



# **Omoda Extender Warranty**

# **Policy Description**

Your Omoda Policy comprises of a Omoda Extender Warranty Policy and is valid for a period of 2 (two) years Please note that your Omoda Policy does not cover every eventuality and it is your responsibility to understand what cover is provided for under your Omoda Policy.

# **Total Premium (Incl VAT)**

Premium 2 Year Cover Incl PDI	O Extender warranty
	R 14 800.00

#### **Effective Date and Duration**

**Extended Warranty:** Your cover commences on the date/kilometres on which your Omoda Manufacturer's Warranty expires and extends or provides warranty cover for 24 (twenty-four) months with unlimited kilometres.

**Additional Parts Warranty Benefit:** Your cover commences on the date/kilometers (36 months or 60,000km) on which the limited parts warranty cover expires and is limited to the listed parts in the Additional Parts Warranty Benefit table below and covers the period until your Omoda Vehicle's Manufacturer's Warranty Expire.

# **Warranty Benefits**

Your Omoda Policy covers the repair and/or replacement of components, specifically listed under the "Omoda Policy Benefits and Limits" section, arising from the mechanical or electrical failure during the cover period of your Omoda Policy and is subject to the terms, conditions and exclusions set out herein. All repair work must be Authorised in advance and must be carried out by an Authorised Omoda Dealer, Administrator Approved Dealer, or an Independent Service Provider

- 1. Engine: All internal lubricated components.
- 2. Gearbox: (Manual/Automatic) All internal lubricated components (including torque converter and flex plate).
- 3. Differential: All internal lubricated components.
- Differential Lock: All internal components.
- 5. Catalytic Converter/DPF (Diesel): Catalytic Converter only, DPF Diesel Particulate Filter are covered against mechanical failure only.
- 6. Transaxle: All internal lubricated components.
- 7. Transfer Box: All internal components.
- **8. Management System:** Engine and transmission management control units, crankshaft sensor, camshaft sensor and lambda (O2) sensor only.
- **9. Turbo Assembly:** Original Manufacturer fitted turbo charger, intercooler and superchargers only.
- Over-fueling: Engine failure as a result of over-fueling.
- 11. Over-heating: Breakdown as a result of overheating.
- **12. Cambelt: Failure:** Cambelt and tensioner (excluding routine maintenance).
- 13. Air Conditioner: Compressor only.
- 14. Casings: Engine block, cylinder head, gearbox, differential, drive unit, inlet and exhaust manifolds are covered in the event of damage being caused by the failure of a covered component.
- **15.** Cooling System: Water pump, welsh plugs, thermostat and thermo-switch and heater radiator only.
- **16.** Electronic Ignition: Distributor and coil packs.
- 17. Front-wheel Drive Unit: External drive shafts, couplings, hubs, bearings and drive flanges for 4x4 vehicles only.
- **18. Braking System:** Master cylinder, servo unit, wheel cylinders and ABS control unit and all sensors. Vacuum pump on diesel Vehicles only (excluding all friction materials).
- **19.** Clutch: Clutch plate, pressure plate, clutch cable, clutch fork, master and slave cylinder, release bearing, pilot bearing and flywheel are covered against mechanical failure only.
- 20. CV Joints and Drive shaft: Excluding dust covers and rubbers.
- 21. Cylinder Head Gaskets: Cylinder Head Gasket only.
- 22. Drive mechanisms: Crankshaft, camshaft, tensioners and jockey pulleys are covered in the event of mechanical failure.
- 23. Electrical Components: Alternator, starter motor, front and rear windscreen wiper motors and electric window motors, electric seat motors.
- 24. Electrical Winch: Electric motor only (applicable to 4x4 vehicles only).
- 25. Free Wheel Hubs: Complete unit (applicable to 4x4 vehicles only).
- 26. Fuel System: Mechanical and electrical fuel pumps, injectors, fuel injection control and sensor units (excluding all calibration and serviceable components and any incorrect or contaminated fuel).
- 27. Propshaft: U-joints and centre bearings.
- 28. Radiator: Engine cooling radiator only.

