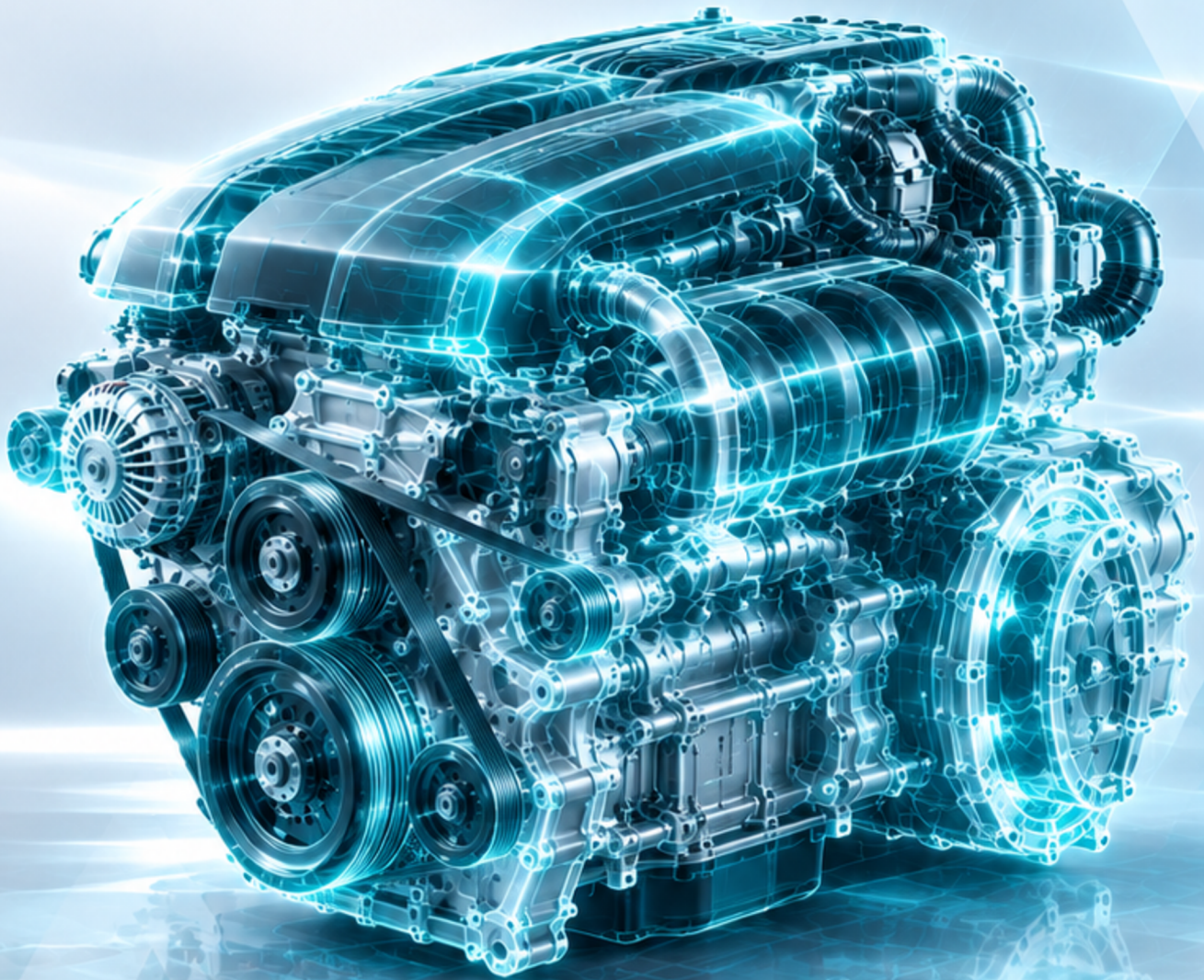


**6 MONTHS
MECHANICAL
& ELECTRICAL
WARRANTY**



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IMPORTANT CONTACT DETAILS

Claims / Administration Telephone: 012 942 4536

Claims Email: claims@vapsinsurance.co.za

Roadside Assistance: 066 251 3044

Complaints: complaints@vapsinsurance.co.za

Administrator Address: Suite 008, Midlands Office Park West, Mount Quray Rd, Midstream Estate, Centurion, 1692

OFFICE HOURS

The administrator's normal operating hours are shown below. Claims and emergency roadside assistance may be subject to separate operating arrangements.

