

VAPS MOTOR
AUTOMOTIVE WARRANTY SOLUTIONS

AUTOPROTECT PLAN



www.vapsinsurance.co.za

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. INTRODUCTION

Keeping your vehicle looking its best has never been easier or more affordable.

VAPS Insurance AutoProtect Plan is designed to assist with the cost of repairing minor cosmetic damage to the exterior of the vehicle resulting from everyday motoring and minor incidents.

The Plan provides benefit for specified exterior cosmetic repairs, including stone chips, scratches, minor dents, tar removal, repairable wheel rim damage and certain windscreen chips, subject to the applicable benefit limits, terms, conditions and exclusions.

The objective of the Plan is to help customers maintain their vehicle in good cosmetic condition while assisting in preserving the vehicle's appearance and potential resale value.

2. AUTOPROTECT PLAN PARTICULARS

VAPS Insurance AutoProtect Plan provides the benefits described below subject to authorization and all applicable terms, conditions and exclusions. Unless otherwise stated each claim is limited to R6,000 inclusive of VAT, and all claims combined are limited to R24,000 inclusive of VAT in aggregate per 12-month period.

The client remains responsible for any costs exceeding this limit.
Administration of the Plan is conducted by VAPS Insurance.

3. PREFACE

In consideration of the agreed payment, VAPS Insurance agrees to provide assistance towards qualifying and unforeseen exterior vehicle maintenance and restoration costs as specified in this Plan during the applicable period of cover.

The AutoProtect Plan Schedule, together with these Terms and Conditions, constitutes the agreement between VAPS Insurance and the client.

The client is responsible for familiarising themselves with the terms and conditions of the Plan and ensuring that all personal and vehicle information supplied is accurate and complete.

All benefits are subject to the timely receipt of the required payment and compliance with all applicable conditions, provisions, limitations and exclusions contained in this document.

4. DEFINITIONS AND COMMENCEMENT

4.1 Commencement of the Plan

The Plan and its benefits will become effective and binding provided that:

The client has paid the required amount for the AutoProtect Plan; and
The client complies with all applicable terms and conditions contained in this agreement.

4.2 Eligible Vehicles

The Plan applies to the following vehicle types:

- Passenger vehicles
- SUVs
- 4x4 vehicles
- Minibuses
- LDV
- Motorcycles and scooters
- Quad bikes/four-wheeled motorcycles
- Motorhomes
- Caravans

The following vehicles are excluded:

- Vehicles with a GVM (Gross Vehicle Mass) exceeding 4.2 tonnes.

5. GENERAL CONDITIONS

5.1 AutoProtect Plan

The client remains responsible for taking reasonable care of and maintaining the exterior bodywork of the vehicle.

5.2 Prior Authorisation

The client must obtain prior authorisation from VAPS Insurance before any maintenance or restoration work covered by this

Plan is commenced.

Where an inspection is considered necessary, the client must provide VAPS Insurance or its authorised representatives with reasonable access to the vehicle.

No reimbursement or payment will be made for work commenced without the required prior authorisation.

5.3 Approved Repairers

Where required by VAPS Insurance, the client must take the vehicle to an approved repairer nominated or authorised by VAPS Insurance.

Only quotations from VAPS Insurance approved repairers, where applicable, will be considered for authorisation.

5.4 Fraud and Dishonesty

If the client, or any person acting on the client's behalf, provides fraudulent or misleading information, makes a dishonest claim or deliberately withholds material information, the claim may be rejected and the Plan cancelled.

In such circumstances, no refund will be payable.

5.5 Amendments and Cancellation

The AutoProtect Plan is not transferable to a subsequent owner when the vehicle is sold.

Subject to the applicable cancellation and refund conditions, the client may qualify for a pro-rata refund relating to the unexpired portion of the Plan.

5.6 Transferability

The Plan will automatically terminate if:

The vehicle is hijacked;

The vehicle is stolen; or

The vehicle is declared a total loss or written off.

6. PERIOD OF THE AGREEMENT

The period of the AutoProtect Plan will be as stated in the applicable Plan Schedule.

All claims must be submitted and authorised within the applicable period of the Plan.

7. AUTOPROTECT PLAN BENEFITS

Subject to the applicable limits, authorisation procedures, terms and exclusions, the Plan provides assistance for the following:

7.1 Stone Chips

The Plan will contribute towards the repair or restoration of eligible stone-chip damage.

7.2 Scratches

The Plan will contribute towards the repair or restoration of scratches to the exterior bodywork of the vehicle.

7.3 Minor Dents

The Plan will contribute towards the repair of qualifying minor dents to the exterior bodywork of the vehicle.

Damage where any section of the vehicle's body panel has been torn, ripped or requires replacement will not be regarded as a minor dent and will not qualify for repair under this Plan.

7.4 Wheel Rims and Mag Wheels

Where the vehicle's rims or mag wheels suffer cosmetic damage, such as scratches or other repairable cosmetic damage, the Plan will contribute towards reasonable authorised repair costs.