- 29. Steering Mechanism: All internal components of steering box or steering rack (including power steering pump).
- **30. Suspension:** Upper and lower wishbones with associated ball joints, bushes and springs are covered against mechanical failure only.
- 31. Wheel Bearings: All wheel bearings are covered.
- 32. Central Locking: Pump and door actuator only.
- 33. Electrical Sunroof Motors and Convertible Roof Motors: Original Manufacturer fitted units only.
- **34. Entertainment System/DVD:** LCD screen 10 or less RF modulator, digital video disc player, compact disc player and power converter (applicable only to original Manufacturer fitted units).
- 35. Viscous and Electric Fans: Engine cooling only.
- **36. GPS Navigation System:** Navigation display unit, navigation control module and navigation system wiring harness (applicable only to factory fitted units).

- 37. Phone System: Charger, cradle, microphone and speakers (applicable only to original Manufacturer fitted units).
- 38. Alarms and Immobilisers: Original Manufacturer fitted units only.
- 39. Electrical Mirrors: Motor only.
- 40. Transponder Key and Ignition Lock: Original Manufacturer fitted unit only and functional failure only.
- 41. Strip and Quote: Refer to the Strip and Quote clause.
- **42. Additional Component Cover:** Once off payment up to the amount specified in the "Limits of Liability" table above, to cover any motor vehicle related item or any standard services that is not covered by your Omoda Policy.
- 43. Towing: Towing charges covered in the event of a valid claim being accepted by the Administrator.
- 44. Service Assist: Once off payment up to the amount specified in the "Limits of Liability" table, to cover any motor vehicle related item
- **45. Oils and Consumables:** This includes small parts or fluids with a limited life span (These parts will only be replaced in the event of mechanical and/or electrical breakdown covered by your Omoda Policy which results in a loss of the consumables.

#### **Additional Parts Warranty benefits**

The below listed parts, as presented in your Omoda Vehicle Manufactures Warranty with a limited warranty period, will be covered by Your Omoda Policy as an additional benefit, until your Omoda Vehicle Manufacturer's Warranty expires.

Parts	C5
Fuel Injector	Unlimited
Brake Caliper	Unlimited
Fuel Pump	Unlimited
Starter	Unlimited
Alternator	Unlimited
Hub Bearing	Unlimited
Air-conditioner Compressor	Unlimited

# **Limits of Liability**

Components	O Extender Warranty
Engine	Unlimited
Gearbox	Unlimited
Differential	Unlimited
Differential Lock	Unlimited
Catalytic Converter/DPF (Diesel)	Unlimited
Transaxle	Unlimited
Transfer Box	Unlimited
Management System	Unlimited
Turbo Assembly	Unlimited
Over-fueling	Unlimited
Over-heating	Unlimited
Cambelt Failure	Unlimited
Air Conditioner	Unlimited
Casings	Unlimited
Cooling System	Unlimited
Electronic Ignition	Unlimited
Front Wheel Drive Unit	Unlimited
Braking System	Unlimited
Clutch	Unlimited
CV Joints and Drive shaft	Unlimited
Cylinder Head Gasket	Unlimited
Drive Mechanism	Unlimited
Electrical Components	Unlimited
Electrical Winch	Unlimited
Free Wheel Hubs	Unlimited
Fuel System	Unlimited
Propshaft	Unlimited
Radiator	Unlimited
Steering Mechanism	Unlimited
Suspension	Unlimited
Wheel Bearings	Unlimited
Central Locking	Unlimited
Electrical Sunroof Motor	Unlimited
Entertainment System/DVD	Unlimited
Viscous and Electrical Fans	Unlimited
GPS Navigation System	Unlimited
Phone System	Unlimited
Alarms and Immobiliser	Unlimited
Electrical Mirrors	Unlimited
Transponder Key and Ignition Lock	Unlimited
Strip and Quote	R3 000
Additional Component	R3 000
Towing	R1 000
Service Assist	R1 000
Oils and Consumables	R1 000
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# Claim limits and components covered (limits as per table above)

Any number of mechanical/electrical failures that originate from the same occurrence or incident, will be treated as one claim.

- a) The maximum amount payable per individual part will be the lesser of the repair invoice and sum insured amount provided for in your Omoda Policy.
- b) The maximum amount payable per claim will be the accumulated value of the individual parts covered under your Omoda Policy in line with 1 above. The total aggregate of all claims will not exceed the current trade value of your Omoda Vehicle.

