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Auto-First Policy Document

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1. Welcome Note

A warm welcome and thank you for choosing our Auto-First Mechanical Aid for your vehicle. We have the goal and aim of providing Mechanical Aid to you and your vehicle for the years to come, keeping you and your vehicle on the roads for longer.

The Auto-First Mechanical aid is an assistance designed to help and relieve you of the unexpected costs of repairing your vehicle in the event of a breakdown when a component fails. We kindly encourage that you read the entire document so as to fully understand what is and what is not covered within your Mechanical Aid.

Your Mechanical aid dashboard will be a separate document from this one. Your Mechanical aid dashboard will be a document that contains your personal details as well information about your vehicle and together these two documents will form a basis of your contract with us.

Please ensure to check that all the information contained in your Mechanical aid dashboard is correct, so as to avoid any disruptions on your claims, at a later stage.

Should you find any information to be incorrect or if there is anything that you do not understand, please do contact 0827 944 482, and our manager will assist you through.

2. Words of special meaning

Mechanical Aid	Practical mechanical help from us for your vehicle's mechanical breakdown
Mechanical breakdown	The sudden and unforeseen actual breaking of any covered component arising from mechanical defects, causing a sudden stoppage of their function necessitating repair or replacement
Cover	Payment made by Auto-First towards the cost of repairing or replacing a covered component, subject to policy limits, terms and conditions as stated in this document
Administrator	An Auto-First appointee, who is appointed for the administration of your policy and claims,
Covered component	A mechanical part of your vehicle
Accredited repairer	A registered repairer with a reputable motor industry organization
Accredited servicing facility	A servicing agent with a reputable motor industry organization
Failure	Mechanical failure, electrical failure or wear and tear failure of a component in on your vehicle
Normal Wear and tear	The damage or gradual deterioration in the operating performance of a covered component which occurs as a result of normal use, wear and ageing, which may slow or cause a noise from its operation, but does not impede or prevent its function
Manufacturer	The original manufacturer of the vehicle
Maximum limit of liability	The maximum limit of aid, provided by the policy
Mechanical failure	The sudden unforeseen actual breaking of any of the covered mechanical or electrical components or parts listed, arising from mechanical defect, causing sudden stoppage of their function, necessitating repair or replacement
Modifications	Any alteration or addition to the vehicle's software, standard body, interior or components not fitted by the manufacturer or their approved suppliers which may affect the performance and or the safety of the vehicle

Original manufacturer maintenance plan	The original maintenance plan of the vehicle, provided by the manufacturer as standard when it was new. This does not include any extended plans.
Original manufacturer warranty	The original warranty for the vehicle, provided by the manufacturer as standard when it was new. This does not include any extended warranty
Period of cover	The starting on the commencement date and ending on the date the cover stops, as stated in the dashboard
Policy	The policy wording together with the Mechanical aid dashboard
Policy start-date	The policy start date as stated in the Mechanical aid dashboard
Premium	The amount paid (inclusive of VAT) for the policy at the time of purchase, as stated in the Mechanical aid dashboard
Inspection	A check carried out by the selling dealership for the vehicle at the time of purchasing of the mechanical aid, and the report provided following the inspection to confirm that there are no existing defects in the vehicle
Service records	Copies of the service history for the vehicle
Mechanical aid dashboard	The dashboard accompanying this policy, which is issued in when purchasing the policy, which is the updated from time to time
Vehicle	The vehicle as described in the Mechanical aid dashboard

3. How to claim

Auto-First Mechanical aid has a no tolerance to fraud and dishonesty across our business and work. It is important to take note that there will be consequences for submitting a dishonest and fraudulent claim

Claims: Monday to Friday 08:00am to 20:00pm and Saturdays 08:00am to 18:00pm

Call: 0827 944 482

Call: 0813 338 463

Call: 0649 044 716

Email: 02noplata@gmail.com

Towing and 24-hour roadside assistance

Call: 0827 944 482

Call: 0649 044 716

To submit a claim:

