributor, warm-up regulator, air sensor, injectors and related fuel system sensors. Fuel System cover excludes service, tune-up and diesel pump calibration;

**Emission System**

Catalytic converter (for failure due to normal operational wear), the Exhaust Gas Recirculation (EGR) Valve and EGR cooler. Emission System cover excludes failure as a result of carbon build-up and routine maintenance;

**Cooling System**

Water pump, radiator, welsh plugs, thermostat, thermo switch, viscous fans and radiator cooling fan, heater radiator, oil coolers, auxiliary water pump and related cooling system sensors. Cooling System cover excludes pipes and hoses;

**Electrical Components**

Alternator, starter motor, front and rear wiper motor, instrument cluster display and electric window motors. Electrical Components cover excludes switches and wiring;

**Electric Winch**

Original Manufacturer-fitted motor only;

**Electronic Ignition**

All solid-state control and triggered units, including ignition control unit (ECU) where fitted as standard by the Manufacturer, as well as the electrical steering lock for keyless entry vehicles. Electronic Ignition cover excludes ignition switch and barrel;

**Air Conditioner**

Air conditioner compressor, condensor, clutch and receiver dryer. Air conditioner cover will provide cover for re-gassing, if required, in the event of mechanical failure only;

**Clutch**

Clutch plate, clutch fork, pressure plate, slave cylinder, release bearing, flywheel, clutch actuator and master cylinder. The Clutch cover is subject to mechanical failure only;

**Induction System**

Throttle body, throttle body position sensor, intake manifold and swirl flap motor only;

**Suspension / Air Suspension**

Upper and lower wishbones with associated ball joints and bushes, air suspension pump, leaf and coil springs, compressor, connecting links and associated bushes, torsion bar (anti-roll bar) bushes and related suspension sensors. Suspension / Air Suspension cover excludes bellows;

**Wheel Bearings**

All wheel bearings, including hubs;

**Central Locking**

Central locking mechanism, pumps, solenoids and actuator motors;

**Electric Sunroof Motor**

Original Manufacturer-fitted motor only;

**Drive Pulleys**

Crankshaft, camshaft and adjuster pulley, including idler pulley. The Drive Pulley cover is subject to mechanical failure only;

**Electronic Key**

Original Manufacturer unit only. The Electronic Key cover is subject to internal electrical / electronic failure only and excludes any damage caused by negligence and/or water entry;

**GPS System**

Original Manufacturer-fitted navigational display unit and control unit. The GPS System cover is subject to internal electronic failure only;

**DVD System**

Original Manufacturer-fitted LCD screen, RF module, digital video disc player and power converter. The DVD System cover is subject to internal electronic failure only;

**Phone System**

Original Manufacturer-fitted charger, cradle, microphone, speakers and phone. The Phone System cover is subject to internal electronic failure only;

**Internet System**

Original Manufacturer-fitted power converter, satellite receiver, satellite dish and wireless receiver. The Internet System cover is subject to internal electronic failure only.

**Lubricants and Fluids**

Oils and coolants required in the event of an authorised repair only. Covered oils and coolants include: engine oil, gearbox oil, differential oil, power steering fluid, radiator coolant and brake fluid. The consumables benefit does not cover routine maintenance oil or coolant change.

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

**IMPORTANT LIMITATIONS:****Parts damaged through overheating**

Subject to the limit stated under Overheating in the Limits of Liability Table, damage or breakdown as a result of overheating caused to any part listed in Clause 19 (including cracked cylinder head(s) or engine failure), is covered under this Warranty, provided that the cause of failure in relation to such part or damage is covered by the terms and conditions of this Policy.

**Parts damaged through over fueling**

Subject to the limit stated under Over fueling in the Limits of Liability Table, damage or breakdown as a result of any failure arising from over fueling and caused to any part listed in Clause 19 (including the replacement, adjustment and servicing of faulty injectors, injection pumps and associated parts) is covered under this Warranty.

**Cambelt failure**

Actual breaking or stripping of teeth of the cambelt and any resulting damage (for example: bent valves). Any cambelt-related claim will be limited to the amount stated in the Cambelt Failure part of the Limits of Liability Table.

## Important notes:

### More than one failure at the same time

In the event that two separate components from two separate component categories fail simultaneously, the component with the highest cost (more expensive component failure) will be covered up to the maximum benefit limit as stated in the Limits of Liability Table or to the quoted cost of the repair (whichever is the lesser). Only one component per claim will be entertained. We shall, at our discretion, apply the **MaxLimit** Clause, as per the limits of liability for the covered component. Repairs to the remaining failed part(s) will be for your own account should **MaxLimit** not be allowed.

