



Bumper2Bumper Warranty Guide

Plan for the unexpected

Warranties protect your car against big, unexpected mechanical breakdowns and electrical failures (such as engine or gearbox failure) that are not provided for by Service or Maintenance plans.

What is a Bumper2Bumper Warranty?

The Bumper2Bumper Warranty starts after the manufacturer warranty has ended and gives extended warranty cover plus additional benefits. It is valid for 2 years and has no mileage restriction. This warranty can be transferred to the subsequent car owner.

The Bumper2Bumper is not a Service or Maintenance Plan. A Service Plan provides for your car's specified services. A Maintenance Plan provides for your car's services and specific wear-and-tear items like brake pads, shock absorbers and wiper blades.

You may take the Bumper2Bumper Warranty over the following terms:

Term Policy: This policy runs for the period as shown on your policy schedule. There is no limitation on kilometres travelled.

Monthly Policy: This policy runs monthly. There is no limitation on kilometres travelled. Your policy will expire after 24 months. Renew your policy after this period to make sure your car is covered.

How do you benefit?

- Extra cover for components not provided for in the standard manufacturer warranty
- Extend the period of cover for components with limitations in the standard manufacturer warranty
- Qualified technicians and genuine parts
- Affordable monthly payments
- Payments can be incorporated into monthly car instalment

Roadside Assistance* is included in your Warranty for those moments when you need towing, car hire, overnight accommodation, tyre change assistance, a jump-start and key lockout.

*Roadside assistance is only provided within the borders of South Africa. The breakdown or failure must occur in the Republic of South Africa, Namibia, Lesotho, Botswana, Zimbabwe, Malawi, Mozambique or Swaziland.

What does a Bumper2Bumper Warranty provide for?*

- Engine
- Gearbox
- Differential
- Differential lock
- Transfer box
- Turbo assembly
- Management system
- Casings
- Electronic ignition
- Air-conditioner
- Cooling system
- Suspension
- Wheel bearings
- Braking system
- Fuel system
- Electrical components
- Electrical winch
- Prop shaft
- CV Joints
- Free wheel hubs
- Steering mechanism
- Clutch
- Cylinder head gasket
- Drive pulley
- Viscous and electrical fans
- Electric motors (sunroof)
- GPS navigation system
- Entertainment system
- Phone system
- Transponder key
- Alarm and immobiliser
- Emission control
- Radiator
- Cambelt failure
- Electric mirrors
- Central locking

What does a Bumper2Bumper not cover?*

A Bumper2Bumper Warranty will not pay for:

- Cost over and above the component limit
- Components that were broken or had failed before the policy started
- Repairs that have not been authorised by us
- Damage caused by a road accident or any accidental damage
- Any repairs if the odometer is not working or has been changed in any way or has been disconnected or replaced without our written approval
- Damage resulting from oil leaks or for oil leaks themselves
- Damage to drive shafts or steering racks as a result of damaged rubber boots
- Damage caused by incorrect fuels or lubricants, unreasonable use, improper servicing or malicious damage
- Damage to cars that have been altered in any way from the manufacturer's specifications
- Any components that are not listed under Components Covered in the policy wording
- Any components that are still covered by the manufacturer's or supplier's warranty at the time of the mechanical breakdown or electrical failure
- Damage to all electrical wiring or damage as a result thereof
- Service items or items that need to be changed, at specific or regular intervals such as oil, grease, filters, hydraulic fluid, additives and anti-freeze, spark plugs, 'V' and cambelts, consumables and the like
- Costs or expenses that can be recovered from the motor insurance policy
- Resultant damage (where Covered Components are damaged by mechanical breakdown or electrical failure of a non covered component)

Note:

This document serves as a summary of the policy wording, however the policy wording needs to be read in conjunction with this document to establish the full terms, conditions, limitations and exclusions that are applicable.

Bumper2Bumper Warranty Options:

You have three Bumper2Bumper Warranty options. Plan A, B & C. Each plan will have different limitations with regards to what is covered under the warranty. Your option will be determined for you depending on your car's eligibility and your specific needs.

Your car qualifies for a Bumper2Bumper Warranty if:

- It's less than 5 years old (60 months from the first date of registration) and has travelled less than 110 000km (Plan A)
- It's less than 8 years old (96 months from the first date of registration) and has travelled less than 160 000km (Plan B)
- It's older than 8 years (96 months from the first date of registration) or has travelled more than 160 000km (Plan C)
- It has a full service history from an approved manufacturer dealership
- It's a passenger, 4x4 and light commercial car
- It's not a taxi, hire car, rebuilt car, modified car (CODE 3) used in any form of motoring competitions

Please note

An Extended Warranty is sold by an insurer and will cover you from the date the manufacturer warranty expires, in which case you will claim from the warranty company. For passenger cars, taxis, motorcycles and outdoor leisure equipment, the total claim value combined of all claims cannot exceed the purchase price of the car. For new and used trucks, the total claim value combined of all claims cannot exceed the maximum claim liability.

Policy conditions

Servicing

- Servicing must be done according to the manufacturer's specifications and requirements
- **No self servicing is allowed**

Cooling off period

If the policy has a duration of 31 days or more and if no benefits have not been paid or claimed on an event insured against the policy against under the policy has not yet occurred, you have the right to cancel this policy within 14 days of the date of the receipt of the policy document or from a reasonable date on which it can be deemed you received the policy.

Transfer of policy

If the car is sold you can transfer the policy to a new owner. You must apply for a transfer through the M-Sure Customer Service department on 0860 927 726.

Cancellation of policy

You can cancel at any time by contacting M-Sure. Should you the insurer wish to cancel, you will receive 31 days notice of cancellation.

Claims

If you become aware of a mechanical breakdown or electrical failure please:

- Contact the **Claims Office on 0860 927 726**
- Report all claims to us and take the car to an M-Sure approved repairing dealer within 7 days of becoming aware of a mechanical breakdown or electrical failure

You must have the following information when calling:

- Name and contact details,
- Policy number
- Car's current kilometre reading
- The nature of the mechanical breakdown or electrical failure
- The name and address of the repairer

Please note if there's more than one mechanical breakdown or electrical failure that happens or is reported at the same time it will be treated as one claim. In this event the amount authorised will be limited to the higher benefit amount and any additional costs will be for your account. The individual component amount will still apply to each individual component.



*The above list is for illustration purposes only. Only key components shown above. Terms, Conditions and Limitations apply. List correct at time of publication. E&OE.

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 **LIQUID
CAPITAL**

ADMINISTERED BY
 **M-SURE**

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LIFE INSURANCE

We are
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Powered by LiquidCapital (Pty) Ltd (Company reg. no. 2001/012511/07) (FSP 6210). Warranties, are administered by M-Sure Financial Services (Pty) Ltd (Company reg. no. 2002/022941/07, FSP 21799) and underwritten by Centriq Insurance Company Limited (Company reg. no. 1998/007558/06, FSP 3417) a Short-term Insurer. All companies are Authorised Financial Services Providers. As with all our products terms and conditions apply, visit our website liquidcapital.co.za for terms and conditions, limitations and exclusions.