- Claims must be reported to the administrator immediately, and as soon as reasonably possible, where you cannot immediately
- Should you have a written detail of the breakdown, provide the administrator with the document on the email listed above
- You will need to take your vehicle to an accredited repairer within 7 days of the failure
- Should your vehicle need towing to an accredited repairer, please contact our emergency services for towing
- Upon submission of your vehicle to a repairer, please also submit to the repairer your policy number, (take note that additional information may be required once a claim is required)
- The repairer must contact the administrator for a written authorization before starting any repairs to your vehicle. We reserve the right to request additional information or have any components or the vehicle examined prior to us authorizing any repairs
- The information requested by the administrator must be provided within 90 days, and failure to provide this, may result in the claim or repair being declined

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- After a claim has been authorized and work has been completed by the repairer, it is your responsibility to carry out an inspection of the vehicle, which can be a test drive, so as to ensure that the repairs have been completed to your satisfaction.
- You must let us know immediately, should you believe that the repairs have not been completed correctly

Information required when reporting a claim:

1. Owner's name
2. Policy number
3. Vehicles kilometer reading
4. Address where we may inspect or collect the vehicle

Note: *Repairs may only be carried out after we have received and issued an authorization number to the repairer*

Stripping and Quoting

Should you individually deem it necessary to strip or dismantle the vehicle or any component to determine the cause and the extent of mechanical failure and whether the Mechanical-Aid is liable for any repair, you will be required to authorize this with the repairer. This is when you want to personally know the extent and reason for the failure prior to contacting Auto-First for Mechanical Aid.

In the event of a valid component claim, the cost of stripping will be included in the repair cost of the component.

If the claim is declined, we will only pay the strip and quote benefit.

Any other strip and quote will be of your own account

Vehicle must be taken to an accredited repairer

Auto-First Mechanical aid is open to using a repairer of your choice, however, so as to protect you and your vehicle from poor workmanship, malpractice or inflated costs, it is of high preference that the repairer be registered and with a reputable motor industry organization.

It is our aim at Auto-First to provide you and your vehicle with the highest quality service, which motivates that, the first choice of repairer would be your vehicle's Manufacturer unless requested otherwise.

Replacement parts

We at Auto-First reserve the right to repair or replace failed components with new or reconditioned components from a supplier of our choice. In addition, should you insist on using exchanged components for your vehicle, Auto-First will not be held accountable for any future damages, due to the exchanged component of your choice, the costs will be from your pocket.

4. Eligibility and Quantifying criteria

Auto-First Mechanical aid covers the finances of your unfortunate circumstances, getting you back on the road hassle free.

All vehicle Models and makes are legible for the Mechanical Aid. Please take note that we will only replace components fitted only by your vehicles Manufactures or a registered repairer.

- ***Pre-existing components failures, will only be covered after your third premium has been accepted by our administrator.***

Should you install aftermarket parts on your vehicle and results in a covered component failure, take note that we will not be liable to replace the aftermarket component, as Auto-First will only replace the damaged covered component.

See the table below, for your options and your monthly payout as per package of choice:

Golden Package R 999.00 per month	Platinum Package R 699.00 per month
Total Monthly Payout: R20 000.00	Total Monthly Payout: R13 000.00
Golden Mechanical Aid Cover	Platinum Mechanical Aid Cover
1. Major Vehicle Maintenance	1. Roadside towing
2. Minor Vehicle Maintenance	2. Minor Vehicle Maintenance
3. Roadside towing	3. Tire replacements, alignment, balancing and tire inflation
4. 10 l monthly re-fuel	4. Disc Brakes (rotors)
5. Tire replacement, alignment, balancing and tire inflation	5. Break-pads
6. Shock absorbers	6. Battery replacement or jump-starting
7. Clutch plate	7. Belt and Chains
8. Disc Brakes (rotors)	8. CV Joints (inner and outer)
9. Break-pads	9. Wheel Bearings
10. Battery replacement or jump-starting	10. Clutch plate
11. Belts or Chains replacement	11. General diagnostic and inspection
12. CV Joints (inner and outer)	12. Shock absorber
13. Wheel Bearings	
14. Alternator	
15. Sealing Gaskets	
16. Fuel Pumps	
17. Oil Pumps	
18. General diagnostics and inspection	

5. When does your cover start and end?

Our Auto-First Mechanical Aid services commence immediately upon your initial premium. Your first premium activates our services for your vehicle.

6. Your Benefits

Your Auto-First Mechanical Aid, is designed to provide Mechanical Aid for your vehicle should your vehicle suffer a breakdown due to a component failure or due to a components wear-and-tear.