**Please note:** All costs over the **MaxLimit** limit of liability for the covered component will be for your account;

### MaxLimit

**MaxLimit** may be applied where the repair cost of the mechanical breakdown is less than the applicable benefit limit. **MaxLimit** covers the additional repair cost up to the difference between the benefit limit and the repair cost of the covered part, should the repair cost be lesser.

**Please note:** **MaxLimit** is only applicable to parts covered under this Warranty and is subject to the service and claims history of your vehicle. We reserve the right, at our sole discretion, to determine whether **MaxLimit** is applied.

## 20 Items not covered by this Policy

We are not liable for:

- (a) All parts not listed under Parts Covered in Clause 19;
- (b) Services, maintenance items, seals, oil leaks, cambelt replacement, drive shaft boots and drive shaft failure as a result of worn or damaged boots or covers, brake and clutch friction surfaces, V-belts, fan belts and auxiliary equipment;
- (c) 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;
- (d) Failure of or damage to any component or part, resulting from –
  - (i) the failure or damage of a non-covered part, which failure or damage was caused by the failure or damage of another non-covered part, no matter whether the failure of either non-covered part was attributable or not attributable to negligence or lack of due care by you;
  - (ii) the failure or damage of a covered or non-covered part, which failure or damage was caused by an external source;
  - (iii) a non-covered component causing a covered component to fail as a result of negligence or lack of due care by you; however, where such failure is not the result of negligence or lack of due care by you, the applicable benefit of the covered component will be applied;
  - (iv) a covered component causing another covered component to fail as a result of negligence or lack of due care by you; however, where such failure is not the result of negligence or lack of due care by you, the higher benefit of both components will be applied;
- (e) Breakdowns or claims resulting from any of the following, whether in the past or present:
  - (i) Improper servicing or improper maintenance and subsequent results (including failure as a result of the lack of lubricating fluid or cooling medium);
  - (ii) Driver neglect, abuse or overloading;
  - (iii) Improper repairs of injectors and injection systems;
  - (iv) Using experimental vehicle parts;
  - (v) Use of the vehicle outside the Manufacturer's design intention;
  - (vi) The use of 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;
  - (vii) Contamination by water, sand, mud or foreign bodies entering or blocking cooling elements and mechanical or electrical systems;
  - (viii) Use of the vehicle for racing, speed testing, or any competitive use;

- (ix) Use of the vehicle on roadways not usual to normal thoroughfare. Four-wheel drive vehicles are the exception in this case, only where such vehicles are driven within the Manufacturer's specifications;
- (x) Use of the vehicle as a taxi to transport paying passengers, or as a security vehicle, or as a rental vehicle, or using the vehicle negligently or abusively;
- (f) Costs or expenses normally recoverable under a Comprehensive Motor Insurance Policy or any other insurance or Warranty, notwithstanding that such cover may not have been in place on the vehicle;
- (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) Any costs or expenses incurred where the vehicle's speedometer or odometer has been tampered with. If the vehicle's speedometer or odometer is not connected or not in working order, you must notify the Administrator immediately;
- (j) Any mechanical breakdown that occurs while the vehicle is under the Manufacturer's Warranty;
- (k) Repairs carried out without prior authorisation from the Motorite claims department and without an official authorisation or claim number;
- (l) Repairs carried out by any unauthorised person;
- (m) Agreements made on our behalf by an unauthorised person, either verbally or in writing;
- (n) Replacement or repair where the cause of the failure existed at the start of the Warranty;
- (o) Replacement or repair to drive shafts or steering racks, as a result of damaged dust covers;
- (p) Replacement or repair to any electrical wiring;
- (q) Replacement or repair resulting from the failure of hoses or pipes;
- (r) Replacement or repair to tie-rod ends where failure can be attributed to faulty or damaged rubber boots;
- (s) Any losses of operating profit, theft of goods and any other loss incurred;
- (t) Any external impact or collision, causing damage to mechanical or electrical components;
- (u) Any corrosion to the crankcase, cylinder liners and complete cooling system, whether internal or external; or
- (v) Failure resulting from lack of due care and diligence.

## 21 Claims for fair wear and tear

We may admit, at our sole discretion, a claim for fair wear and tear to a covered part where no actual breakage of a covered part 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.

