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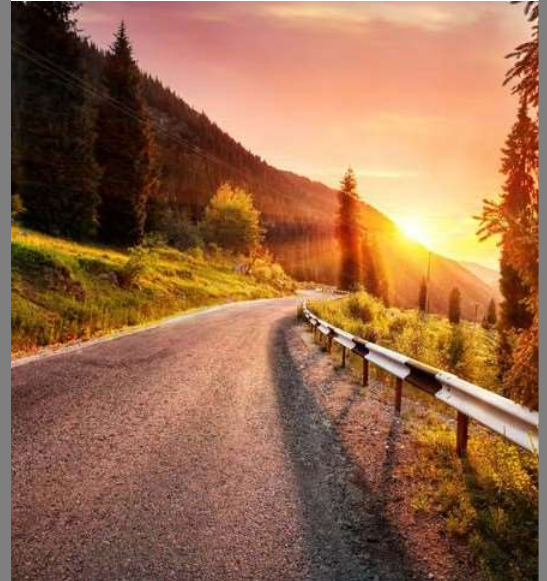


Should *you* have a *mechanical warranty* and *service plan* in place and would like to expand *your* coverage to include a wider array of routine maintenance like items to *your* underlying *mechanical warranty* and *service plan*. Then the **M-Guard plan** is the option for *you*.



The **M-Guard plan** is designed to give *you* peace of mind for a specific period and help *you* to budget for the large running costs that come along with owning *your* vehicle. Routine maintenance is essential to keep *your* vehicle in safe driving condition and with **M-Guard** *you* won't have to budget every year for scheduled routine maintenance like items, nor worry about inflation, parts or labour cost increases.

If *you* have any questions or concerns regarding *your* cover, please refer to **What You Are Covered For** or contact *Our* customer service agents on 0860 267 267, weekdays between 8am and 5pm, who will be happy to assist *you*. Alternatively, email *us* at: Mahindraqueries@AAWarranties.co.za and we'll get back to *you*.



Remember to keep this document in *your* vehicle so that *you* have it handy when going to an *Authorised Repairing Dealer* for "*What You Are Covered For*".

Thank *you* for choosing
Mahindra M-Guard
to protect *your* vehicle.

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Contents

Agreement	1
Definitions	1
Duration Of Cover	2
Eligibility	3
What You Are Covered For	3
What You Are Not Covered For	4
Your Obligations	5
Our Obligations	5
Making A Claim	6
General Conditions	7
Geographical Limit	7
Transfer	7
Cancellation	7
Termination	8
Default And Breach	8
Correctness Of Your Statements And Information	8
Relationship	8
Disputes	8
Legal Costs	8
Complaints	9
A Notice in Terms of the Consumer Protection	
Act (“CPA”)	9



Agreement

This is a legal *agreement* between *You* and *Us*. It is important that *You* read this document carefully and understand the terms and conditions of *Your* cover. This document and *Your Agreement Schedule* form the basis of the *Agreement* between *You* and *Us* and no other terms and conditions, not contained in the *Agreement* and *Agreement Schedule* apply. *You* cannot make any changes to the terms and conditions, except where *We* have specifically agreed this with *You* in writing.

The *Agreement Schedule* is subject to the terms of this document and it shows the *Covered Vehicle* that is covered by this **M-Guard Plan**. *You* should read *Your Agreement Schedule* and this document together. This will explain *What You Are Covered For*, *Your* obligations, the benefits *You* will enjoy and how to make a claim.

Words with special meanings have been listed in the **Definitions** section below. There are also some exclusions which apply to *Your* cover and these have also been listed below, under **What You Are Not Covered For**.



Please read this document carefully as *Your* failure to comply with any of its terms may mean that *Your M-Guard Plan* cover is invalid, and this could put the acceptance and payment of *Your* claims at risk.