The components covered by your Mechanical Aid are listed on sub-section 6.2 below. Only covered components will be repaired or replaced under the Mechanical Aid.

We will cover the cost of the parts and labor, up to the limit of liability as shown in the Components Limits table, to repair or replace components.

6.1 What are you covered for?

Mechanical failure,

Should there be a sudden and unforeseen failure of a component, causing a sudden stop to the normal operation of your vehicle, Auto-First Mechanical Aid will be at your service, to cover the costs of the parts and the labor for its repair or replacements as listed in the Components Table.

Wear and tear failure

Should a covered component suffer failure causing it to stop working as a result of wear and tear, with the reasonable evidence presented to us, this shall be covered up to the limit of liability for that component as listed in the Components list.

A Component failure is determined as an unforeseen stoppage of its function, which can be caused by a number of factors including wear and tear

6.2 Covered components

- Battery
- Starter motor
- Alternator
- Brake pads
- Brake rotors
- Tires
- Belts or chains
- Shock absorbers
- Clutch plate
- CV Joints (inner and outer)
- Oil filters
- Fuel filters
- Oil pumps
- Sealing gaskets
- Fuel pumps
- Wheel bearing
- Wind screen wipers

NB. Included on your Mechanical Aid, based on your package of choice is your vehicle's routine maintenance either Minor or Major service, including vehicle inspection.

6.6 What is not covered

We will not pay for any claims arising directly or indirectly from, or in any way connected with the below events, failure or components:

1. All components not described in the covered components list of the Mechanical aid
2. Any costs for the repair or replacement of components covered by any other, manufacturer plan or manufacturer recall campaign
3. Any costs associated with material defects or metal fatigue, meaning that the design or quality of metal is inferior
4. Repairs to components covered under a previous repairer's guarantee
5. Normal wear and tear of components that does not result in component failure
6. Any failure experienced by not following the manufacturer's operating guidelines or requirements
7. Any components which are not made or supplied by the manufacturer of your vehicle or by an accredited repairer or accredited servicing facility
8. Should a covered component fail as a result of failure of a non-covered component, only the covered component will be covered by the Mechanical Aid. Should a covered component fail and causes damage to a non-covered component, only the covered component will be covered by your Mechanical Aid.

9. Any claims where two or more required services are consecutively missed, or where a missed service has contributed to a failure.
10. Any loss or damage to your vehicle including any form of damage resulting from a collision impact or accidental fire, water damage, hi-jacking, theft, malicious damage, misuse or neglect
11. Any repairs done to the vehicle without prior authorization given by the administrator.
12. Faulty workmanship, other than the repairs previously authorized by us and still under the repairer guarantee.
13. Any repairs or replacements that have not been done by an accredited repairer.
14. Any failure caused by a fault that existed prior to the Mechanical Aid from Us.
15. Any failure caused by lack of lubricants to the vehicle as prescribed by the manufacturer.
16. Any items that require replacement as part of normal vehicle servicing, maintenance or known to have a limited lifespan as per manufacturer of the vehicle
17. Exterior components and trims, paintwork, panels and bodywork, such as wheel, convertible roof material and trims, handles and hinges, sunroof panels and their cassettes and or mechanisms, antenna, lamp housing and lenses, weather strips and seals.
18. Interior components such as seats, material and cushioning, carpets, cup holders and ashtrays, components made of glass and decorative component.
19. Exhaust system components including mufflers and pipes.
20. Any oil, coolant leak or water leaks that are not as a result of a failed-covered components.
21. Any external tapings, threads and fixings or fastening devices.
22. Any maintenance adjustments, upgrades, modifications and or programming unless required for a covered component as part of a valid aid.
23. Any failure that will be due to an after-market modification or reprogramming to a part of a vehicle
24. Any depreciation in value due to repairs or restoration.
25. Any loss which is associated to an inability to use the vehicle.
26. Any loss in relation to war or terrorism, malicious damage, negligence, unreasonable use, illegal use, non-compliance to any road transportation laws, road hazards, strikes, riots, industrial action, improper service and maintenance, use of the vehicle other than as intended by the manufacturer, or natural phenomenon and related risks.
27. Any claims where reasonable evidence is suggested that the odometer has been altered or tampered with, has been disconnected or is not working order at the time of the claim.