*Fair wear and tear is defined as deterioration through use or age that does result in actual mechanical failure. Mechanical failure resulting from fair wear and tear is covered by this policy.*

*Normal wear and tear deterioration (not resulting in actual mechanical failure) arising from use or age of the vehicle is not covered by this Warranty.*

**Please note:** For the purposes of clarity, the meaning of "broken" is: "*Components which are physically and forcibly cracked, split, or separated into pieces*" and not functional.

## 22 Subrogation

In the event that any benefit is payable to you, we will be subrogated to you (or your right to recovery) against any person or organization responsible for the claim. 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.

## 23 Betterment

It is not the intention (implied or otherwise) of this Warranty to make new vehicles from old. Where the repair requires new or exchange units which, in our opinion, are in excess of what is necessary to make good the repair, then the difference in cost will be met by you, and at all times subject to the other terms and conditions of this Warranty. If in doubt, you should contact us.

## 24 Procedure if the vehicle breaks down

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

- (a) You must check the Warranty policy wording to ensure that the cause of breakdown and parts are covered;  
**Please note:** Where the cause of breakdown and parts are not covered, the cost of the stripping or the diagnostics of any component is for your own account;
- (b) If the Warranty covers the cause of the breakdown and parts, you must contact our Claims Department. The contact details are set out in the Policy Schedule at the beginning of the Policy wording;  
**Please note:** You must send all correspondence to the dedicated claims email address: [authorization@motorite.co.za](mailto:authorization@motorite.co.za)
- (c) You must give the 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 Motorite or Manufacturer 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 Claims Department has given its authorisation for the work to be carried out. Any repair work started or carried out without our prior written authorisation will invalidate the claim;
- (e) Once your breakdown is identified as a claim under this Warranty, the Claims Department will issue an authorisation number to the Motorite or Manufacturer Approved Dealership. This authorisation number will be for an amount covering the repair, subject to the maximum amount as set out under the stated benefits in the Limits of Liability Table;
- (f) After the repair work is complete, the Motorite or Manufacturer Approved Dealership must immediately send an itemised invoice, quoting the authorisation number, to the claims payment department;
- (g) The claims payment department will pay the approved amount to the Motorite or Manufacturer Approved Dealership;
- (h) You are responsible for paying the Motorite or Manufacturer Approved Dealership any amount over the approved amount, as well as for any other dealership 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 notes:

- We are not liable for faults in workmanship or materials paid for by us on your behalf. Failures within the Workshop Guarantee period from the date of claim settlement should be covered by the repairer's guarantee during this period. (Please refer to the *Workshop Guarantee* Clause 7);
- We reserve the right to engage and appoint a qualified assessor or engineer to inspect your vehicle.

## 25 Extra benefits of this Policy

- (a) **Insurance Excess Payment** - If your vehicle is a total loss and your replacement vehicle is insured under a Citton Cars Warranty, we will pay the insurance excess amount applicable to your Comprehensive Motor Insurance Policy, as stipulated in the Limits of Liability Table, provided that you cannot claim for the excess under any other insurance policy;
- (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 will refund that portion of the monthly instalment for which the vehicle is out of commission to a maximum limit as stipulated 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 under this Warranty.
- (c) **Alternative Transport –**  
**Vehicle hire** by a recognised vehicle hire company, excluding fuel. This is available for 24 hours after authorisation of the mechanical claim. Vehicle hire is subject to you:
- (i) Having a valid credit card;
  - (ii) Being in possession of a valid and applicable driver's licence; and
  - (iii) Being 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 Warranty, your claim will be limited to a maximum limit as stipulated in the Limits of Liability Table. The alternative transport benefit is not applicable when the vehicle is in for a maintenance service.

**Value-Added Products** - These are not insurance products, but additional value-added services.

**Please note:** The extra benefits, as stated below, are outsourced and managed by a third party and are not underwritten by the Insurer.

As a Citton Cars customer, you automatically qualify to access the following extra benefits:

### **The Motorite Assist Programme, incorporating:**

- 26.1 Emergency Medical Services;
- 26.2 Trauma Assistance;
- 26.3 Roadside Assistance;
- 26.4 Legal Assistance;
- 26.5 Personal Health Advisor; and
- 26.6 Map Assistance.

## 26 Motorite Assist Programme

It is important to note that the Motorite Assist Programme ensures you 24-hour "access only" to the services highlighted and that it is your responsibility to pay the relevant service provider. Should the incident in question be a mechanical or electrical breakdown that has occurred because of the failure of a part that is covered under the terms and conditions of this Policy, we shall refund the payment, subject to the applicable Warranty terms, conditions and policy limits, after you send us the relevant proof of payment.