Wheels Assist (Pty) Ltd is the *Administrator* of *Your Plan* and Advantage Motor Protector (Pty) Ltd is the *Claims Administrator*.



**WHEELS
ASSIST**



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Po Box 2184
Florida Hills
1716

Telephone:

0860 267 267

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Mahindraqueries@AAWarranties.co.za

Website:

www.aawarranties.co.za

Definitions

The words or expressions listed below have the following meaning wherever they appear in this document and will be in *italics* throughout the policy.

Administrator	Wheels Assist (Pty) Ltd, being the <i>administrator</i> of the Plans.
Agreement	This <i>agreement</i> together with the <i>Agreement Schedule</i> and the terms and conditions of the Plan taken out by <i>You</i> .
Agreement Schedule	The document issued to <i>You</i> by <i>Us</i> when <i>You</i> took out this Plan. It contains the details of the cover <i>You</i> selected, <i>Your</i> personal details, the <i>Covered Vehicle</i> details, and confirmation of the <i>Effective Date</i> and <i>Expiry Date</i> of this Plan.
Authorised Dealer/ Repairing Dealer	Any authorised Mahindra dealership, service or repair centre that have been approved by <i>Us</i> .
Claims Administrator	Advantage Motor Protector (Pty) Ltd, being the <i>claims administrator</i> of the Plans.
Covered Amount	The amount <i>You</i> have paid <i>Us</i> since the <i>Effective Date</i> of <i>Your</i> Plan, less the cost of administration and commissions of sale.



Covered Vehicle	The vehicle specified in the <i>Agreement Schedule</i> as the <i>Covered Vehicle</i> .
M-Guard Plan	The plan purchased by <i>You</i> to cover future routine maintenance like costs as specified in this document under <i>What You Are Covered For</i> , being the Mahindra <i>M-Guard Plan</i> .
Effective Date	The date specified in the <i>Agreement Schedule</i> as the date on which the cover commences.
Expiry Date	The date specified in the <i>Agreement Schedule</i> as the date on which the cover ceases.
Fair Wear and Tear	Damage that naturally and unavoidably happens to the covered mechanical parts of a vehicle as a result of normal wear, distance travelled or aging and that determines the degree of deterioration reasonable, considering these factors. It excludes any failure that occurs because of abuse, lack of required servicing or maintenance or abnormal use of the vehicle.
Maintenance Plan	The Manufacturer or underlying <i>Maintenance plan</i> taken out to cover maintenance costs as indicated in the vehicle manufacturers or underlying handbook through a recognised supplier.
Mechanical Warranty	The Manufacturer or underlying Mechanical Breakdown Warranty taken out to cover mechanical and electrical component failure costs as indicated in the vehicle manufacturers or underlying policy handbook through a recognised, regulated warranty supplier.
Modification	Any part or system that is not fitted as standard by the <i>Covered Vehicle</i> manufacturer.
New Vehicle	<i>New Vehicles</i> are vehicles listed under Eligibility, that have been sold by the dealer as New or Demo vehicles, and that have not previously been registered.
Registered Owner	The person specified in the <i>Agreement Schedule</i> as being the <i>registered owner</i> of the <i>Covered Vehicle</i> .
Service Plan	The Manufacturer or underlying <i>Service plan</i> taken out to cover service costs as indicated in the vehicle manufacturer's or underlying handbook through a recognised supplier.
We/Us/Our	Wheels Assist (Pty) Ltd, as the <i>Administrator</i> of <i>Your Plan</i> and Advantage Motor Protector (Pty) Ltd, as the <i>Claims Administrator</i> of <i>Your Plan</i> .
You/Your	The <i>Registered Owner</i> of the <i>Covered Vehicle</i> , whose name and contact details appear on the <i>Agreement Schedule</i> .

Duration Of Cover

The cover will commence thirty (30) days after the date the Plan is purchased, being the date that *Your* first payment is received by *Us*, and will continue for a fixed period of time not exceeding five (5) years, or a fixed number of kilometres, as specified in *Your Agreement Schedule*.