Standard hours: 08:00 – 16:30 (Monday to Thursday)

08:00 – 16:00 (Friday)

Weekends / Public Holidays: Our office is closed on public holidays and weekends.

1. THE CONTRACT

In return for payment of the premium shown on the policy schedule, the Insurer agrees to provide cover for qualifying unforeseen mechanical or electrical failures occurring during the period of cover, subject to the policy schedule, definitions, limits, conditions and exclusions in this document.

The policy schedule, this wording and any applicable endorsement issued in writing together form the agreement. The policyholder must check that the information recorded on the schedule is correct and must notify the Administrator of material changes to the information supplied.

2. WHAT IS COVERED?

Cover is available for sudden and unforeseen mechanical or electrical failure of a component specifically included in the selected plan. A component is not covered merely because it forms part of the vehicle; it must fall within a covered category and any applicable benefit limit.

Cover is subject to the vehicle eligibility rules, maintenance requirements, claim procedure, policy limits and exclusions contained in this wording.

3. ELIGIBLE VEHICLES

Unless the policy schedule states otherwise, the product is intended for passenger vehicles, sport utility vehicles and LDV with a gross vehicle mass not exceeding 4,500 kg.

The following vehicles are not eligible unless specifically accepted in writing:

- Vehicles principally used to generate income through passenger or goods transport, hire, reward or similar commercial activity.
- Vehicles previously classified or registered as Code 3 or an equivalent category indicating severe prior damage, unless expressly accepted.
- Vehicles that have been materially modified, performance enhanced or altered from manufacturer specification.
- Vehicles used for racing, speed trials, competitive motoring, track events or similar activities.
- Vehicles not legally licensed for use in South Africa.
- Vehicles that are not in a safe and roadworthy condition.

- Vehicles exceeding the maximum age or mileage stated in the applicable benefit schedule.

4. VEHICLE MAINTENANCE REQUIREMENTS

The policyholder must maintain the vehicle in accordance with the vehicle manufacturer's recommended servicing and maintenance intervals.

Servicing must be carried out by either a manufacturer-authorised dealer or a suitably registered motor-industry repair facility, where applicable. A tolerance of 1,000 kilometres or 31 days before or after the scheduled service interval may apply, unless the policy schedule states a different requirement.

The policyholder must retain service invoices, job cards and other reasonable evidence of maintenance. Home servicing or undocumented servicing may result in a claim being declined where the failure is attributable to inadequate maintenance.

5. COVERED COMPONENTS AND BENEFITS

Only components included in the selected plan and shown on the policy schedule are covered. The benefit limits in the schedule are maximum amounts and do not increase merely because several components fail during the same incident.

Where a damaged or replaced component is required for inspection, assessment or verification, the Administrator or Insurer may retain or arrange collection of the old component at its cost.

5.1 Engine

Internal mechanical components of the engine, excluding carbon cleaning/decarbonisation and valves damaged solely by burning or deterioration.

5.2 Manual Gearbox

Internal mechanical components, together with the gear selector lever and associated linkage where fitted.

5.3 Automatic Gearbox

Internal mechanical components, torque converter, gear selector and associated linkage.

5.4 Differential

Internal lubricated components, including crown wheel and pinion, bearings, spider gears, thrust washers, pins, carrier components, half-shafts and associated seals/gaskets, where applicable.

5.5 Differential Lock

Internal operating components of the differential-lock mechanism.

5.6 Transfer Case / Transaxle

Internal lubricated components and the casing where damage is directly caused by a covered component, together with applicable actuator and sensors.

5.7 Turbocharger

The original manufacturer-fitted turbocharger, including relevant internal rotating components, shafts, bushes and housing; intercooler where expressly included.

5.8 Engine / Transmission Management

Relevant control units, sensors, solenoids and exhaust-gas-recirculation valves forming part of the original system.

5.9 Casings

Engine block, cylinder head, differential housing and transmission casing, where the casing damage is attributable to a covered mechanical failure.

5.10 Ignition Electronics

Original manufacturer-fitted distributor packs, coil packs, solid-state ignition and trigger units. Ignition switches, lock barrels, keys and external casings are excluded unless specifically stated.

5.11 Air Conditioning

Air-conditioning compressor and clutch/pulley assembly. Refrigerant recharging is excluded.

