



1st for women

**Scratch and Dent with Licence Support
Terms & Conditions**

With Scratch and Dent you can have chips, minor dents and light scratches fixed without claiming from your short-term insurance policy!

What the Scratch and Dent policy covers

Chips, minor dents and light scratches

- A chipped, dented or scratched area on the vehicle.

Definitions

Light scratch

Any scratches on the exterior panels of your vehicle (excluding window glass and sunroof) of which the cost of repair does not exceed the maximum compensation amount as stated on your policy schedule.

Chip

Any single chip damage on the exterior panels of your vehicle (excluding window glass and sunroofs) not exceeding the maximum compensation amount as stated on your policy schedule.

Minor dent

Any minor dent damage on the exterior panels of your vehicle not exceeding the maximum compensation amount as stated on your policy schedule.

Your obligations

If you do not fulfil all of the following obligations, cover may be cancelled.

Your obligations to the underwriter are to:

- use all reasonable care to maintain the vehicle in an efficient, roadworthy condition and take all reasonable precautions to prevent or minimise loss or damage;
- provide true and complete information;
- agree to comply with all reasonable requests;
- use all reasonable care and take all reasonable precautions to prevent or minimise loss, damage, death, injury or liability;
- not admit any fault, nor make any offer of/or settlement, without written agreement;
- inform us if any of the policy details or declarations are incorrect or if any of these details or declarations change;
- inform us should you change the address where you usually keep the items for which you are insured; and
- be open about anything you have not yet disclosed, but that may be relevant in order to accept the policy, or about anything that changes that may be important for the continued acceptance of the policy.

Policy changes and cancellation

Your policy may be changed or cancelled by giving you 31 days' written notice. Any change or cancellation that you make will be effective from the time and date agreed to. Please note that, if you cancel your policy during the course of an insured month, the premium paid for the rest of that month will not be refunded to you.

If you cancel your policy or any part thereof because you also have cover for the same item/s with another insurer or your vehicle was sold, stolen or written off or for any other reason, then your premium refund will be limited to premiums actually paid in the 12 months prior to cancellation.

Payments

Your policy is a monthly policy and you must make the monthly payment in advance as stated on your schedule. If in the month following the activation of your policy (and onwards) we do not receive your premium on the due deduction date, you will be allowed a 15-day period of grace in which to pay your premium. If we still do not receive your premium after these 15 days, you will not have cover for that month.

Premium obligations

Your Scratch and Dent policy gives you monthly cover and your premium is deducted in advance on the date stated on your schedule.

- a. For your premium obligations, refer to the paragraph headed "Payment details" on your schedule. This will give you details regarding the premium payable, the manner of payment of premiums and the due date for payment of your premiums. Your policy will only commence upon receipt of the first premium.
- b. Please take note that it was agreed to collect the monthly payment for your policy by debit order. Your debit order will be deducted on the agreed upon date. We reserve the right to deduct the premium on an alternative date in an attempt to ensure cover. Should this date fall on a weekend or public holiday, the deduction will be made either on the last working day prior to or the first working day after the weekend or public holiday. Please note that your policy is a monthly policy and must be paid in advance on the deduction dates as they are stated on your schedule. If your premium is not received on your preferred deduction date, an attempt to collect your premium on a more suitable deduction date may be made in an effort to keep you covered. If payment is not received for three consecutive months, the policy will be cancelled immediately.

Payment stopped

When cover is interrupted because you have instructed the bank to stop your debit order payment, the policy will be cancelled.

Claims Process

The following claims conditions and time limits are applicable when you need to submit a claim on your Scratch and Dent policy:

Waiting period

A waiting period is a period during which no cover will be provided but monthly premiums are still payable. For Scratch and Dent the following waiting period applies:

- 90 days (if your vehicle has not been inspected).
- If we do not receive the monthly premium, the above waiting period will recommence.

How to claim

Call the **Claims number** (below these terms and conditions) from Monday to Friday, between 8:00 and 17:00.

Time Limits

- You have to notify us of your claim within 30 days of it occurring.
- The vehicle must be taken for an assessment within 60 days from the time of submitting a claim.
- You have 90 days to take your vehicle in for repairs, from the date of the approval of your claim.

Excess

An excess will be payable per claim. This amount is stated on your policy schedule.

Guarantee

All repairs have a three-year guarantee.

Disputed claims

After you are informed of the decision made on a claim, you will be allowed 90 days to make the appropriate representations to the underwriter about the decision made. If you do not comply with this time limit, the disputed claim will not be reconsidered.

If representations have been received, the decision will then be reviewed and the outcome communicated to you. If, after review, you are not indemnified for a claim or any part of it and you wish to challenge the decision made, you must serve legal process within six months calculated from the expiry of the 90-day period referred to above. If you do not comply with this time limit, you will be prevented from proceeding with legal process.

What the Scratch and Dent policy does not cover

You will not be indemnified for:

- damage that cannot be defined as a 'light scratch', 'chip' or 'minor dent';
- damage caused by hail or natural disasters;
- damage that was incurred before this policy commenced (pre-existing damage);
- damage caused to stickers or decals;
- damage to beadings, vehicle side mirrors or mouldings;
- Claims that exceed double the maximum compensation amount less the excess – both amounts are stated on the policy schedule, to the value stated on your schedule;
- damage that involves accessories, door mouldings, window mouldings, lamps of any sort or any window panel;
- damage as a result of rust;
- repair of any body panel or part of a panel that has been ripped or torn;
- replacement of any body panel or part of a panel;
- liability to other parties;
- consequential loss or damage;

- damage caused by an accident that is covered by your short-term insurance policy;
- accumulated damages that happened over a period of time for which you did not claim for within 30 days from it occurring.