Your Plan will automatically terminate when *Your* vehicle reaches 100 000 kilometres for Plan 1, or 140 000 kilometres for Plan 2, or after *Your* selected contract period as indicated in the *Agreement Schedule* has ended, whichever comes first.



Eligibility

For *Us* to cover *Your* vehicle for a *M-Guard Plan*, it must:

- be a *New Vehicle*;
- be a passenger, 4x4, or light commercial vehicle with a gross vehicle mass of under 3 500kgs;
- be a locally manufactured vehicle or a vehicle imported with a local Manufacturer's or underlying *mechanical warranty* and *service* plan for the minimum duration of the *M-Guard Agreement Schedule*;
- be in a sound mechanical condition;
- be roadworthy;
- have a full service history.

For cover to be effective for any one of these *M-Guard Plans*, *Your* vehicle must not:

- be a taxi, a rental vehicle, an exotic vehicle, a rebuilt vehicle (Code 3), a modified vehicle or a vehicle that is, or has been used in any form of racing, motoring competition, sport or track days;
- have more than 20 000 kilometres on the odometer or be older than 1 year at *Effective Date* of the *M-Guard Plan*

If *You* do not have a full service history, *We* will require *Your* vehicle to undergo a service and inspection prior to this *Agreement* being active. *We* will confirm this at the time *You* purchase *Your* Plan. Please note, *You* may take out only one Plan for *Your Covered Vehicle* at any one time.

What *You* Are Covered For

With a *M-Guard Plan*, *You* are covered for the cost of parts and labour from an *Authorised Repairing Dealer* for any future routine maintenance like repairs required as a result of *Fair Wear and Tear* at *Our* sole discretion and, other than any specific limitations or exclusions specified in *Your Agreement*. *You* are covered for where applicable:

Front Brake Pads	Plan 1: Max replacements, limited to two (2) claims within the contract period. Plan 2: Max replacements, limited to three (3) claims within the contract period.
Rear Brake Pads	Plan 1: Max replacements, limited to two (2) claims within the contract period. Plan 2: Max replacements, limited to three (3) claims within the contract period.
Rear Brake Shoes	Max replacements, limited to two (2) claims within the contract period.
Front Brake Discs	Plan 1: Max replacements, limited to two (2) claims within the contract period. Plan 2: Max replacements, limited to three (3) claims within the contract period.
Rear Brake Discs	Plan 1: Max replacements, limited to two (2) claims within the contract period. Plan 2: Max replacements, limited to three (3) claims within the contract period.
Rear Brake Drums	Max replacements, limited to two (2) claims within the contract period.
Front Shocks	Plan 1: Max replacement, limited to one (1) claim within the contract period. Plan 2: Max replacements, limited to two (2) claims within the contract period.
Rear Shocks	Plan 1: Max replacement, limited to one (1) claim within the contract period. Plan 2: Max replacements, limited to two (2) claims within the contract period.



Battery & Light Bulbs	Plan 1: Max replacement, limited to one (1) claim within the contract period. Plan 2: Max replacements, limited to two (2) claims within the contract period.
Window Wipers	Plan 1: Max replacements, limited to three (3) claims within the contract period. Plan 2: Max replacements, limited to four (4) claims within the contract period.
Clutch & Release Bearing	Max replacement, limited to one (1) claim within the contract period.
Disc Skim	Plan 1: Max replacements, limited to two (2) claims within the contract period. Plan 2: Max replacements, limited to three (3) claims within the contract period.
Timing Chain & Tensioner	Max replacement, limited to one (1) claim within the contract period.