7. Can this Mechanical Aid be transferred?

Should you sell your vehicle privately within the period of the Aid, the balance of the Mechanical Aid is transferable to a new owner subject to approval (where the vehicle is not sold to a dealership and not sold with the assistance of a dealership). This Mechanical Aid cannot be transferred to another vehicle

8. **Your Responsibilities – Servicing, maintenance and preventing damage**

- I. If your vehicle is still under an original manufacturer warranty or maintenance plan, the vehicle must be serviced as required. Ensure that the vehicle is serviced at an accredited servicing facility, in accordance to the service intervals specified by the vehicle's manufacturer in the service books
- II. If your vehicle is out of its original manufacturer's warranty or maintenance plan, ensure that the vehicle is serviced at an accredited servicing facility, as required by the vehicle manufacturer in accordance to the service intervals as specified in the service books
- III. All service documents; invoices, proof of payment and service records must be kept as proof of any work done on your vehicle

NB. The maximum tolerable allowance for not servicing your vehicle is 2000km or six months or as specified by the manufacturer

- IV. **Loss or Damage.** Take all reasonable measures and precautions to minimize damage to your vehicle. The vehicle must not be driven once it has been detected or when you may suspect there is a problem with the vehicle. Take note that should you continue to operate your vehicle, we will not be liable for any further damage
- V. It is your responsibility to take precautions and measures to ensure that your vehicle's odometer is in good working condition at all times
- VI. Failure to adhere to the above requirements may result in your Aid being rejected or over-all Mechanical Aid being cancelled. Auto-First Mechanical Aid being released from all liabilities or obligations that it may have from the policy

9. Cancellation

- I. You may may cancel your Mechanical Aid at any time, by providing us with a 30-day notice of your intentions to do so
- II. Missed premiums for a consecutive three months, will result at your contract being cancelled or your cover being halted, pending the compensation of your missed payments your
- III. Auto-First may also cancel your Mechanical Aid for any reason, by giving you a 30-day written notice

10. General Conditions

- I. **Contract:** This Mechanical Aid will only cover the Vehicle specified on you Mechanical Dashboard, and this Policy Document with your Mechanical Dashboard, forms a contract of agreement between yourself and us
- II. **Payments:** All payments made under this policy will be made in the currency of South Africa-South African Rands (ZAR) and are inclusive of value added tax, in addition, all payments will only be made into South African bank accounts
- III. **Rejection of claims and time bar:** In the instance that your claim has been declined and you wish to take legal action in respect of the decision made, you have 90 days from the

date of the claim being declined to take institute legal action against us. Should you fail to take legal action within this time frame, we will render your claim prescribed as unenforceable

- IV. **Voiding of Mechanical Aid:** Auto-First may void your Mechanical Aid due to a non-adherence to the terms and conditions as contained in this document
- V. **Double insurance:** Where you have insurance cover, you must inform us of this when claiming, and we have the right to claim with the insurer for part payment of the claim
- VI. **Territorial limits:** We will only provide Aid for covered components where the failure has occurred within South Africa, Namibia, Lesotho and Botswana
- VII. **Grace period:** You shall be entitled to a period of 15 days for payment of your premium after your policy commencement date

11. Fraud and Dishonesty

Note that fraud and dishonest claims lead to increased premiums, so by remaining honest upon your claims, we will ensure that your premiums remain the as low as possible

The following events are considered to be fraudulent and dishonest:

- Should you submit any claim under this Mechanical Aid, in a way that is inflated or information that is submitted with a claim is not true or correct
- If you or anyone assisting you is in any way dishonest in the process to obtain any benefit under this policy,
- If any of the events insured against in terms of this Mechanical Aid are intentionally caused by you or with your knowledge,

If a claim is found to be dishonest in any way, we will immediately:

- Cancel your Mechanical Aid with us
- Report the matter to the South African Police Service
- Institute legal action against you to recover any losses and costs we may have suffered
- Cancel all other policies you may have with us

Management Declaration

Given our vision and services listed above, we as management declare that it is and will be our daily goal and target to ensure that we meet up to all the above-mentioned services as far as reasonably practicable.

Should you have input on how to improve our services, do contact us on the above-mentioned contacts or email.

Here's to keeping you on the roads for longer



N. Noplatana
Managing-Director