As a member of Motorite Assist, you are entitled to 24-hour access to the following benefits:

### **26.1 Emergency Medical Services**

Motorite Assist gives you access to a 24-hour emergency assistance helpline. This helpline will arrange the necessary help you may require in medical emergencies that occur within the borders of South Africa. A medical emergency is a life-threatening situation such as a heart attack, drowning, snakebite or bodily injury (gunshot wound or motor accident injury).

Should you experience a medical emergency and be unable to get to a hospital, access to appropriate medical services and transportation via road or air will be arranged for your own account.

In addition to emergency transportation, Motorite Assist offers you access to:

- Medical information over the telephone;
  - Referrals to doctors and other facilities;
  - Emergency message transmission;
  - Guaranteed hospital admission (maximum of R5,000 including VAT);
- Please note:** This Guaranteed Hospital Admission amount is refundable by you or your medical aid; and
- Arrangements for the escorted return of a minor after an accident.

## **26.2 Trauma Counselling**

Motorite Assist handles debriefing of any sort of trauma on a daily basis. You can call to access the 24-hour helpline in the event of, *inter alia*:

- Rape;
- Hijacking;
- Child abuse;
- Suicide of a close family member;
- Death of next-to-kin;
- Domestic violence or abuse;
- Kidnapping or abduction; and
- Woman abuse.

Such a session is handled by the Helpline's experienced nurses. A debriefing takes place with an invitation to phone back if the need arises to discuss the situation further. In the case where an assessment took place and the nurse feels that professional assistance will be required, they will suggest to the patient that they visit a professional for a one-on-one session, which will be for your account.

## **26.3 Roadside Assistance**

You must pay for all costs incurred under Roadside Assistance, unless the mechanical or electrical breakdown occurred because of failure of a part that is covered under the terms and conditions of this Policy. It is your responsibility to pay the service provider.

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

- (a) Roadside Help** - When applicable, Roadside Assistance 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 battery (jump start):** The flat battery restart service will be rendered where a vehicle has become immobilised due to a faulty battery and not due to your neglect. Such service will be limited to reasonable services to mobilise the vehicle and will exclude all parts, components, lubricants or other similar charges. Assistance will also be provided at non-roadside locations, at the discretion of the case manager;
  - (ii) **Flat tyre (tyre change):** Assistance will also be provided at non-roadside locations, at the discretion of the case manager. Such services are for your expense and will also exclude any costs for the repair of any tyre, parts, wheel balancing or similar charges;
  - (iii) **Run out of fuel:** 10 litres of fuel will be supplied and will be for your own account;
  - (iv) **Keys being locked in the vehicle:** Guarantees access to a locksmith call-out. The locksmith service will be limited to reasonable services to open the vehicle and will exclude parts, components, keys or key-cutting costs, lubricants or other similar charges;
  - (v) **Keys broken off in the door or ignition:** Guarantees access to a locksmith call-out. In the event of the service provider being unable to resolve the problem at such a location, the cost of any additional assistance like tow-in costs will be for your own account;

- (vi) *Smart key*: If the vehicle operates with a 'smart key', Motorite Assist will arrange to tow you to the most appropriate dealership, the cost of which will be for your own account;
- (vii) *Assistance to arrange transport home*: Motorite Assist will arrange for a taxi to drive you home or wherever you need to go. Although the taxi will be for your account, Motorite Assist will make all the arrangements;
- (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 Approved Dealership. It is your responsibility to pay the service provider. If the mechanical or electrical breakdown occurred because of failure of a part that is covered under the terms and conditions of this Policy, We shall refund the payment, subject to the applicable Warranty terms and conditions up to a maximum limit as stipulated in the Limits of Liability Table, after you send us the relevant proofs of payment.
- (c) **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 limit as stipulated in the Limits of Liability Table.
- (d) **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 Approved Dealership for repair, Roadside Assist will arrange to collect your vehicle and 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.

## 26.4 Legal Assistance

You can access a telephonic advice line manned by qualified and experienced in-house attorneys who provide guidance and information on all legal matters, 24 hours a day. The various aspects of law are covered as follows:

