



O Extender Maintenance Plan

All you need to know to make your journey with Omoda a success!

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The document in a nutshell

A Omoda Extender Maintenance Plan covers the Manufacturer-specified parts, labour and oil required for the scheduled servicing and periodic maintenance of your Omoda vehicle. The purpose is to give you a peace of mind motoring experience with regards to the servicing and maintenance of your Omoda vehicle.

Your Omoda Extender Maintenance Plan is NOT an insurance product.

Glossary of terms

We have given specific meanings to certain words in this document (hereinafter referred to as "your Omoda Plan").

Term	Context according to your Omoda Plan	
Administrator	Refers to Innovation Group Services (Pty) Ltd (Registration No. 2014/171324/07).	
Authorised Omoda Dealer	refers to a Dealer appointed by Omoda to sell for and on behalf of Omoda new and/or used vehicles of the kind marketed from time to time by Omoda in Southern Africa and to perform services and repairs on such vehicles	
Benefits	Refers to the components covered by your Omoda Plan and their maximum benefit amounts.	
Cost of Repair	Refers to the reasonable charges for components and/or labour required to repair or replace the defective components as per your Omoda vehicle Manufacturer's owner's manual.	
Cover	Refers to this Omoda Plan that you purchased.	
Cover Period	Refers to the period that incepts from your Omoda Plan start date and expires when your Omoda Plan reaches, either its period in time (e.g. 2 years) or its fixed number of kilometers (e.g. 45,000km), or you have utilized the full benefits of your Omoda Plan (e.g. 2 services) whichever happens first. It refers to the period during which you are entitled to the benefits of your Omoda Plan and can submit all your claims for the selected services under your Omoda Plan.	
Customer	Refers to the owner of the Omoda vehicle at the time of purchase of your Omoda Plan, or in the instance where your Omoda Plan has been transferred in terms of your Omoda Plan, the new owner of your Omoda vehicle.	
Electric Vehicle "EV"	An Electric Vehicle (EV), also referred to as an Electric Drive Vehicle, is an alternative fuel vehicle which uses one or more electric motors for propulsion.	
Hybrid Components	Refers to parts or elements of a hybrid motor vehicle (a motor vehicle with a petrol engine and an electric motor, each of which can propel it).	
IGSA	Refers to Innovation Group South Africa	
Manufacturer /OEM	Refers to Omoda International (Propriety) Limited	
Pro-Rata	Refers to a partial refund which will be paid back to you in the event that you cancel your Omoda Plan before the full term of your Omoda Plan, if applicable.	
Roadworthy	Refers to your Omoda vehicle that must be maintained according to the roadworthy requirements of the applicable National Road Traffic Act 93 of 1996 (as amended).	
Term	Context according to your Omoda Plan	
Wear-and-tear	Refers to the gradual physical deterioration of various parts of your Omoda vehicle. Wear-and- tear happens naturally and inevitably because of normal use and ageing. The decision as to what constitutes normal wear-and-tear is solely at the discretion of the Administrator.	





You / Your	Refers to the person whose name and address appears on the dealer schedule or maintenance agreement form.
Your Omoda Vehicle	Refers to your Omoda vehicle as specified on the proposal form or dealer schedule.

Who is who: The parties to the agreement

The Planholder

This is a legal agreement between Omoda, Innovation Group Services (Pty) Ltd and you, being the person who purchased the Omoda vehicle or is the registered owner of the Omoda vehicle and who is named in your Omoda Plan wording (referred to as "you", or "your").

The Administrator

Innovation Group Services (Pty) Ltd (referred to as "the Administrator" or "us" or we"), in its capacity as the product owner and the supplier of the Omoda Extender Maintenance Plan, will also perform administrative functions in respect of your Omoda vehicle, which comprises of the following:

- Product design and development;
- Pricing of product and premium administration;
- Plan wording and Plan administration, including customer enquiries, cancellations etc;
- Risk selection and
- Claims administration.

Address: 155 West Street, Sandown, Sandton, 2031 Website: <u>www.innovation.group</u>





Sharing of information

The Administrator may share your Omoda Plan and claims information to ensure fair assessment for providing for risk purposes and to mitigate the number of fraudulent claims. You hereby give up any right to privacy relating to the information provided and allow for this information to be shared with any other administrator and the South African Insurance Crime Bureau. Your permission will survive the termination of your Omoda Plan.