Replacement of wheels or rims is excluded unless specifically authorised under the Plan.

7.5 Windscreen and Glass Maintenance

Where the vehicle's windscreen sustains a surface chip that is repairable and does not compromise roadworthiness or driver visibility, the Plan may contribute towards the authorised cost of repairing the damage.

The repair remains subject to the applicable Plan limit and prior authorisation.

7.6 Tar Removal

Cover includes tar damage repair; overall cover limits up to R6,000 incl. VAT.

8. EXCLUSIONS

The following are specifically excluded from the AutoProtect Plan:

- Any damage or repair not specifically described as a benefit under this Plan.
- Mechanical or electrical breakdowns or failures and any associated breakages.
- Damage occurring or reported after the expiry or termination of the Plan.

- Repairs, restoration or services performed outside the Republic of South Africa.
- Damage to car telephones, radios, GPS equipment, entertainment systems or sound equipment.
- The maximum amount payable for any claim is R6,000 inclusive of VAT. The client remains responsible for any portion of the authorised repair or cost exceeding the limit.
- Any legal liability to a third party.
- Loss, damage, liability, bodily injury or death involving third parties or passengers.
- Loss or damage arising from civil commotion, riot, strike, martial law, rebellion, revolution, war, mutiny, military uprising or any act in protest against a state, government or governmental body.
- Loss or damage arising from nuclear or radioactive material.
- Normal wear and tear are excluded unless the resultant condition is expressly covered as an exterior benefit under this plan.
- Rust or corrosion.
- Pre-existing damage.
- Damage caused by any gradually operating or developing cause.
- Damage to stickers or decals.
- Replacement of any vehicle body panel or portion thereof.
- Damage involving beadings, lamps, accessories, door mouldings, window mouldings or window panels of any kind.
- Damage to tyres.
- Any reduction in the vehicle's value resulting from repairs or restoration.
- Any contractual liability incurred by the client and any consequential loss of any nature, loss of use, inconvenience, loss of income or reduction in value.
- Any vehicle used for racing or rallies.
- Vehicles used for carrying fare-paying passengers, except where specifically accepted under the Plan.
- Vehicles used for hire or reward.
- Vehicles used for driving instruction for reward.
- Vehicles used in connection with farming operations.
- Vehicles used for carrying explosives.
- Vehicles while in the custody of the motor trade, except where the vehicle is undergoing authorised overhaul, maintenance or repair.
- Collision, Accident, Malicious Damage, Theft-Related damage, or impact damage requiring body panel replacement is excluded.
- Any claim or maintenance requirement involving materially inaccurate, misleading or fraudulent information. Any amounts otherwise payable may be forfeited in such circumstances.

9. CLAIM, RESTORATION AND MAINTENANCE PROCEDURE

If the client requires maintenance or restoration covered by this Plan, the client must contact VAPS Insurance using the contact details provided on the Plan Schedule.

Telephone: 012 942 4536

Email: claims@vapsinsurance.co.za

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

The following procedure will apply:

The client must contact VAPS Insurance before any repair or restoration work commences.

VAPS Insurance will, where applicable, direct the client to an approved repairer.

The client must obtain a quotation from the approved repairer.

The client must provide the Plan/agreement number when requesting authorisation.

The quotation must be submitted to VAPS Insurance for assessment and authorisation.

Only authorised repairs may be undertaken under the Plan.

Once the repair has been completed, the repairer will request that the client inspect the completed work and complete and

sign a quality acceptance form.

No unauthorised repair, restoration or maintenance work will qualify for payment under the Plan.

10. CANCELLATION AND REFUND PROCEDURE

Where the Plan is cancelled before the end of the period stated in the Plan Schedule, any applicable refund will be calculated on a pro-rata basis for the unexpired portion of the Plan, subject to the deduction of applicable administration costs and commissions.

The client may cancel the VAPS Insurance AutoProtect Plan at any time by giving VAPS Insurance, an written notice. If VAPS Insurance amend or cancel your VAPS Insurance AutoProtect Plan, the client will receive 31 days' notice before the effective date of the changes. The client must make sure to notify VAPS Insurance of all changes to his/her contact details.

A refund may be considered where:

The client has complied with all applicable terms and conditions;

No maintenance or restoration claim has been authorised or paid under the Plan; and

The cancellation and refund requirements have been met. Where the AutoProtect Plan was financed through a bank, financial institution or forms part of a suspensive sale agreement, any approved pro-rata refund may be paid directly to the relevant bank or financial institution.

11. IMPORTANT INFORMATION

This VAPS Motor AutoProtect Plan is not an insurance product. It is a redeemable Plan that is available upon presentation of a valid Plan/agreement number and subject to the terms and conditions contained herein.

The client is responsible for:

Any repair or restoration costs exceeding the applicable Plan limits;

Any unauthorised repair or restoration work;

Any costs relating to excluded damage; and

Any amount not approved by VAPS Motor Company before the repair commences.

All benefits are subject to prior authorisation, the applicable limits, and the terms, conditions and exclusions of the Plan.



CONTACT US



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