- **General Legal Advisory Helpline** - Legal Assist is a 24-hour legal helpline and attorney referral service that is available 365 days a year. Criminal offences, fines, debt, contracts, divorce, and maintenance are some of the issues on which advice can be given.
- **Labour Law Advice Line** - Motorite Assist has labour-law specialists who can advise on the Labour Relations Act, Basic Conditions of Employment Act, Employment Equity Act, Skills Development Act and various legislation that relates to labour affairs like unfair labour practice and basic wages.
- **Motor Accident Advice** - Our lawyers give advice to you telephonically at the scene, on all aspects relating to the handling of a motor collision. The case is managed by the attorney and software protocols. Where legal resources are necessary to protect the rights of drivers or injured persons, Motorite Assist will appoint the appropriate party in consultation with you. This service normally relates to court orders for unlawful or unauthorised removal or towing of vehicles by 'pirate operators'. The customer receives specialised assistance in accident scene case management, as well as support and assistance with all legal matters and claims that follow a collision, covering vehicle damages, repairs, injuries and 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 the customer's next of kin.
- **Road Accident Fund** - Our legal advisors can advise you on how to lodge a claim with the Road Accident Fund, where to lodge the claim and how to complete the relevant forms. They can also refer you to a specialist attorney, where necessary.
- **Attorney Referral Service** - The in-house attorney also has access to a national referral panel of practicing attorneys should any matter require legal intervention or representation. The database of panel attorneys includes details about the attorney's area of specialisation, such as criminal and labour law and conveyancing. In most areas you will be offered a choice of attorneys for this referral appointment. The referral service involves a free initial 30-minute consultation and, if required, the practicing attorney will also draft one letter or make one telephone call to a third party. The customer can then decide whether or not to continue with the practicing attorney's services at a fee structure agreed to between himself and the attorney.



The Attorney Referral Service is also available for matters like bail and prosecutions and to protect the rights of motorists generally.

- **Standard Legal Documentation** - As an over-and-above service to the telephonic legal advice helpline, Motorite Assist also has the following standard legal documents available:
  - Small Claims Court Kit;
  - Child Maintenance Kit;
  - Domestic Employment Agreement;
  - Lease Agreement;
  - Purchase Agreement;
  - A will; and
  - A testament.

## **26.5 Personal Health Advisor (Medical Advisory) Product Description**

Personal Health Advisor is a revolutionary healthcare system offering access to a professional assistance service that deals with any health query, 24 hours a day, 365 days a year. This service is offered in most official South African languages. Personal details and medical history are loaded into a computer database for easy access.

### **Product benefits**

#### **(a) The Personal Health Advisor:**

- Assesses the caller's symptoms and refers him or her to the appropriate type of health care;
- Provides the caller with important health knowledge on any aspect of health, from surgery to detailed information on varying problems like lice, moles, measles or mumps;
- Provides expert counselling on any chronic ailments or diseases to help the caller live with their condition or that of a loved one; and
- Provides expert information on medicines, including purpose, side effects, and contra-indications.

#### **(b) The product includes access to:**

- (i) **Emergency Medical Advice** - In the event of a medical emergency, the Personal Health Advisor will provide appropriate first-aid advice to the caller to provide assistance until medical help arrives;
- (ii) **Assessing day-to-day symptoms** - The Personal Health Advisor can give advice on various common illnesses such as colds. Although unable to diagnose, the nurses have access to a computer database and their own clinical experience to guide the caller through various home-care advice strategies;
- (iii) **Important Health Knowledge** - The Personal Health Advisor can explain various medical terms, results of tests and explain procedures to the caller, as well as give dietary information;
- (iv) **Drug Database** - The Personal Health Advisor has access to a complete drug database in order to assist the caller with information on a specific drug, the contra-indications, when it should be taken and whether there are any dietary specifications linked to the usage of the drug;
- (v) **Poisoning** - The Personal Health Advisor also comprises a database with poisoning protocols to help the nurses assist the caller. The immediate and long-term needs are addressed with the caller who will also be advised to go to a medical facility. An ambulance will be dispatched if the patient is critical and in need of immediate medical care;
- (vi) **Health Counselling** - The Personal Health Advisor can offer the caller a better understanding of various chronic ailments like cancer, HIV/AIDS, diabetes and asthma. They can also offer suggestions of specific treatments available to help the patient and those around them to cope better with their circumstances.

The ailments covered are:

- HIV/AIDS and Cancer - The registered nurses are among the leading counsellors in this field and assist the caller in managing and living with the condition to the best of their ability;
- Addiction - All the nurses are trained counsellors and can offer advice on coping skills or refer callers to appropriate medical-care clinics;
- (vii) Stress Management - The Personal Health Advisor can assist stressed callers on a daily basis by offering counselling, advice and relaxation techniques. Although no definite risk evaluation takes place, in cases where the nurse realises that there is a need for further assistance, the caller will be referred to a doctor for initial assessment and further treatment.