Your Personal Information collected by the Administrator, and/or its affiliated third parties, may be used for the following reasons:

- to establish and verify your identity in terms of the Applicable Laws;
- to enable the Administrator to fulfil its obligations in terms of the Agreement;
- to enable the Administrator to take the necessary measures to prevent any suspicious or fraudulent activity in terms of the Applicable Laws;
- reporting to the Financial Intelligence Centre, Financial Sector Conduct Authority and/or the Prudential Authority in terms of the Applicable Laws;
- at claims stage and in order to validate a claim, obtain information from the South African Police Services (SAPS) and
- to obtain credit information where applicable, from any of the credit bureaus.

The Administrator will use your personal information for purposes which you have consented to as well as any other purposes which you would reasonably expect the Administrator to use your personal information for. The Administrator may need to share your personal information with third parties. The Administrator takes reasonable steps to prevent unauthorised access to your personal information which we hold. You can withdraw your consent to the processing and sharing of your personal information at any time. The Administrator may still process your personal information in terms of the Protection of Personal Information Act. The Administrator will delete your personal information within a reasonable time after the termination of your agreement relationship with the Administrator or as required by any relevant laws.

Treating Customers Fairly (TCF)

The Administrator has created a superior solution – encompassing products, processing, and service – tailored to each of our customers' requirements. We will at all times, deliver a superior customer experience, simplifying and improving both our clients and their customers' lives. We will achieve this through a motivated team of skilled people, absolute fairness in our treatment of our clients and partners and complying with the 6 Treat Your Customer Fairly Outcomes, namely;

- You are confident that your fair treatment is key to our culture;
- Products and services are designed to meet your needs;
- We will communicate clearly, appropriately and on time;
- We provide advice which is suitable to your needs and circumstances;
- Our products and services meet your standards and are of an acceptable level;
- There are no barriers to access our services or to lodge any complaints.





What is covered

Listed below is the scope of cover provided by your Omoda Plan:

- All routine consecutive servicing of your Omoda vehicle (on time or kilometres, whichever occurs first) covered under your Omoda Plan, in accordance with Omoda's Manufacturer's Service Schedules. Only the maximum amount of standard consecutive services applicable to your Omoda Plan will be covered. Your Omoda Plan excludes any extra services that may be required for low mileage Omoda vehicles on an annual basis.
- Should you specify or request the use of an approved product other than that currently in use by the workshop, any additional costs occasioned thereby will be for your own account. The approval of such other products lies solely in the discretion of the Administrator.
- The performance of all maintenance work on your Omoda vehicle.
- The performance of maintenance repairs becoming necessary as a result of mechanical or electrical breakdown and/or normal wear and tear. **The decision as to what constitutes normal wear and tear lies solely in the discretion of the Administrator**. The Administrator reserves the right to repair or replace the components claimed at the most economical cost.
- The supply of Omoda specified engine oil transmission oil, brake fluid, other lubricants and approved Omoda genuine replacement parts required when carrying out routine service work.
- In addition, should the Omoda change servicing specifications, intervals, and/or cam belt change intervals, after the inception of your Omoda Plan, which then changes or translates into a higher servicing cost element, the Administrator reserves the right to remain liable only for the costs relevant to the service specifications and/or schedules prevalent at the time of inception of your Omoda Plan.

What is not covered

Listed below is the scope of cover not provided by your Omoda Plan

- Should your Omoda vehicle have an active Inclusive Omoda Service Plan, servicing requirements covered under such Plan will not be authorised under your Omoda Extender Maintenance Plan.
- Should your Omoda vehicle have an active Inclusive Omoda Warranty, the performance of repairs becoming necessary because of mechanical or electrical breakdown, covered under such Omoda Plan will not be authorised under your Omoda Extender Maintenance Plan.





Eligible Omoda Vehicles / Qualifying Criteria

For your Omoda vehicle to be covered under your Omoda Plan, it is essential that your Omoda vehicle must comply with the following:



- be a passenger, 4x4 or a light commercial vehicle with a gross vehicle mass of 4 200 kg;
- be Roadworthy
- have a valid Omoda Manufacturer's Warranty in place and must not be older than 5 years;
- have a full-service history, as per Omoda's Manufacturer's specification. (No missed or late services);
- must not be a taxi, an electric vehicle or hybrid vehicle, a rental vehicle, a rebuilt vehicle (Code 3), a modified vehicle (including turbo conversions) or a vehicle that is or has been used in any form of motoring competition or sport.