#### **Exclusions**

#### Your Omoda Policy does not cover the following:

- Any parts or failures not specified under the "Omoda Policy Benefits and Limits" section.
- Any repairs undertaken without the prior authorisation of the Administrator.
- Any damage caused by theft, hijacking, an accident, malicious damage, misuse or neglect.
- Any damage resulting from the fitting of experimental units or modifications, other than those approved by Omoda.
- Any standard services and service parts required during routine maintenance.
- . Any repairs, should it be discovered that the odometer has been disconnected or tampered with.
- Any claims for repair, replacement or alterations not accompanied by a valid, fully completed and detailed VAT invoice by an Authorised Omoda Dealer, Administrator Approved Dealer or an Independent Service Provider.
- Any mechanical and/or electrical failure which is recoverable under any other insurance policy.
- Any loss or damage resulting from any water, foreign substances, incorrect or contaminated fuel, defective products or poor workmanship.
- Any cause of breakdown, in the opinion of the Administrator acting on behalf of the Insurer, that was evident prior to the effective date of your Omoda Policy.
- Any oil leaks of any nature and/or damage caused as a result thereof.
- Any hoses, pipes, auxiliary belts, fan blades and CV rubber boots or dust covers.
- Any re-gassing of the air conditioner.
- Any taxis, rental Vehicles, Exotic Vehicles, rebuilt Vehicles (Code 3), modified Vehicles, commercial Vehicles used for transport
  purposes (fair paying passengers, tow trucks or motor homes) or Vehicles that are or have been used in any form of motoring
  competition or sport.
- · Any damage to tyres.
- Loss or damage to accessories or spare parts.
- Any damage to beading or moulding, damage involving accessories, door mouldings, plastic/vinyl/hardened rubber trim parts, window moulding, lamps of any sort or any window panel.
- Any claim in terms of your Omoda Policy, unless you have complied with all your Omoda Policy terms and conditions.
- Any depreciation in value arising from repairs or restoration.
- Any loss or claim arising, where there is misrepresentation, non-disclosure or incorrect description of any fact or circumstance, whether in connection with your Omoda Policy or your claim in terms of your Omoda Policy.
- If your Omoda Vehicle is being used for racing, rallies, speed and other contests or while your Omoda Vehicle is being used for
  any purpose in connection with the motor trade other than for the purpose of overhaul, upkeep or repair of your Omoda Vehicle.
- A negligent, wilful or criminal act by you.

#### **General Terms and Conditions**

- These terms and conditions will need to be read in conjunction with those incorporated in your Omoda Policy Document.
- It is agreed and declared that the Administrator, acting on behalf of the Insurer, will not be held liable for any mechanical or
  electrical breakdown to your Omoda Vehicle insured on your Omoda Policy if the terms and conditions of your Omoda Policy
  are not fully complied with.
- All claims must be reported to the Authorised Omoda Dealer Administrator immediately. In the event of a breakdown after hours, over a weekend or a public holiday, the claim must be reported to the Authorised Omoda Dealer the next working day. Failure to do so may invalidate the claim.
- The Administrator, acting on behalf of the Insurer reserves the right to cancel your Omoda Policy in line with the Policy amendments and cancellations clause in 3 below.
- Your Omoda Policy is in addition to, and does not detract from, any contractual rights under Statute or Common Law.
- The Administrator, acting on behalf of the Insurer, will not entertain any claims submitted after 6 (six) months from the date of occurrence of an electrical and/or mechanical failure.
- You must service your Omoda Vehicle as per the requirements defined in the "Service Requirements" section. Failure to comply
  will invalidate your Omoda Policy.
- All claims documentation must be received by the Administrator within 30 (thirty) days of the date of completion of the repairs
  for the claim to be valid.
- It is your responsibility to ensure that the diesel pump fitted to your diesel vehicle is calibrated as per the Manufacturer's specifications. A failure resulting from incorrect calibration thereof will result in rejection of the claim.
- All repairing invoices must be signed by you and submitted to the Administrator.

# **Cooling-Off Period**

Please note that you are entitled to cancel your Omoda in writing to the Administrator within 14 (fourteen) days after the date of receipt of your Omoda Policy documentation or from the reasonably determined date on which you received your Omoda Policy documentation.

Please note that you may only cancel your Omoda Policy within 14 (fourteen) days where no benefit has yet been paid or claimed or the event insured against under your Omoda Policy has not yet occurred.

All premiums that were paid up to the date that the Administrator receives your written notice of cancellation will be refunded to you, subject to the deduction of the cost of any risk cover you may have enjoyed.

Your request for cancellation will be completed by the Administrator by no later than 30 (thirty) days after the Administrator receives your cancellation notice.

