

VAPS MOTOR

AUTOMOTIVE WARRANTY SOLUTIONS

VEHICLE GUARD 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 VehicleGuard Plan is designed to assist with the cost of repairing minor cosmetic damage to the interior and exterior of the vehicle resulting from everyday motoring and minor incidents.

The Plan provides cover 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 Plan also provides cover for specified interior cosmetic repairs as set out in the benefit section and subject to the applicable benefit limits, terms, conditions and exclusions.

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

2. THE VEHICLEGUARD PLAN PARTICULARS

VAPS Insurance VehicleGuard 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 interior and exterior vehicle maintenance and restoration costs as specified in this Plan during the applicable period of cover.

The VehicleGuard 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 become effective on the commencement date shown on the plan schedule, provided that:

The client has paid the required amount for the VehicleGuard 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 VehicleGuard Plan

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

The VehicleGuard 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 Total Loss, Theft or Hijacking

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 VehicleGuard 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. VEHICLEGUARD EXTERIOR 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 part of the vehicle body panel is torn or ripped, or requires replacement, will not be recorded as a minor dent.

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

The removal of tar and the restoration of qualifying tar-related cosmetic damage.

7.7 Roof Lining

The vehicle roof lining may be repaired, restored or replaced once during the plan period, subject to the applicable benefits limit.

This benefit does not apply to convertibles or vehicles fitted with a sunroof.

7.8 Steering Wheel

A leather covered steering wheel maybe cosmetically refinished using an approved restoration process.

Re-covering or replacement of the steering wheel is excluded.

7.9 Dashboard

A faded dashboard may be refinished by painting.
Where removal of the windscreen is required, the removal and refitting will be undertaken at the client's risk and expense.

7.10 Seat Upholstery

Tears and holes in the vehicle's seat upholstery may be repaired subject to the applicable benefits limit and exclusions.

7.11 Seat Stitching

Damaged or loose seat stitching may be repaired.

7.12 Headrests

The headrest cover and moulding may be refurbished.
Frames, guides and nails are excluded from this benefit.

7.13 Centre Console

Scratches and scuff marks on the centre console may be restored and refinished.

7.14 Door Panels – Plastic

Scratches and scuff marks on plastic door panels may be repaired and refinished.

7.15 Door Handles

Scratched or scuffed plastic door handles may be restored.

7.16 Parcel Shelf

The parcel shelf may be restored or re-covered.

7.17 Gear Lever Boot

A torn or ripped gear lever boot may be replaced.

7.18 Handbrake Boot

A torn or damaged handbrake boot may be replaced.

7.19 Driver's Side Rubber Heel Mat

The rubber heel mat on the driver's side may be restored or replaced at the discretion of our appointed agent.

7.20 Sun Visor

The sun visor may be refurbished, including replacement of the retaining clips where required.

8. EXCLUSIONS

The following are specifically excluded from the VehicleGuard Plan:

- Pre-existing damage.
- Normal wear and tear are excluded unless the resultant condition is expressly covered as an interior or exterior benefit under this plan.
- Rust or corrosion.
- Damage caused by any gradually operating or developing cause.
- 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.
- Any damage or repair not specifically described as a benefit under this Plan.
- Any claim exceeding the applicable R6,000.00 per-claim limit, with the client being responsible for any excess amount.
- Damage to tyres.
- Damage involving beadings, lamps, accessories, door mouldings, window mouldings or window panels of any kind.
- Damage to stickers or decals.
- Replacement of any vehicle body panel or portion thereof.
- Damage to car telephones, radios, GPS equipment, entertainment systems or sound equipment.
- 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 legal liability to a third party.
- Loss, damage, liability, bodily injury or death involving third parties or passengers.
- Any vehicle used for racing or rallies.
- Collision, Accident, Malicious Damage, Theft-Related damage, or impact damage requiring body panel replacement is excluded.
- 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.

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

Administrator 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 VAPS Insurance VehicleGuard Plan at any time by giving VAPS Insurance, a written notice. If VAPS Insurance amend or cancel your VAPS Insurance VehicleGuard 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 VehicleGuard 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 Insurance VehicleGuard 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 Insurance 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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