The Administrator reserves the right to cancel the cover offered where the above does not comply.

Effective date

Cover	Omoda Extender Maintenance Plan – Effective Dates
Omoda vehicle without an existing Inclusive Omoda Service Plan	• Cover commences from date of purchase of your Omoda Plan.
Omoda vehicle with an existing Inclusive Omoda Service Plan	 Cover for Maintenance items under your Omoda Plan will commence on the date of purchase of your Omoda Plan and will expire on the end date of your Omoda Plan The Service Plan and Warranty Cover of your Omoda Plan will commence on expiry of your Inclusive Omoda Service Plan and will expire on the end date of your Omoda Plan.

Your Omoda Plan may also start earlier than indicated on the proposal form or dealer schedule depending on when your existing inclusive Omoda Service Plan expires.

Please note: Should your Omoda vehicle's existing Inclusive Omoda Service Plan expire before the end date due to your Omoda vehicle reaching the existing Inclusive Omoda Service Plan's kilometres first, it is your responsibility to notify the Administrator to amend your Omoda Plan start date to the expiry date of the existing Inclusive Omoda Service Plan.





Duration of cover

Your Omoda Plan will start from the start date and will run for either a set period of time (e.g. 2 years) or up to a specified number of kilometres (e.g. 45 000 km), whichever happens first - (which appear in the dealer schedule or maintenance agreement form).

The start and end kilometres determine the set number of service intervals you are covered for and will not exceed the cover period.

Please Note: Should you service your Omoda vehicle annually only the set number of service intervals chosen by you will be covered by your Omoda Plan.

Plan Payment

Your Omoda Plan is payable in advance, either in cash or to be included in the finance agreement, as concluded with your financial institution. The benefits will not apply until such time as the amount payable is received by the Administrator.

Please note that you will be allowed a 15-day grace period, from the date of the purchase of your Omoda Plan, within which you would be able to make payment for an unsuccessful payment. If no payment is received within this period, you will not be covered, and your Omoda Plan will be cancelled.

Service Requirement

- Your Omoda vehicle must be serviced as per Manufacturer's specifications.
- The maximum service overrun allowed will be as per Manufacturer specification.
- Servicing must be carried out at an Authorised Omoda Dealer

Betterment

Where the repair requires new or exchange units, which in the opinion of the Administrator are in excess of what is necessary to repair your Omoda vehicle to the Manufacturer's specifications, you will be liable for these additional costs. If in doubt, you should consult the Administrator.

Wear and Tear

Industry norms will be utilised as a guide to determine fair wear and tear. As a principal rule, industry norms for break replacement cycles will be used and a minimum of 75% usage must be determined before brake linings will be considered for replacement.

Normal wear and tear guidelines are approximately 30 000km for brake pads and approximately 45 000km for rear linings. Brake disc replacement will only be considered if the component is outside the Manufactures' specification and or machine (skimming) tolerance.

Cooling off period

After your Omoda Plan purchase date, you are entitled to cancel your Omoda Plan in writing to the Administrator within 14 days after the date of receipt of your Omoda Plan wording or from the reasonably determined date on which you received your Omoda Plan wording.

All payments that you paid up to the date that the Administrator received your written notice of cancellation will be refunded to you / or the financial institution, subject to the deduction of the service-related costs of any risk cover you may have enjoyed.

Your request for cancellation will be completed no later than 31 days after the Administrator receives your cancellation notice in writing.





Cancellation

You are entitled to cancel your Omoda Plan at any time by giving the Administrator 31 days' notice. You will be required to inform the Administrator in writing where the following conditions will apply:

Where a refund is due to you, all costs incurred, including sales costs, administration costs and paid claim costs will be deducted. The balance will be refunded on a pro-rata basis and payment will be processed within 31 days of the cancellation request.

If your Omoda Plan has been financed by a financial institution or forms part of a suspensive sale agreement, the refund will be paid to the financing institution.

Your request for cancellation will be completed by the Administrator by no later than 31 days after it receives your cancellation notice.