# **Policy Amendments and Cancellations**

You are entitled to cancel your Omoda Policy at any time after the cooling off period, by giving the Administrator 31 (thirty-one) days' notice. Should you wish to cancel your Omoda Policy, you are required to advise the Administrator in writing.

# **Transfer of Vehicle Ownership**

In the event that you sell your Omoda Vehicle, your Omoda Policy may be transferred to the subsequent owner, provided your Omoda Policy is still valid and all Policy conditions to date have been met. This request must be submitted in writing (including the new owner's information) to the Administrator and is subject to the Administrator's approval. Your Omoda Policy cannot be transferred from one vehicle to another.

### Right to Repair

Although we recommend the use of the Administrator's Approved Dealers, which are contracted and approved service providers, you may select an Independent Service Provider of your own choice for the servicing, maintenance and repair of your Omoda Vehicle during the cover period. Please note: it remains your responsibility to ensure the ISP you have selected is approved by your Omoda Vehicle manufacturer to perform servicing, maintenance and repairs to your Omoda Vehicle.

The Administrator does not have any recourse against your selected ISP, you will therefore be required to sign a disclaimer removing the Insurer and the Administrator from any liability and responsibility towards any escalation you may have against the ISP. The ISP will carry full liability and risk for any work completed on your Omoda Vehicle. Please note: The Administrator will therefore not be held liable for any loss of warranty linked to your Omoda Vehicle and/or quality of workmanship by your preferred ISP.

Please ensure that your ISP records the service history and all work done in your service book or in the electronic service record of your Omoda Vehicle. All services should still be done in accordance with the manufacturer's specifications.

Should you dispute any outcome or suffer any damages due to defective products within the supply chain, you may approach the relevant authority to investigate the matter on your behalf, in terms of Section 61 of the Consumer Protection Act No 68 of 2008.

### **Privacy Notice**

#### How we treat your personal information

We collect and process your personal information to enable us to provide you with products and services, among other things and we may share it with:

- the Absa Group, its service providers and other third parties to comply with our regulatory obligations;
- · any party to whom we assign our rights under this Agreement or any of our agreements for products and services; and
- credit bureaus where you apply for credit products.

All the personal information that we share is subject to our privacy and security requirements and we are responsible for ensuring that your personal information is processed lawfully and in a reasonable manner that does not infringe on your privacy rights. We may make automated decisions based on your personal information and if you are unhappy with the outcome, please contact us. We will notify you if we intend using your personal data for other purposes.

We will keep your personal information only for as long as the law requires us to. After this time, we will securely destroy or deidentify this information.

You have the right to ask us for access to your personal information and to instruct us to amend and/or delete any personal information or to object to us processing your personal information. You can also let us know if you want us to stop or to limit how we use your personal information.

If you do not agree with how we use your personal information, you can lodge a complaint at actionline@absa.co.za You can access our Privacy Statement on absa.co.za.

# Criminal activities, money laundering, terrorist financing, sanctions and prohibited business activities

As part of Absa Group, the Insurer must comply with national and international laws, regulations, policies, rules and requirements to prevent criminal activities, money laundering and terrorist financing, sanctions and prohibited business activity laws and rules violations. The Insurer must therefore check all information from and about you and related parties and monitor, verify, process and screen your and related party information, instructions and transactions on an ongoing basis. The Insurer holds the right to cancel your Omoda Policy as noted in the applicable regulations. The Insurer is not responsible for any losses or damages that you may suffer because of these checks or by them ending the relationship. This includes any loss of profits or savings that you would otherwise have expected to make.

#### Fees and Commissions payable

Omoda Extender Warranty		
Fee distribution	Fee amount	Payable to
Outsource fee: Administration	6.30%	Innovation Group Distribution (Pty) Ltd
Regulatory Binder fee (Administrator)	7.60%	Innovation Group Distribution (Pty) Ltd
Regulatory Commission	12.50%	Intermediary
Pre-delivery Inspection fee	R2 200	
Total premium	As per schedule	'

# (All premiums and commissions include VAT at ruling rate.)

The premium amount due by you is payable in advance for the cover period.

The fees and commissions are paid by the Insurer.

#### Below are the Contact Details should you require any Assistance.

If you have a policy query or need assistance, we are here to help! You can contact us on any of the following details:

Omoda Client Care Centre:	Number to be confirmed
Email address:	Omodacustomercare@innovation.group

PLEASE NOTE: Full details of the Omoda Extender Warranty cover, benefits and exclusions are set out in your Omoda Extender Warranty Policy wording.