5.12 Cooling System

Engine cooling fan assemblies, viscous fan components, thermo-switch, water pump, core plugs, thermostat, radiator and oil cooler, excluding associated pipes unless specifically listed.

5.13 Suspension

Upper and lower control arms/wishbones with associated ball joints and bushes, together with springs or air-suspension bladders where fitted.

5.14 Wheel Bearings

Front and rear wheel bearings.

5.15 Braking System

Brake booster, master cylinder, wheel cylinders, calipers, ABS control unit and related sensors. Brake discs and drums are excluded.

5.16 Fuel System

Mechanical and electrical fuel pumps, injectors, airflow meter, oxygen/lambda sensor, air sensor, fuel distributor and pressure regulator, excluding routine calibration and serviceable items.

5.17 Electrical Components

Alternator, starter motor including ring gear, and windscreen-wiper motors. Relays and switches are excluded unless expressly included.

5.18 Free-Wheel Hubs

Complete free-wheel hub assembly on eligible four-wheel-drive vehicles.

5.19 Drive Shafts / Propshafts

Half-shafts, side shafts, CV joints, centre bearings, universal joints and couplings. Propshaft tubes and balancing are excluded.

5.20 Steering System

Steering column shaft, bearings and joints, internal rack-and-pinion components, steering box, tie-rod ends, power-steering pump and reservoir. Rubber boots and steering locks are excluded.

5.21 Clutch

Clutch master and slave cylinders, clutch plate, pressure plate, clutch cable, flywheel release bearing and clutch fork, where failure is mechanical rather than ordinary wear.

5.22 Front-Wheel-Drive Unit

Internal components of the front-wheel-drive unit on eligible vehicles.

5.23 Emission Control / Catalytic Converter

Failure of the covered component itself, subject to the applicable benefit limit and exclusions.

5.24 Drive Pulleys

Crankshaft pulley, camshaft pulley, tensioners and jockey/idler pulleys where failure is mechanical.

5.25 Electric Sunroof Motor

Original manufacturer-fitted sunroof motor.

5.26 Electric Mirrors

Electric mirror motor.

5.27 Navigation System

Navigation display, control module and original system wiring harness, where fitted as standard.

5.28 Entertainment System

LCD display up to 10 inches and RF/modulator components where originally fitted.

5.29 Telephone System

Original manufacturer-fitted charger, cradle, microphone and speakers.

5.30 Electronic Key

Original manufacturer key/transponder unit, subject to internal or electrical failure. Loss, misuse, liquid damage and negligence are excluded.

5.31 Alarm / Immobiliser / Central Locking

Original manufacturer-fitted alarm, pump and door actuator components, subject to the specific electrical exclusions in the policy.

5.32 Strip and Diagnostic Assessment

Reasonable strip-and-inspect or diagnostic costs may be considered where a claim is authorised and the cost falls within the stated benefit.

5.33 Overheating

Repairable damage caused by an overheating event may be covered, subject to the dedicated overheating limit and all policy conditions.

5.34 Over-Fuelling

Mechanical damage caused by an over-fuelling event may be considered, subject to the dedicated benefit limit.

5.35 Timing / Cambelt Failure

Actual belt breakage or tooth stripping and resulting mechanical damage may be covered, subject to the dedicated benefit limit.

5.36 Consumables

Oil, coolant and other specified fluids may be included only where necessary as part of an authorised covered repair. Routine servicing and fluid changes are excluded.

5.37 Discretionary Payment

Where the selected plan expressly includes this benefit, up to two qualifying mechanical component failures may be considered within a 12-month period. Routine maintenance and service items remain excluded.

6. ROADSIDE BENEFITS

Roadside-related benefits are available only where shown on the policy schedule and may require the designated roadside provider to be contacted before assistance is arranged.

6.1 Recovery / Tow-in

Reasonable towing costs following an eligible mechanical or electrical breakdown may be reimbursed up to the applicable benefit limit, provided the required assistance procedure is followed.

6.2 Overnight Accommodation

Where a qualifying breakdown occurs more than 100 km from the policyholder's home, reasonable receipted overnight accommodation may be reimbursed up to the stated limit. Proof of payment and a valid tax invoice are required.

6.3 Vehicle Storage

If immediate recovery to a repair facility is not possible, secure storage may be arranged for up to 48 hours, subject to the stated limit.