The Administrator, is also entitled to cancel your Omoda Plan by giving you 31 days' notice in writing, either by post or via electronic medium (email) to your last known address, unless the following circumstances apply:



- Non-payment of your Omoda Plan subject to a 15-day grace period after non-payment,
 - Any material changes in the risk covered under your Omoda Plan,
 - results in your Omoda Plan automatically coming to an end, or
 - provides the Administrator with a right to end the cover under your Omoda Plan,
- Where immediate termination is required by law.





Exclusions

You will not be entitled to benefits in terms of your Omoda Plan in the following circumstances:

 Accidental or intentional damage to your Omoda vehicle of whatever nature; 	 The replacement of wear and tear items, deemed by the Administrator not to be a result of fair and normal usage, specifically but not limited to, brake lining usage and clutch wear;
 Any usage and wear where it is determined to be a result of poor driver technique; 	 Any alteration or modification to your Omoda vehicle of whatever nature and any further or additional damage resulting from such alteration or modification;
• The repair or replacement of carpets, trim, seat covers, paintwork and body panels;	• The repair or replacement of any windscreen, windows, or damaged glass;
 The repair or maintenance of any accessory, modification or equipment which was not fitted to your Omoda vehicle when it was originally manufactured including satellite tracking devices, anti-theft, or security devices of whatever nature; 	 The required daily or other regular checks with regards to maintenance such as the checking of coolant levels, lubricant levels, tyre pressures, anti-freeze additives as specified by Omoda;
• The replacement or repair of any sunroofs, sunroof glass and parking systems;	• The replacement of any additional components not fitted standard on your Omoda vehicle;
• The replacement of any missing components on your Omoda vehicle;	• The replacement or repair of tyres and rims;
• The adjustment of any headlights;	 Any audio equipment (including radio's DVD players, CD players), any navigation equipment as well as trim and consoles;
• Your failure to comply with your obligations of this agreement;	The replacement of Nivomat Shocks;
 Non-compliance with Omoda's servicing requirements resulting in warranty penalties and/or cancellation; 	 Work performed on your Omoda vehicle by persons other than an Authorised Omoda Dealer;
 Your Omoda vehicle being used outside Omoda's design intent such as competitive racing or rally events; 	 The use of oils, lubricants, and other additives not approved by Omoda;
• Vehicle being involved in a collision;	 Carrying loads exceeding your Omoda vehicle's maximum load carrying capacity, etc.;
Rust and Corrosion;	• The neglect, misuse, abuse, or improper treatment of your Omoda vehicle;





•	Any consequential loss or damage to your Omoda vehicle resulting from the failure of any components of the Hybrid system	 Any mechanical and/or electrical failure of all hybrid system components: Lithium-ion Batteries. Wiring harness/looms. Electric motor with DC/DC converter, DC/AC inverter and controller. Generators. Control Computer.
•	Any other items specifically excluded by agreement between the parties.	

Please Note: Notwithstanding the above your Omoda Plan specifically excludes the obtaining of fuel, engine top up oil, transmission oil, brake fluid and other lubricants and service products required between routine servicing of your Omoda vehicle.

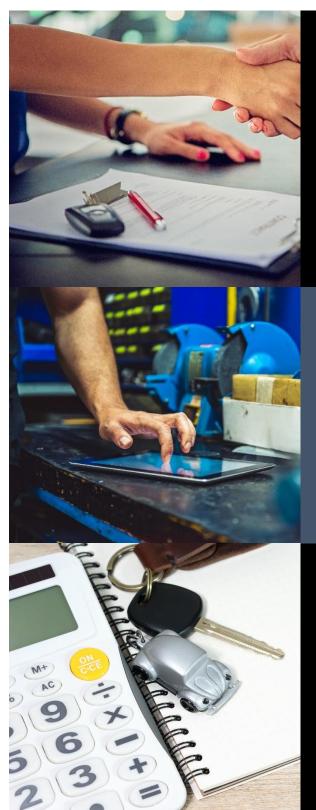
Accidental Damage

- You will not be entitled to benefits in terms of your Omoda Plan for accidental or intentional damage to your Omoda vehicle of whatever nature.
- You agree that, whenever, reasonably possible, you will have all damage caused to your Omoda vehicle by collision, accident or any other loss repaired by an approved Auto Body Repairer. Prior to having any such repair work carried out, you will inform the Administrator in writing of the nature and extent of the damage or loss and of the repair proposed. The Administrator will be entitled to suspend this agreement pending receipt by the Administrator of a written report by the approved Auto Body Repairer confirming that your Omoda vehicle has been repaired to an acceptable standard. The Administrator will be entitled to inspect your Omoda vehicle before any repairs are carried out on your Omoda vehicle.
- The cost of any work necessitated as a result of the improper repairs or maintenance performed by a workshop other than an approved Auto Body Repairer workshop will be paid for by you at the approved Auto Body Repairer workshop's usual rate for such work.