What *You* Are Not Covered For

Your Plan does not cover:

- any scheduled or required services;
- any maintenance repairs that *We* have not authorised;
- parts, liquids and other lubricants and items required or required between routine services or maintenance;
- fluids, liquids, oils, coolants or preserving agents not used in a proper manner and as per the manufacturer's handbook;
- repair or replacement of hoses, vents and ducts relating to air conditioning, heating or any other use;
- any maintenance repairs or replacements required in respect of valves, fuses, gaskets, brackets, brushes, tyres and tubes, headlights and/or cylinder head gaskets;
- repair or replacement of any body parts, tyres, interior trim, airbags and fittings, upholstery and seat covers, windscreen, windows, glass or lenses;
- wheel alignment, rotation, balancing and tyre pressure checks;
- non-mechanical interior breakages or damage to interior upholstery or body work, radio/tape/compact disc players, entertainment or navigation systems;
- rust or corrosion, accident or damage to either the mechanical components or body of the *Covered Vehicle*, or because of damage to the *Covered Vehicle* from negligent or intentional driver error, abuse, vandalism, forcible entry, strikes, riots, war, nature and political disturbance or environmental factors;
- repair of any defect that existed prior to the purchase of *Your M-Guard Plan*, or any repairs required because of this defect;
- any costs or charges for cleaning the *Covered Vehicle* or its engine, valet services or additives not specified by the manufacturer as part of the repair;
- repairs to any modified engine, drive train, emission system or suspension system, or any repairs required because of these *modifications*;
- any repair or replacement required because of *You* not meeting *Your* obligations in this *Agreement*, or not meeting scheduled service dates, or other requirements in the vehicle manufacturer's handbook, or as a direct result of not maintaining *Your Covered Vehicle* or not carrying out any required preventative maintenance;
- any repair or replacement required where the *Covered Vehicle*'s odometer reading cannot be obtained, is not working, has been disconnected or has been altered in any way;
- any consumables, maintenance work or item covered by a *mechanical warranty*, extended warranty, *service plan*, *maintenance plan* or insurance, or covered by the *Covered Vehicle* manufacturer's or part manufacturer's warranty;
- any repairs required because of using any excluded items, workshop error or negligence, or replacement of any item missing from the *Covered Vehicle*; and
- any collection or delivery of a *Covered Vehicle* to or from an *Authorised Repairing Dealer*.

We are also not responsible for:

- any loss, theft, damage or expense relating to the repair of *Your Covered Vehicle*, except for what *We* have specifically approved as being included;
- any injury or death of any person, or damage or loss to any property because of any repair;
- any loss of income, or cost incurred because of any repair; and/or
- any failure to meet *Our* obligations in this *Agreement* because of events beyond *Our* control.



Your Obligations

You must ensure that You comply with the following conditions of Your cover:

- use only an *Authorised Repairing Dealer* for any *M-Guard Plan* repair;
- arrange for any preventative maintenance to be carried out in good time and ensure the *Covered Vehicle* remains roadworthy at all times;
- service and maintain the *Covered Vehicle* at the correct intervals, at an *Authorised Repairing Dealer* and as indicated in the manufacturer's handbook;
- check the engine oil, automatic transmission fluid and coolant levels, and the tyre pressure every 800 kilometres, or every two weeks, whichever comes first;
- keep Your *Covered Vehicle* in good condition and ensure it is not neglected, abused or misused;
- in the event of a failure, make every effort to prevent additional damage;
- store the *Covered Vehicle* for any extended period as set out in the manufacturer's handbook;
- ensure the *Covered Vehicle's* odometer is not tampered with or unsealed. If this does happen, You must notify Us in writing and arrange for the *Covered Vehicle* to be repaired by an *Authorised Repairing Dealer*. We will estimate the kilometres travelled during any period that the odometer is out of order. Any costs to repair or seal the odometer will be for Your account; and
- allow Us or Our representatives to inspect the *Covered Vehicle* from time to time, and as required.
- You may not:
 - use the *Covered Vehicle* for racing or motoring competitions, carrying fare-paying passengers or for driver tuition;

- overload the *Covered Vehicle*, carry more passengers than legally allowed or tow any vehicle, trailer or caravan that exceeds the specifications in the manufacturer's handbook; or
- modify or enhance the *Covered Vehicle*.