## **26.6 Map Assistance**

Motorite Assist also gives you 24-hour access to a directions service, for guidance when travelling within the borders of South Africa. The helpline offers assistance when you are lost, have left your directions behind, or if you need confirmation that you are on the correct route.

Clear directions can be given telephonically while en route, or they can be faxed or e-mailed to a specific address. The helpline offers detailed map information of major metropolitan areas like Johannesburg CBD, West Rand, East Rand, Southern and Northern Suburbs of Johannesburg, Pretoria Suburbs, Port Elizabeth, Cape Town, and basic route information for rural areas.

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 Administrators (Pty) Ltd. Any dispute that may arise will be governed by the terms and conditions stipulated in the Master Policy.

**If you have an emergency or need to access any of the Motorite Assist benefits, please contact:**

**MOTORITE ASSIST  
PO Box 2993  
Johannesburg  
2000**

**Tel.: +27 (0) 11 991 8317  
24-hour Helpline: 0860 10 22 89**

# IMPORTANT NOTICE: PLEASE READ

## Optimizing your Motorite Warranty

1. Please read your Policy terms and conditions carefully and take note of the components covered and the applicable limits of your cover.
2. Please refer to the service and maintenance requirements within your Policy terms and conditions. Non-compliance with these requirements will affect the validity of your Policy or your right to claim under the Policy.
3. Please keep a record of your service history (including all receipts and invoices) for the duration of your Policy. We will require these to process any claims.
4. In the event of a breakdown, please advise the repairing dealer that you have a Motorite Warranty.
5. Please ensure that no repair work is undertaken on your vehicle prior to the repairing dealer receiving authorisation to do so from Motorite.
6. Before signing the transaction schedule, please ensure that all details and applicable selections are accurate, and that you have read and understood the content.

**Please feel free to contact us on 087 312 1079 if you need any additional information or clarity with regard to your Motorite Options Warranty.**

## 27 Limits of Liability Benefit Categories - Citton Cars Formula 1

**Benefit 1:** Vehicles less than 1 year from date of the vehicle's first registration and with less than 80 000km travelled.

**Benefit 2:** Vehicles less than 5 years from date of the vehicle's first registration and with less than 120 000km travelled.

**Benefit 3:** Vehicles less than 8 years from date of the vehicle's first registration and with less than 160 000km travelled.

**Benefit 4:** All other vehicles that do not qualify for any of the above.

<b>Components Covered Claim Limits Include VAT</b>	<b>Benefit 1</b>	<b>Benefit 2</b>	<b>Benefit 3</b>	<b>Benefit 4</b>
Engine	Unlimited	20 000	14 000	11 000
Transmission	Unlimited	14 000	9 000	7 000
Transfer Box	Unlimited	14 000	9 000	7 000
Differential	Unlimited	14 000	9 000	7 000
Diff Lock	Unlimited	5 500	4 500	3 500
Management System	Unlimited	5 500	4 500	3 500
Turbo Charger	Unlimited	5 500	4 500	3 500
Super Charger	Unlimited	5 500	4 500	3 500
Intercooler	Unlimited	5 500	4 500	3 500
Free Wheel Hubs	Unlimited	4 500	3 500	2 500
Drive Shafts (Prop Shafts)	Unlimited	4 500	3 500	2 500
Braking System	Unlimited	4 500	3 500	2 500
Steering	Unlimited	4 500	3 500	2 500
Fuel System	Unlimited	4 500	3 500	2 500
Induction System	Unlimited	4 500	3 500	2 500
Cooling System	Unlimited	4 500	3 500	2 500
Electrical Components	Unlimited	4 500	3 500	2 500
Electric Winch (Factory Fitted Only)	Unlimited	4 500	3 500	2 500
Electronic Ignition	Unlimited	4 500	3 500	2 500
Air-Conditioner	Unlimited	4 500	3 500	2 500
Clutch	Unlimited	4 500	3 500	2 500
Suspension	Unlimited	4 500	3 500	2 500
Wheel Bearings	Unlimited	4 500	3 500	2 500
Emission System / Catalytic Converter	6 000	4 500	3 500	2 500
Overheating / Overfueling	5 500	4 500	3 500	2 500
Cambelt Failure	5 500	4 500	3 500	2 500
Central Locking	2 500	2 000	1 500	1 000
Electric Sunroof Motor	2 500	2 000	1 500	1 000
Drive Pulley's	2 500	2 000	1 500	1 000
Electronic Key	2 500	2 000	1 500	1 000
GPS System	2 500	2 000	1 500	1 000
DVD System	2 500	2 000	1 500	1 000
Phone System	2 500	2 000	1 500	1 000
Internet System	2 500	2 000	1 500	1 000
Lubricants and Fluids	1 500	1 000	750	500
Instalment Payment Protection	2 000	1 250	1 000	1 000
Insurance Excess Payment	2 000	1 250	1 000	1 000
Towing Assistance	2 000	1 250	1 000	1 000
Vehicle Hire / Public Transport	2 000	1 250	1 000	1 000
Overnight Accommodation	2 000	1 250	1 000	1 000