Steps to follow when you want to claim:



Booking your Omoda vehicle in for a service

- You need to book your Omoda vehicle into an Authorised Omoda Dealer.
- When you arrive at the Authorised Omoda Dealer, inform the service advisor that you have a Omoda Extender Maintenance Plan administered by Innovation Group Services and give them your Omoda Plan number.
- You must instruct the Authorised Omoda Dealer to obtain authorisation in advance for all servicing work. Should authorisation not be obtained it will result in non-payment of your claim.

Claim administration

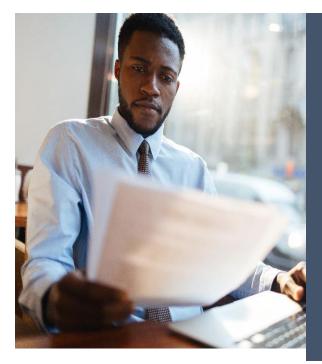
- The Administrator will issue an authorisation number for only the applicable work portion of the job card or invoice covered by your Omoda Plan.
- The Administrator will not refund or pay for any work done without its authorisation. It thus remains your responsibility to ensure that the Authorised Omoda Dealer obtains authorisation.
- The invoice for the "Service Only" portion of the work must be sent by the Authorised Omoda Dealer to the Administrator's address as provided within 30 days of date of repair, otherwise it will not be accepted.

Payment procedure

- In the case of an authorised claim, please ensure that the Authorised Omoda Dealer submits all invoice(s), signed by you, to the Administrator via email or post within 30 days after the repairs are completed, failing which the claim will not be considered, and you will be liable for the repair cost.
- The service portion of the invoice(s) will be paid directly into the Authorised Omoda Dealer bank account within 30 days of receipt of the invoices(s).
- It is your responsibility to settle any maintenance related items or repairs not covered by your Omoda Plan directly with the Authorised Omoda Dealer prior to leaving their premises.







Important to know

- The Administrator has absolute discretion to procure and fit to your Omoda vehicle approved genuine replacement parts that it deems necessary, provided always that these are suitable for use on your Omoda vehicle.
- The Administrator reserves the right to inspect your Omoda vehicle or the failure before any authorisation is given.
- Any services, repairs or parts not including in your Omoda Plan will be for your own account.
- If your Omoda vehicle is serviced/repaired outside the borders of South Africa, the Authorised Omoda Dealer must be on the Authorised Omoda Approved Panel.
- You will not be liable for any excess payments when lodging a claim.
- If your claim is rejected, you are entitled to receive a full explanation from the Administrator.





What you need to know and do

Your Omoda Plan explains various terms and conditions that you need to be aware of and comply with for your Omoda Plan to remain in force.

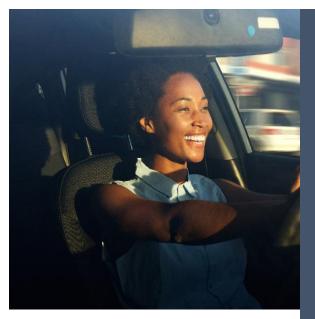


Have your Omoda vehicle serviced

- Do not miss your service deadline: You must take your Omoda vehicle in for a service as per Manufacturer's requirements stipulated in your Omoda vehicles' service manual within the Time and Kilometre Limits.
- You will service your Omoda vehicle as per Manufacturer's specifications within the time and kilometres. Failure to comply will render your Omoda Extender Maintenance Plan invalid.
- Use an approved repair facility: You must only allow an Authorised Omoda Dealer to repair or service your Omoda vehicle.
- Follow the claims procedure: When you take your Omoda vehicle in for a service or a repair, you must follow the prescribed claims procedure.
- Upon collection of your Omoda vehicle, you need to check the work performed is to your satisfaction.
- Immediately inform the Administrator should the odometer used for measuring the distance travelled by your Omoda vehicle, fail to operate, or suffer any damage in which event you, the customer, will immediately make arrangements for your Omoda vehicle to be delivered to an Authorised Omoda Dealer in order for the necessary repair work be carried out.
- In the event of the odometer being inoperative or defective the Administrator will be entitled to calculate the estimated kilometres travelled by reference to the kilometres travelled by your Omoda vehicle during the period when you, the customer, used your Omoda vehicle and when the odometer was operative. The Administrator's findings in this regard will be final.