Licence Support

Licence Support: We'll handle all aspects of your vehicle licence renewal, including renewal forms and documents so you won't have to worry about a thing.

What can I claim for?

- The Licence Support service is limited to vehicle licence renewals within the Republic of South Africa.
- The Licence Support service is limited to the vehicle registered under the Scratch and Dent product with the Licence Support benefit.
- Your membership must be paid in full at the time of the vehicle licence renewal.
- You will be invoiced and liable for the payment of the actual licence renewal fee and associated delivery fees.
- At the time of the vehicle licence renewal you must comply with all the legal and regulatory requirements of the National Road Traffic Act, 1996 (Act No. 93 of 1996) and other relevant legislation.
- The Licence Support service does not guarantee the performance of the licencing department.
- Services are dependent on you supplying us with your most updated personal and vehicle information ie vehicle registration number and South African identification number.

How to claim

Call the **Client Care number** (below these terms and conditions) from Monday to Friday, between 8:00 and 17:00.

What is not covered?

We will not provide assistance for the following:

- Licence renewal if the member's vehicle is not roadworthy; and
- Renewable licences on vehicles other than those listed on the member's policy.

The actual cost associated with the renewing of the licence.

Q-Less?!

You now qualify for the **Q-Less?!** service under your Licence Support benefit. This service assists with the renewal or replacement of important documents after a theft or loss. You don't have to queue anymore for any documents at a government office, Q-Less?! will simply do the queueing for you!

Copies of important personal documents, as listed below must be submitted either via email, or direct, secure upload via the internet, to a data vault for safe keeping and for availability in the event of an emergency. This is managed through a secure, and password protected web accessible service.

- Driver's licence
- ID document

- The registration details of the vehicle
- Passport
- Banking details supported by a signed Affidavit, confirming that the information is true

These documents will be made available to the you via the web service or couriered to you in a time of emergency to present to the relevant official departments or bank upon their request. Documents can also be viewed in the data vault via a secure password at any point.

Service offering

In the event of theft or loss of personal documents, membership of Q-Less?! entitles the insured to:

- Electronic storage of important documents via a data vault. In order to load the documents to the data vault the policyholder/insured will need to submit copies, either directly to the data vault via the secure web – based service, or via email. Documents can then be viewed by punching a secure password into the data vault. *Please note that no copying of the back of credit cards is allowed.*
- The Replacement Service includes follow-up, queuing at government offices, and delivery of replaced documents to you via courier, or direct download from the data vault.
- Note: For bank and credit cards, no Power of Attorney is accepted and the initial call must be done by the insured. Cards will need to be collected by the insured, and Q-Less will follow up to expedite service delivery.
- All the administration required for the presentation of back-up documents to official departments/ banks is arranged by Q-Less?!.

How Do I Get Assistance?

- The policyholder/insured needs to phone Q-Less?! on the dedicated number during office hours, Monday to Friday, (08:00 to 17:00) and give the particulars of his/her case.
- Upon verification of the policyholder's/insured's membership/policy, he/she will be provided with a case number and referred to an assessing practitioner for assessments of the case. Upon the verification and validity of their personal information, Q-Less?! will arrange for all the necessary correspondence and processing on the policyholder's/insured's behalf.
- Q-Less?! attends to all reasonable queries upon request for further particulars that might be required.
- Q-Less?! assists the policyholder/insured with all the necessary administrative support and documentation preparation for their submission.
- Q-Less?! will follow up with the official departments and/or police stations in order to track the status of the processing of these documents.
- Service rendered will only be as comprehensive as the documentation submitted at the time of membership activation.

Who qualifies for Q-Less?!

A valid insured/policyholder, and any additional family members, provided that they have the main policyholder's/insured's membership details and their documents have been submitted by the main policyholder/insured prior to being in an emergency situation.

What are the Limits of the Service?

- Q-Less?! will help only in respect of valid documentation and proof of ID if available, and upon confirmation that the policyholder's/insured's details are valid.
- Assistance provided will only be as effective as information provided within 1 month of membership inception.
- Q-Less?! may not be able to collect the document from the respective bank or authority on behalf of the policyholder/insured, dependent on the requirements of that specific institution.

No service will be provided if:

- the incident is not reported to us within 5 (five) working days of the incident;
- there are any costs incurred from the policyholder/insured being approached by an outside party, without written consent from Q-Less?!; these costs will not be covered;
- the insured and/or family member(s) incur costs when obtaining a second opinion. They are at all times free to get external, second opinions but the costs of these will not be carried by Q-Less?!, unless prior approval has been secured in writing; and
- the policyholder/insured does not comply, at the time of the incident, with all the legal and regulatory requirements of the Department of Home Affairs. No Power of Attorney is accepted for bank and credit cards and the initial call must be made by the policyholder/insured. Cards will be delivered by the bank, but Q-Less?! can still do a follow-up and other such relevant legislation.

Sales, Client Care & Claims
0860 10 95 71