7. ROADSIDE ASSISTANCE

Roadside Assistance provides you with 24-hour access to the services listed below. All costs incurred for these services shall be for your own account and must be paid directly to the service provider. Contact the **Roadside Assistance service** on 066 251 3044.

Where the incident arises from a mechanical breakdown caused by a component covered under the terms and conditions of this Policy, we will reimburse you for the eligible costs incurred, upon receipt of valid proof of payment and subject to the applicable Policy terms and conditions.

7.1 Flat Tyre Assistance: Assistance with changing a flat tyre.

7.2 Out of Fuel: We will arrange for fuel to be delivered to your vehicle. The cost of the fuel shall be for your own account.

7.3 Locked-In Keys: We will arrange for a locksmith to assist in unlocking your vehicle, but only where the keys have been locked inside the vehicle. The cost of the locksmith shall be for your own account.

7.4 Towing Assistance: Assistance with towing your vehicle to a designated destination.

8. RESULTANT DAMAGE

Where failure of a non-covered component directly causes physical damage to a component that is covered under the selected plan, the resulting damage may be considered, provided the event is otherwise insured and no exclusion or special limitation applies.

No resultant-damage benefit applies where the initiating event is excluded, arises from lack of maintenance, misuse, gradual deterioration or another cause specifically excluded by this wording.

Example: If a non-covered component, such as a water pump, fails and directly causes physical damage to a covered component, such as the engine, the resulting engine damage may be considered for cover, subject to the terms, conditions, exclusions and limitations of the selected plan. However, if the water pump failure was caused by a lack of maintenance or another excluded cause, the resulting engine damage will not be covered.

9. BENEFIT LIMITATIONS

9.1 Overheating

Damage attributable to overheating, including cylinder-head distortion, head-gasket failure or coolant-loss consequences, is limited to the overheating benefit shown in the schedule.

9.2 Over-Fuelling

Damage arising from over-fuelling is limited to the over-fuelling benefit shown in the schedule. Routine adjustment, calibration or servicing remains excluded.

9.3 Timing / Cambelt Failure

Timing-belt breakage or tooth failure and consequential damage are limited to the dedicated cambelt benefit.

9.4 Multiple Components

Where one event causes several failures, the claim is subject to the aggregation rules in section 11 and the maximum applicable benefit limits.

10. PERIOD OF COVER

The commencement date is the inception date recorded on the policy schedule, unless cover is expressly stated to begin when another manufacturer warranty expires.

Cover ends on the earliest of: the expiry date shown on the schedule; the applicable maximum mileage being reached; cancellation in accordance with this wording; or termination following non-payment of premium.

The policy schedule controls the exact six-month period and any mileage condition applicable to the customer's plan.

11. MULTIPLE FAILURES / MULTIPLE BENEFITS

Failures that arise from the same incident and are reported together will normally be treated as one claim. Where more than one covered category is affected, the amount payable remains subject to the individual and overall limits in the benefit schedule. The Administrator may apply the single highest applicable benefit where the same event results in multiple covered categories, where the schedule so provides.

12. TRANSFER OF COVER

Unless the policy schedule states otherwise, cover may be transferred to a subsequent private owner when the vehicle is sold, subject to written notification and acceptance of the new policyholder's details. The transfer is effective only once recorded by the Administrator.

No transfer may extend the original period of cover or increase the benefit limits.

13. CANCELLATION AND AMENDMENTS

13.1 You may cancel this Policy at any time by providing us with a written notice.

13.2 We may amend or cancel this Policy by providing you with 31 days' written notice prior to the effective date of such amendment or cancellation.

13.3 You are responsible for notifying us of any changes to your contact details to ensure that our records remain accurate and up to date.

13.4 No refund of premiums will be payable if a claim has been authorised and paid under this Policy.

14. PREMIUMS

The premium and payment terms are stated on the policy schedule. Cover will not commence unless the premium requirements have been met in accordance with the schedule and applicable law.

Where a premium is unpaid or a payment is reversed, cover may be suspended or terminated in accordance with the policy terms and statutory requirements.

15. PREMIUM REFUNDS

Where a pro-rata refund is legally and contractually due following cancellation, the refund will be calculated for the unused portion of the cover period, less any lawful charges, commissions or administrative amounts permitted by the policy and applicable law.

No refund will normally be payable where a claim has been paid or authorised, subject to statutory cancellation rights.

