

TOUCH-UP

With Touch-Up you can have chips, minor dents and light scratches fixed without claiming from your main policy!

What the Touch-Up policy covers

Chips

A chipped area on the vehicle that is not bigger than 3mm in diameter.

Minor dents

A dented area on the vehicle that is not bigger than 15cm in diameter.

Light scratches

A scratched area on the vehicle where the scratch is no longer than 15cm and does not extend over two or more body panels next to each other.

Commencement fee

If this is the first value-added product you have purchased from this company, you will pay a commencement fee as stated on your schedule. However, if this is not the first value-added product you are purchasing, you will not be charged a commencement fee.

What the Touch-Up policy does not cover

You will not be indemnified for:

- damage that cannot be defined as 'light scratch', 'chip' or 'minor dent';
- damage caused by hail;
- damage that was incurred before this policy commenced (pre-existing damage);
- accumulated damage (you need to claim per incident);
- damage caused to stickers or decals;
- damage to beading or moulding;
- claims that exceed the maximum compensation amount less the excess – both amounts are stated on the policy 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 or loss caused by nuclear substances or activity;
- damage caused by war, civil commotion, labour disturbances, riot, strike, lock-out or public disorder; and
- damage caused by any form of terrorism.

Your obligations

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

Your obligations:

- 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.
- You must disclose all material facts accurately and completely. All answers, statements and any other information you provide are your own responsibility.
- Incorrect information or non-disclosure or misrepresentation of information may influence the insurer on any claims arising from your contract of insurance and may influence the insurer's decision to provide the benefits in terms of your policy, or to accept or terminate your policy.
- If any of the details on your schedule change, make it known as soon as possible. Failure to do so could result in your claim being declined.
- Benefits may also not be provided if you fail to carry out your obligations in terms of your contract of insurance.

Disputed claims

After you are informed of the decision made on a claim, you will be allowed 90 days to make the appropriate representations 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.

Policy changes

- Call the **Administration number**.
- Any change or cancellation that you make will be effective from the time and date agreed to.
- The insurer may change or cancel your policy by giving you 30 days' notice.
- The insurer may give notice verbally, by fax or by post to your last-known address.

Payments

Your policy is a monthly policy and must be paid in advance on the deduction date(s) stated on your schedule.

Premium obligations

Your Touch-Up policy gives you monthly cover and your premium is deducted in advance on the date stated on your schedule. Your policy will only commence upon receipt of the first premium.

- 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.
- b. Please take note that it was agreed to collect the monthly payment for your policy by debit order, and your initial debit will include your commencement premium and an administration fee. A deduction will be made on the same date every month. 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 we do not receive your premium on your preferred deduction date, we may attempt to collect your premium on a more suitable date 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.

How to claim

- Call the **Claims number**.

Excess

An excess will be payable per visit; this amount is stated on the policy schedule.

Guarantee

All repairs have a three-year guarantee.

Waiting period

90 days (if your vehicle has not been inspected).