Should You be driving Your *Covered Vehicle* in a manner that is considered outside of normal conditions, You may need to undertake vehicle checks more frequently.

Typical driving conditions considered outside of normal vehicle use include:

- using Your *Covered Vehicle* for towing on a frequent basis. This includes caravans, trailers and other vehicles;
- using Your *Covered Vehicle* frequently on rough terrain such as rocks, sand and dirt, or through rivers and other deep water;
- frequent short trip driving in urban areas that requires the *Covered Vehicle* to be stopped and started continuously; and
- heavily loading the *Covered Vehicle* that requires driving with undue strain on the engine and/or transmission.



Our Obligations

If You carry out all Your obligations in terms of this Agreement, we will:

- authorise covered repair work promptly;
- advise You, through the *Authorised Repairing Dealer*, if any of the required repair work is not covered; and
- pay the *Authorised Repairing Dealer* for the covered repair work completed to Your satisfaction.





Making A Claim

You may claim in terms of your Plan from 30 days after receipt of Your first payment.

Should *Your Covered Vehicle* be in need of scheduled routine maintenance requirements or replacement items, please follow these steps:



STEP 1

Contact *Us* on **0860 267 267** before taking *Your Covered Vehicle* to an *Authorised Repairing Dealer* and disclose all material information that may affect *Your* claim.



STEP 2

Book *Your* vehicle in with a Mahindra *Authorised Repairing Dealer* of *Your* choice.



STEP 3

You must tell the *Authorised Repairing Dealer* that *You* have a *M-Guard Plan*.



STEP 4

The *Authorised Repairing Dealer* must contact *Us* on 0860 267 267 before they start any work, and then email *Us* (MahindraClaims@AAWarranties.co.za) a written quotation containing the following information:



► *Our M-Guard Plan* number.

► *Your Covered Vehicle* registration number and the odometer reading.



► All the information regarding the covered repair required.



► The address at which the *Covered Vehicle* can be inspected.



STEP 5

Once *We* have approved *Your* claim, *We* will issue an authorisation number for the covered repair portion of the invoice.



STEP 6

Once the work is completed, an invoice must be forwarded for payment, together with the release note signed by *You*, indicating that the requested work was carried out to *Your* satisfaction, to payments@aawarranties.co.za.



If *Your Covered Vehicle* requires emergency repair work after hours and *You* are not able to get *Our* authorisation, then *You* should pay for the required work at the *Authorised Repairing Dealer* and ensure that the invoice is made out to *Us*. Provided the repair work is covered under *Your M-Guard Plan* and *You* have informed *Us* of the repair by the next working day, *We* will repay the cost of repair up to the *Covered Amount*.

We will not pay any claims that *You* have not informed *Us* of within 5 working days of the incident unless the claim is the subject of a pending legal action.

We will also not pay any claims where the *Covered Vehicle* is covered by another policy, warranty or other insurance which provides the same or similar benefits to *Your Plan*.

For any claims that are rejected, the following conditions will apply:

- *You* will have 90 days after receiving notice of the rejection to lodge a dispute with the *Administrator*;
- should *You* so wish, *You* will have a period of 180 days after lodging *Your* complaint to institute legal proceedings against the *Administrator*;
- if *You* do not institute legal proceedings and issue summons against the *Administrator* within this timeframe, *You* will forfeit the right to challenge the rejection; and
- during this time, *You* must uphold all of *Your* obligations as detailed in this *Agreement* and the *Agreement Schedule*.



You must ensure that:

- any covered repair work and parts replacement has been approved by *Us* in writing before the *Authorised Repairing Dealer* proceeds.