Where the premium was financed, any approved refund may be paid to the financing institution to the extent required by the finance arrangement.

16. OTHER INSURANCE

If another insurance or warranty arrangement covers the same loss, the Insurer may apply the applicable contribution, dual-insurance or other-insurance provisions permitted by law. The policyholder may not recover the same loss more than once.

17. HOW CLAIMS ARE SETTLED

17.1 Indemnity – Actual Loss

We will not pay more than the actual loss suffered, regardless of whether the insured amount exceeds the value of the loss. You may not receive compensation more than once for the same event or loss. Where the same insured event is covered under more than one insurance policy, we will only be liable for our proportionate share of the loss, subject to the terms and conditions of this Policy.

17.2 Policy Limits and Maximum Benefits

Compensation will be limited to the maximum benefits and limits specified in the Policy Schedule. Where the market value of the insured item is lower than the applicable maximum benefit, compensation will be limited to the market value. All payments remain subject to the terms, conditions, exclusions and limitations of this Policy.

17.3 Interest on Claims

We will make every reasonable effort to settle valid claims as promptly as possible. However, we will not be liable for interest on any outstanding claim or amount payable under this Policy, unless such interest is awarded by a South African court of law.

18. CLAIMS PROCEDURE

18.1 Report the breakdown or failure to the Claims Department (**012 942 4536**) within 5 working days of the incident/breakdown taking place.

18.2 You need to take your vehicle for a quote, if you are unsure where to take your vehicle, please call the Claims Department for assistance.

18.3 Photos of the damaged tyres needs to be sent to the Claims Department.

18.4 The repairing dealer needs to provide a quote to the Claims Department.

18.5 On receipt of the quote the Claims Department will check to see if you have a valid claim. If your claim is valid an authorisation number and amount will be issued.

18.6 Repairs cannot commence unless the Claims Department have given authorisation.

18.7 No claim will be considered if work on the vehicle has commenced prior to obtaining authorisation.

18.8 We only pay invoices which meet the SARS definition of a valid invoice.

18.9 We only pay the authorised amount. If there is a shortfall between the invoiced amount and the authorised amount, the shortfall is for the account of the policyholder.

18.10 If the repair of an authorised claim does not start within 90 days of authorisation, the claim will be closed as “Not taken up”.

18.11 Any invoice not submitted to the Claims Department within 31 days of the invoice date, will not be considered.

19. CLAIM TIME LIMITS

90 days

If we formally reject or dispute a claim, you have 90 days to appeal this decision with us from the date you received our rejection or disputes.

180 days

If we maintain our rejection, you have a further 180 days following the initial 90 days to start any legal action against us. Failing which you will be time-barred from doing so.

365 days

You must notify us of any claim as soon as reasonably possible after the date of loss or incident and provide all information and supporting documentation reasonably required to assess the claim.

A claim will not automatically become invalid solely because 365 days have passed since the date of loss. However, if a claim has been rejected or remains unresolved, any legal action against us must be instituted within the applicable statutory or contractual time limits, subject to any applicable exceptions.

The 365-day time limit shall not apply to claims involving your legal liability towards a third party.

Delays caused by us: Any delay in the assessment or settlement of a claim attributable to us shall not, in itself, prejudice your right to claim or result in the claim becoming invalid.

If you do not act within these time limits, your right to the settlement of the claim will lapse.

20. RIGHTS FOLLOWING A CLAIM EVENT

Following an event that may give rise to a claim, the Insurer and persons authorised by it may, to the extent permitted by law and subject to the policy terms:

Inspect damaged parts and require them to be retained until inspection is complete.

Obtain information, quotations, diagnostic reports and other evidence relevant to the claim.

Arrange an assessment or independent inspection.

Take reasonable steps to recover amounts from a responsible third party where the Insurer has a right of subrogation.

Require the policyholder to cooperate with reasonable investigations and to provide documents or information necessary to assess the claim.

The policyholder must not admit liability, settle a third-party claim or dispose of relevant damaged parts where doing so could materially prejudice the Insurer's rights, unless authorised or permitted by law.

21. RIGHTS OF THIRD PARTIES

Unless the policy expressly provides otherwise, a person who is not a party to the policy has no independent right to enforce its terms. Any benefit intended for another person remains subject to the policyholder's rights and the terms of the policy, to the extent permitted by law.