- Keep it in good condition: You must take all reasonable steps to keep your Omoda vehicle in good, roadworthy condition. This also means that you should drive responsibly and not misuse your Omoda vehicle.
- Perform preventative maintenance on your Omoda vehicle: You
 must perform regular preventative maintenance on your Omoda
 vehicle as per the Manufacturer's handbook which includes, but is
 not limited to, checking engine oil levels, coolant levels and tyre
 pressure.
- Prevent additional damage: If any mechanical or electrical failure happens, you must take all reasonable steps to protect your Omoda vehicle from any further loss or damage and report it your Authorised Omoda Dealer.



Do not misuse your Omoda vehicle

- No racing or rallying: You must only use your Omoda vehicle for its intended purpose.
- Accurate records: You must keep an accurate record of servicing work and distances travelled by your Omoda vehicle and make such records available as required by the Authorised Omoda Dealer
- Do not temper with the odometer, should it be found that the odometer had been tampered with in any way whatsoever, the Administrator will in its sole discretion be entitled to immediately terminate this agreement in accordance with clause under the "Fraud" sub-heading.

Inspection

 The Administrator will be entitled to inspect your Omoda vehicle to check and verify a claim relates to pre-existing damage or failures. You can appoint a registered assessor (at your own costs) if you dispute the findings of the Administrator's appointed assessor.





The legal stuff

Fraud	Amendments or variations
Should you or anyone acting on your behalf, knowingly or otherwise, commit a fraudulent act or attempt to obtain a benefit under your Omoda Plan by improper means, all benefits will immediately cease, and your Omoda Plan will be cancelled. There will be no refund of any kind.	Any changes to this agreement made by you or the Administrator will only be binding if recorded in writing, either via electronic medium (email) or post, by giving 31 days' notice.
Transfer of your omoda Plan	Territorial limitation
When your Omoda Plan is fully paid up and you wish to sell your Omoda vehicle, you can transfer your Omoda Plan to the new owner of the Omoda vehicle.Your Omoda Plan may not be transferred from one Omoda vehicle to another, due to varying risk parameters that are considered when pricing for your Omoda Plan.	Your Omoda Plan is valid only within the territorial limits of South Africa, Botswana, Namibia, Mozambique and Eswatini. All payments will be made in the currency of South Africa. Your Omoda Plan will be governed by the laws of the Republic of South Africa whose courts will have jurisdiction in any dispute arising under your Omoda Plan.
Termination of this agreement	

The Administrator has the right to terminate this agreement by giving written notice of such termination to you in the event of:

- Tampering with the odometer as contemplated in the "What you need to know and do" section;
- You the customer, failing to provide the Authorised Omoda Dealer with the information required on the proposal form or failure to record such information on the schedule, or if such information is incorrect in all respects;
- You the customer, failing to inform the Administrator of the nature and extent of damage or loss and the cost of repairs;
- You, the customer, failing to meet any other obligation in terms of this agreement.

Important numbers

Customer care centre

Telephone: TBC Email: <u>omodacustomercare@innovation.group</u>





Lodging a complaint

If you are unhappy with any aspect of this agreement and wish to lodge a complaint, you can do so, either in writing or telephonically using the numbers of the Administrator stated above.

Customer Care Centre: 0860 21 0007 Customer Care Complaints Email: <u>gatewayassist@innovation.group</u>

Please note that the Administrator's complaints policy and procedure is available on the Administrator's website www.innovation.group.

If you is still not happy with the resolution, you may escalate the matter to MIOSA on the below contact details:

Tel: 010 590 8378 Fax: 086 630 6141 E-mail: <u>info@miosa.co.za</u>

Or the National Consumer Commission (NCC)

Tel: 012 428 7000 Email: <u>Complaints@thencc.org.za</u>