**DISCLOSURES REQUIRED IN TERMS OF THE FINANCIAL ADVISORY AND  
INTERMEDIARY SERVICES ACT ("FAIS")**

**1. Details of The Insurer and The Administrator**

<b>DETAILS</b>	<b>INSURER: INFINITI INSURANCE LIMITED</b>	<b>ADMINISTRATOR: MOTORITE ADMINISTRATORS</b>
<b>Name &amp; Company Reg. No.</b>	Infiniti Insurance Ltd is a registered Short-Term Insurer 2005/029823/06	Motorite Administrators (Pty) Ltd 1997/00063707
<b>Legal Status</b>	<p>Infiniti Insurance (FSP No. 35914) is an Authorized Financial Services Provider of the following product categories:</p> <ul style="list-style-type: none"> <li>• Short Term Insurance – Personal Lines; Advice &amp; Intermediary Services</li> <li>• Short Term Insurance – Commercial Lines; Advice &amp; Intermediary Services</li> <li>• Short Term Insurance – Personal Lines A1; Advice &amp; Intermediary Services</li> </ul>	<p>Motorite Administrators (Pty) Ltd (FSP No. 9140) is an Authorized Financial Services Provider of the following product categories:</p> <ul style="list-style-type: none"> <li>• Short Term Insurance – Personal Lines; Advice &amp; Intermediary Services</li> <li>• Short Term Insurance – Commercial Lines; Advice &amp; Intermediary Services</li> <li>• Short Term Insurance – Personal Lines A1; Advice &amp; Intermediary Services</li> </ul>
<b>Physical Address</b>	Upper Grayston Office Park Block F - 2nd Floor, 152 Ann Crescent, Sandton, 2196	Moto Vantage House, Stonemill Office Park, 300 Acacia Rd, Blackheath, Johannesburg, 2195
<b>Postal Address</b>	PO Box 23, Strathavon, 2031	PO Box 1034, Gallo Manor, 2052
<b>Telephone No.</b>	+27 (11) 718 1200	087 312 1079
<b>E-mail</b>	compliance@infinitiafrica.com	compliance@motovantage.co.za
<b>Website</b>	www.infinitiafrica.com	www.motorite.co.za
<b>Compliance Officer Details</b>	The Compliance Officer +27 (11) 718 1200 compliance@infinitiafrica.com	Associated Compliance +27 (11) 678 2533 info@associatedcompliance.co.za

## 2. The Intermediary / Selling Dealership

- a) The selling dealership is obliged to make additional disclosures about the policy. Please ensure that you receive and understand this information.

## 3. Insurer: Infiniti Insurance Limited

- a) Infiniti Insurance is a registered Insurer and an Authorized Financial Services Provider, licensed to give advice and render intermediary services on short term insurance personal and commercial lines.
- b) Infiniti Insurance has sufficient professional indemnity insurance.
- c) Infiniti Insurance has appointed Motorite Administrators (Pty) Ltd to perform the following binder functions: enter into, vary or renew policies and to settle claims under these policies, for which Motorite Administrators (Pty) Ltd receives a binder fee in accordance with the terms and conditions of the agreement between the parties.

## 4. About the Administrator

The Infiniti Insurance Company Limited is the product provider and has entered into a binder agreement with Motorite Administrators (Pty) Ltd. This means that Infiniti has authorised Motorite to perform the below functions on their behalf. Infiniti pays Motorite a binder fee as a percentage of gross written premium.

Binder Holder	Binder Function
Fee%	
Motorite	Enter into, Vary and Renew policies, Settle Claims
As per schedule	

- a) Motorite facilitates policy administration, premium collection management and claims management for this policy in line with the binder agreement it has in place with Infiniti Insurance Company Limited.
- b) Motorite is entitled to a binder fee, paid for by the insurer, and if deemed appropriate, a portion of the product's underwriting profit, this all being within the prescription of applicable legislation.
- c) Motorite has professional indemnity and fidelity insurance in place.
- d) Motorite does not hold more than 10% of Infiniti shares.
- e) Motorite does receive more than 30% of its total remuneration from Infiniti.