22. FRAUD AND MISREPRESENTATION

The policyholder must provide information that is complete, accurate and not misleading. A claim may be rejected and cover may be cancelled or otherwise dealt with in accordance with applicable law where material information has been deliberately falsified, concealed or misrepresented, or where a fraudulent claim is submitted.

23. BETTERMENT

The purpose of the cover is to place the policyholder, as far as reasonably possible, in the financial position that existed immediately before the insured failure. The Insurer is not required to provide an upgrade or improvement beyond what is reasonably necessary to repair the insured failure.

Where a replacement part or repair provides a material improvement beyond the condition reasonably required to rectify the insured failure, the additional cost may be for the policyholder's account, subject to applicable law.

24. WEAR AND TEAR

Wear and tear means gradual deterioration arising from normal use, age, mileage, friction, fatigue or environmental exposure. Deterioration that has not resulted in an actual insured mechanical or electrical failure is not covered.

Where the selected plan expressly provides a wear-and-tear benefit, the amount payable remains limited to the percentage and monetary maximum stated in the benefit schedule.

25. GENERAL EXCLUSIONS

- Any component or benefit not included in the selected plan.
- Routine servicing, maintenance, adjustments and scheduled replacement items.
- Failure or damage caused by inadequate maintenance or failure to follow manufacturer service requirements.
- Pre-existing faults, damage or symptoms that existed before the commencement of cover.
- Any claim where the vehicle mileage cannot reasonably be verified, unless otherwise agreed.
- Impact, collision, accident, vandalism or external physical damage, unless expressly included.
- Damage occurring outside South Africa unless the policy expressly extends territorial cover.
- Mechanical or electrical failure caused by misuse, abuse, neglect, overloading or deliberate acts.
- Water, flooding, liquid ingress or contamination unless expressly covered.
- Any repair still covered by a repairer's guarantee, manufacturer warranty or another applicable warranty.
- Any amount exceeding the applicable benefit limit.
- Consequential loss, loss of use, inconvenience, loss of income or other indirect loss unless specifically stated as covered.
- Damage arising from modifications or non-standard parts where those modifications contributed to the failure.
- Items regarded as serviceable, consumable or routine-maintenance items unless specifically included.
- Any loss or damage resulting from unlawful use of the vehicle.
- Tyres, wheels, brake friction materials, wiper blades, bulbs and similar maintenance items unless expressly included.
- Diagnostic, dismantling or storage charges that were not reasonably incurred or authorised, subject to the policy provisions.

26. JURISDICTION AND APPLICABLE LAW

Unless the policy schedule expressly states otherwise, cover applies to qualifying events occurring within the territorial boundaries of the Republic of South Africa.

This policy is governed by the laws of the Republic of South Africa. Any provision that is inconsistent with mandatory legislation will be interpreted or amended only to the extent necessary to comply with that legislation.

27. MAXIMUM LIABILITY

The Insurer's liability for an authorised claim is limited to the lower of the reasonable cost of the covered repair and the maximum benefit applicable to the relevant component or benefit category.

The policyholder is responsible for any amount above the applicable limit, including any betterment, excluded item, unauthorised repair cost or other non-covered amount.

28. PROCESSING AND PROTECTION OF PERSONAL INFORMATION

Personal information will be collected and processed for purposes connected with administering the policy, assessing risk, processing premiums and claims, preventing fraud, meeting legal and regulatory obligations, and providing related services.

The parties handling personal information must comply with applicable South African privacy and data-protection legislation, including the Protection of Personal Information Act 4 of 2013, where applicable.

Information may be shared, where legally permitted and reasonably necessary, with service providers, repairers, assessors, payment providers, regulators, law-enforcement bodies, fraud-prevention organisations and other persons involved in administering or enforcing the policy.

The final policy documentation must contain the Administrator's privacy notice, contact details and any required rights or complaint mechanisms.