General Conditions

Geographical Limit

Your Covered Vehicle will only be covered in the Republic of South Africa. *We* may, at *Our* sole discretion, extend this cover to Botswana, Namibia, Swaziland and/or Lesotho if *You* first notify *Us* in writing of the intention to take the *Covered Vehicle* to these locations and *We* agree in writing before *You* take the *Covered Vehicle* outside of South Africa, to temporarily extend *Your* cover.

Transfer

If *You* sell, transfer or donate the *Covered Vehicle* before the contracted months or kilometres as set out in the *Agreement Schedule* have expired, then *You* will be entitled to transfer the *Plan* and its benefits to the purchasing party, so long as the terms of this *Agreement* apply and *We* agree in writing.

If *You* plan to sell *Your Covered Vehicle* and would like to transfer the *Plan*, then *You* must:

- sell *Your Covered Vehicle* through an Approved Dealer;
- not be in breach of any of the terms and conditions of this *Agreement* or the *Agreement Schedule*;
- immediately notify *Us* in writing that *You* plan to sell the *Covered Vehicle*, by giving *Us* 30 days' notice, and provide the name, address and contact details of the purchaser; and,
- provide *Us* with a signed *Agreement* from the purchaser prior to *Your* 30 day notice period ending.

Except for the above, *You* may not transfer this *Plan* or its benefits to any vehicle other than the *Covered Vehicle*.

We may transfer all or any of *Our* rights and/or obligations in this *Agreement* to any other financial institution or other party by giving *You* 30 days' notice in writing.

Cancellation

If *You* want to cancel this *Agreement* before the contracted months or contracted kilometres set out in the *Agreement Schedule* have been reached, then *You* will have no claim against *Us* for refunds for the balance of repairs due.

If *You* made a once-off payment for this *Plan* *We* may, at *Our* discretion, pay a pro-rata refund of the balance of the *Covered Vehicle's Covered Amount*, less the costs of administration and commissions of sale, as well as a cancellation fee. If *You* owe *Us* money for services rendered, then *You* will be required to settle this amount directly with *Us* within 30 days, before *We* can cancel this *Plan*.

If *You* added the cost of this *Plan* to *Your* finance agreement, the balance will be refunded to the bank. If, at the end of this process, *You* still owe *Us* money for services rendered, then *You* will be required to settle this amount directly with *Us* within 30 days, before *We* can cancel this *Plan*.

We can also cancel by giving *You* 30 days' notice in writing to the address on the *Agreement Schedule*, should *You* materially breach this *Agreement* or any part of this *Agreement*.

If *We* cancel this *Agreement* for any reason and *You* dispute *Our* right to cancel, *You* have 90 days in which to lodge a dispute and *You* must continue to abide by *Your* obligations in this *Agreement* until such time as the dispute has been settled.

If the dispute is resolved in *Our* favour, any payments that *We* have received will be off set against any damages *We* have suffered.





Termination

The cover provided by this *Plan* will terminate if:

- *Your Covered Vehicle* is involved in an accident and written off, destroyed or stolen. *You* must inform *Us* in writing within 30 days of the incident and this *Agreement* will then terminate;
- *You* have defaulted because *You* failed to pay any amount due to *Us*, and/or an *Authorised Dealer*, at which time *We* can terminate this *Agreement* by giving *You* 30 days' notice in writing;
- *Your Covered Vehicle* reaches the kilometre or time limit for this *Plan*, whichever occurs first; or,
- *You* are in breach of this *Agreement* because *You* have failed to meet *Your* obligations in terms of this *Agreement* and *Agreement Schedule*.

Should any events beyond *Our* control prevent either *You* or *Us* from carrying out any of the obligations in this *Agreement*, then this *Agreement* will be deemed to have been suspended for that period, provided that *You* or *We* give written notice of this inability to perform. This includes: strikes, fire, war, embargoes, international restrictions, any order of any international authority or court, any requirements of any authority or other competent local authority, or any other circumstances which are not within *Your* or *Our* reasonable control. If this inability to perform the obligations of this *Agreement* continues for more than 90 days, *You* or *We* shall be entitled to terminate this *Agreement* by giving written notice to the other party.