## 5 Record of Advice

- a) Telephone recordings, as applicable and all other documents or interactions are kept as a record of the advice provided to you. Recordings of telephonic discussions, as applicable; and any documents will be made available on request.

### b) About the Service

- a. For the complete nature and extent of benefits – PLEASE REFER TO THE TRANSACTION SCHEDULE
- b. For your monetary obligations, premium payment obligations, manner and frequency thereof, and the consequences of non-payment of premium – PLEASE REFER TO THE TRANSACTION SCHEDULE;
- c. Details of special conditions, exclusions, excesses or restrictions – PLEASE REFER TO THE TRANSACTION SCHEDULE

### c) Claims Procedure

- a. In the event of a claim, you must call the **Claims Contact Centre** on the number that appears in the policy document.

**d) Complaints Process**

**Contact Policy Administrator**

**Should you have any complaints regarding the following:**

- a. The administration of your policy – for example, incorrect information on your transaction schedule.
- b. Claims on your policy – for example, a claim lodged is taking too long or has been repudiated.

Please contact the Policy Administrator on: **Tel:** 087 312 1079

You may be requested to submit your complaint in writing together with any supporting documentation to: **Email:** complaints@motorite.co.za or **Postal:** PO Box 1034, Gallo Manor, 2052

**e) Contact Details of The Insurer and Ombudsman**

<b>Short-term Insurance Ombudsman</b>	<p><b>Postal Address:</b> P O Box 32334, Braamfontein, 2017</p> <p><b>Physical Address:</b> Sunnyside Office Park, 5th Floor, Building D, 32 Princess of Wales Terrace, Parktown</p> <p><b>Contact Details:</b> 0860 OMBUDS (0860 662 837)</p> <p>Tel. +27 11 726 8900</p> <p>Fax. +27 11 726 5501</p> <p>Share call: 0860 726 890</p> <p>Email: info @osti.co.za</p> <p>Website: www.osti.co.za</p>
<b>FAIS Ombud</b>	<p><b>Postal Address:</b> PO Box 74571, Lynwood Ridge, 0040</p> <p><b>Physical Address:</b> Kasteel Park Office Park, Orange Building, 2nd Floor, 546 Jochemus Street, Erasmus Kloof, Pretoria, 0048</p> <p><b>Contact Details:</b> 0860 OMBUDS (0860 662 837)</p> <p>Tel. +27 12 762 5000 / +27 12 470 9080</p> <p>Fax. +27 86 764 1422 / +27 12 348 3447 / +27 12 470 9097</p> <p>Email: info @faisombud.co.za</p> <p>Website: www.faisombud.co.za</p>

**IMPORTANT MATTERS**

- It is very important that you are quite sure that the policy meets your needs and that you feel that you have all the information you need to make a decision, and do not be pressurized to buy the product.
- Feel free to make notes regarding verbal information and ask for written confirmation or copies of documents.
- All material facts must be accurately, fully and properly disclosed by you. 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.

- Misrepresentation, incorrect or non-disclosure by you of any material facts or circumstances may impact negatively on any claims arising from your insurance contract.
- You are entitled to a full copy of a Short-term policy, if you have not received a full copy of a Short-term policy within 30 days or if you feel that this policy does not meet legal requirements, please write to: - The Compliance Officer, Infiniti Insurance, +27 (11) 718 1200, Email: [compliance@infinitiafrica.com](mailto:compliance@infinitiafrica.com).
- Do not sign any incomplete or blank documents. No person may insist or request that you do so.
- No provider may request or induce you in any manner to waive any rights.
- The insurer must inform you at least 31 days before cancellation of the policy.

## **PROTECTION OF INFORMATION**

We are committed to ensuring high standards in the handling of personal information and respect the data privacy of our policyholders, stakeholders and web visitors. Personal information will not be disclosed to any other party without the consent of the person involved. We are committed to protecting other people's personal information, in accordance with applicable legislation.

The Insurer or related parties may use the information supplied by you during the formation and performance of this insurance contract, for the policy administration, customer services, payment of claims and the production of management information for business analysis.

## **COOLING-OFF PERIOD**

You have the right to cancel short term policies within 31 days of receipt of the policy document. You may not exercise this cooling off option if you have already claimed under the policy or if the event for which the policy insures you has already happened.

## **CONFLICT OF INTEREST**

A Financial Services Provider in terms S3A(2)(a) of the FAIS General Code of Conduct is required to have a Conflict of Interest Policy. A copy of the FirstRand FAIS Conflict of Interest Policy, that also covers this FSP is available on request.