DISCLOSURE NOTICE

IMPORTANT - Please read carefully - Disclosure and other legal requirements

This notice does not form part of the Insurance Contract or any other document

As short-term insurance policy holder, or prospective policyholder, you have the right to the following:

1. YOUR ADMINISTRATOR

Name	VAPS Insurance Underwriters (Pty) Ltd
Physical address	Suite 008, Midlands Office Park West, Mount Quray Rd, Midstream Estate, Centurion, 1692
Postal address	P O Box 1538, Midstream Estate, 1692
Telephone	012 942 4536
FSP number	46264

2. YOUR UNDERWRITING MANAGER

Name	VAPS Insurance Underwriters (Pty) Ltd
Registration number	2015/276453/07
VAT number	4500273943
FSP number	46264
Licence categories	Category 1 Short-Term, Personal and Commercial Lines. Licensed to offer Intermediary Services.
Physical address	Suite 008, Midlands Office Park West, Mount Quray Rd, Midstream Estate, Centurion, 1692
Postal address	P O Box 1538, Midstream Estate, 1692
Telephone	012 942 4536
Fax	086 692 9622
Details of the complaints procedure	Should you have a complaint about any matter, please submit your complaint abrie@vapsinsurance.co.za . Should the matter not be resolved to your satisfaction you may then refer your complaint to the Product Supplier as detailed in Clause 3 below.
Compliance Officer	Moonstone Compliance and Risk Management Geta Hancke Contact details 0218838000
PI Cover	Yes
Financial Interest	Remuneration received from the Product Supplier in Clause 3 below, exceeds 30% of total remuneration received the past 12 months. No shares are held in the Product Supplier specified in Clause 3 below
Binder Agreement	We have a binder agreement with the Product supplier listed below and conduct binder functions and administrative services on their behalf; we receive a fee from the Product Supplier specified as follows: 10% of the gross premium of your policy.

3. PRODUCT SUPPLIER (INSURER)

Please note:

- This is a summary of disclosure and all other legal requirements. Please read it carefully
- This summary does not form part of your insurance contract or any other document.

As a non-life insurance policyholder, or prospective policyholder, you have the right to the following information:

Disclosure in terms of the Financial Advisory and Intermediary Services (FAIS) Act No. 37 of 2002

The FAIS Act requires compliance by product suppliers (insurers) and financial services providers (FSPs; intermediaries or underwriting management agents (UMAs)) with a general code of conduct that was introduced to help you make informed decisions about the insurance products you buy.

It also aims to ensure that your product supplier or its UMA (if applicable) and intermediary (if applicable), renders financial services honestly and fairly, with due care and skill, with the integrity of the financial services industry and to act in your best interest.

You'll receive a disclosure notice on your policy's start date and at each subsequent renewal (or anniversary) date. The disclosure notice contains certain information about your product supplier and intermediary (if applicable). Your intermediary may have a separate disclosure notice. You're entitled to this information, as well as information about the National Financial Ombud Scheme South Africa NPC (NFO) and the Registrar of Short-Term Insurance.

If you have any difficulty obtaining these details, please contact your financial services provider for further assistance.



Product supplier (Insurer):

Name	King Price Insurance Company Ltd
Reg no.	2009/012496/06
VAT no.	4710259724
FSP no.	43862
Physical address	Menlyn Corporate Park, Block A, Cnr Garsfontein Road & Corobay Avenue, Waterkloof Glen x11, Pretoria, 0181
Postal address	P.O. Box 284, Menlyn, 0063
Phone no.	0860 21 00 00 or 012 001 0800
Email	businessadmin@kingprice.co.za
Website	www.kingprice.co.za

Compliance department

For any compliance related matter, please email compliance@kingprice.co.za our compliance department

Complaints procedure

If you have a complaint, please follow this link <https://www.kingprice.co.za/za/documents/king-price-insurance-complaints-policy.pdf> to download the document to see your rights, our obligations, and the correct process to follow.

Type of policy involved

Full details about the name, class, and type of policy are more specifically described in your policy schedule and incorporated in the policy wording. The policy schedule and policy wording must always be read as 1 document.

Procedure to submit a claim

To submit a claim please contact your Broker and /or Underwriting manager as stipulated in point 1 and point 3.

Excess

It's important that you're aware of any amounts that you'll be required to pay in the unfortunate event of a claim. Your policy schedule contains the amounts you pay as a portion of a claim, and your intermediary or King Price can assist you with any queries you have in this regard.

Protecting your personal information

Your privacy is of the utmost importance to us and that's why we protect it in line with the Protection of Personal Information (POPI) Act No. 4 of 2013.

This policy regulates the processing of personal information/data by King Price. It sets forth the requirements with which King Price undertakes to comply when processing personal information/data pursuant to undertaking its operations and fulfilling its contractual obligations in respect of data subjects and third parties in general.

Conflict of interest policy

We've considered the conflict-of-interest provisions in terms of the FAIS Act and haven't identified any actual or potential conflicts of interest, either ownership interest, third party relationships, associates, or distribution channels as defined. We adopted a values-based approach where the spirit of the legislation is embraced. This is reviewed at least annually and reported to the Financial Sector Conduct Authority (FSCA).

4. SHARING OF INFORMATION

The sharing of information for underwriting and claims purposes (including credit information) is in the public's interest as it enables the insurer to underwrite policies and assess risks fairly and to reduce the incidence of fraudulent claims with a view to limiting premiums.

When you accept this policy you waive any person you may represent and/or your rights to privacy with regards to underwriting or claims information (including credit information) that you or any person you represent provide or that is provided by any other person on your behalf or on behalf of any person you represent in respect of any insurance policy or claim made or lodged by you.

You further confirm that you have purchased this product of your own free will and was in no way forced or incentivised to purchase this product.

5. USE OF YOUR PERSONAL INFORMATION

When you enter into this policy, you will be giving us your personal information that may be protected by data protection legislation, including but not only, the Protection of Personal Information Act, 2013 (POPI). We will take all reasonable steps to protect your personal information.

You authorise us to:

- a) Process your personal information to:
 - i. Communicate information to you that you ask us for.
 - ii. Provide you with insurance services.
 - iii. Verify the information you have given us against any source of database.
 - iv. Compile non-personal statistical information about you.
- b) Transmit your personal information to any affiliate, subsidiary or re-insurer so that we can provide insurance services to you and to enable us to further our legitimate interests including statistical analysis, re-insurance and credit control.
- c) Transmit your personal information to any third party service provider that we may appoint to perform functions relating to your policy on our behalf.

You acknowledge that this consent clause will remain in force even if your policy is cancelled or lapsed.

6. PREMIUM AND YOUR MONETARY OBLIGATIONS

The amount of premium due is contained on the policy schedule. In all instances premium must be paid before cover is effected.

7. OTHER MATTERS OF IMPORTANCE

- The intermediary must tell you about any material changes to information about them and/or King Price.
- If any complaint to the Broker or the Insurer is not resolved to your satisfaction, you may submit your complaint to the FAIS Ombud.
- Polygraph or similar tests are not obligatory and claims may not be rejected solely on the basis of a failure of such a test.
- You are entitled to a 15 day period of grace after the due date for the payment of your premium. (this period of grace applies from the second month on monthly policies only)
- The Insurer and not the Broker must give reasons in writing for the rejection of any claim submitted by you.
- The Insurer must give you 31 days written notice of its intention to cancel your policy.
- You are entitled to a copy of your policy document, free of charge.
- Incorrect information or non-disclosure of information by you of relevant and material facts, may influence your cover and the outcome of any future claims. Honesty is always the best policy.

8. WARNING

- Do not sign any blank or partially completed application form.
- Complete all forms in ink.
- Keep all documents handed to you.
- Make notes as to what is said to you.
- Do not be pressurised into buying the product.
- Incorrect or non disclosure of information may impact on any claims arising from your policy.
- Always insist on confirmation of cover to you when taking out new insurance or adding assets to an existing policy.

9. WAIVER OF RIGHTS

The General Code of Conduct stipulates that no intermediary may request or induce in any manner a client to waive any right or benefit conferred on you by/or in terms of any provisions of the said Code, or recognise, accept, or act on any such waiver by you. Any such waiver is invalid.

10. THE NATIONAL FINANCIAL OMBUD SCHEME (NFO)

Any claim or complaint that is not satisfactorily resolved by your intermediary and/or us may be referred to The National Financial Ombud Scheme (NFO).

Physical address	110 Oxford Road, Houghton Estate, Johannesburg, 2198 Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, Cape Town, 7700
Postal address	P O Box 32334, Braamfontein, 2017
Phone no.	0860 800 900
Email	info@nfosa.co.za
Website	https://nfosa.co.za

11. FAIS OMBUD

Any complaint relating to a financial service rendered by an intermediary or the representative of the provider (other than regarding the settlement of a claim), may be referred to the FAIS Ombud.

Physical address 125 Dallas Avenue Menlyn Central, Waterkloof Glen, Pretoria, 0010

Postal address P O Box 41, Menlyn Park, 0063

Phone no. 012 762 5000

Email info@faisombud.co.za

Website <https://www.faisombud.co.za/>



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