If this *Agreement* is terminated as a result of default or breach, *We* will not refund any portion of the amount paid. If *You* made a once-off payment for this *Plan* and this *Agreement* is terminated for any other reason, then *We* shall pay *You* a pro-rata refund, less cost of administration, sales and termination fees.

Default And Breach

You will be in default of this *Agreement* if *You* have failed to make payment of any amount within 30 days of it being due, or if *You* have failed to make payment of any other amount due to *Us* or to an *Authorised Dealer*.

You will be in breach of this *Agreement* if *You* have failed to meet *Your* obligations as outlined in this *Agreement*, specifically with regard to servicing intervals, the provision of false or fraudulent information to the *Administrator*, failing to maintain the vehicle according to the manufacturer's handbook, tampering with, or failing to repair a faulty odometer and/or the *Covered Vehicle* not meeting the eligibility requirements for cover.

Correctness Of *Your* Statements And Information

This *Agreement* is based on statements *You* have made and information *You* have provided to *Us* and which *We* have relied on. Should *We* discover that *You* have made any misrepresentation to *Us* or concealed any information, *Your Plan* will be void and *You* will forfeit any amounts *You* have paid in respect of *Your Plan*.

Should *We* have paid any claim based on incorrect or incomplete information, *We* may recover the amount of the claim from *You* and take any other steps to place *Us* in the position *We* would have been had *You* provided the correct and complete information. This is in addition to any other legal rights *We* may have.

The *Plans* and this *Agreement* are intended to provide *You* with risk cover. Should *We* determine that *You* took out the *Plan* and entered into this *Agreement* with knowledge of a foreseeable or predictable event that would ordinarily be covered by the *Plan*, *We* will not pay any such claims.

Relationship

Other than as described in this *Agreement*, no relationship or partnership, joint venture or agency between *You* and *Us* is implied.

Disputes

Any disputes between *You* and *Us* about any repair work that falls within this *Agreement* will be referred to an independent assessor appointed by *Us*, or to The Automobile Association of South Africa, who will act as experts and not as arbitrators. The associated costs will be for *Your* account.

Legal Costs

Any legal fees (on an attorney client scale), costs, charges and disbursements incurred by *Us* in administering the requirements of this *Agreement*, tracing *You* and/or collecting or attempting to collect any amounts due to *Us* by *You*, will be payable by *You*.





Complaints

If *You* are not happy with the service *you* receive under this *Agreement*, *You* may lodge a complaint. *We* will investigate *Your* complaint and provide feedback to *You*. To lodge *Your* complaint, please call *Us* on 0860 267 267, weekdays between 8am and 5pm, or email *Us* at complaints@aawarranties.co.za.

If *You* are still not happy after *You* have received *Our* feedback regarding *Your* complaint, *You* may escalate *Your* complaint to an independent authority such as the National Consumer Commission or the Motor Industry Ombudsman:

Motor Industry Ombudsman:

<https://www.miosa.co.za/Application.htm>

National Consumer Commission:

<http://www.thencc.gov.za/content/lodging-complaint>

A few additional points *You* should take note of

If either *You* or *Us* at any stage choose not to exercise *Our* rights in terms of this *Agreement*, this does not mean that those rights have been waived or that this *Agreement* is no longer binding.

You are responsible for *Your* costs relating to the preparation and conclusion of this *Agreement*, and *We* are responsible for *Our* costs.

If any part of this *Agreement* is found to be invalid, it does not affect the remainder of the *Agreement*, which shall continue in full force and effect. The invalid part will merely be regarded as having been deleted.

In concluding this *Agreement*, *You* and *We* both warrant that *We* have the necessary authority and legal capacity to conclude this *Agreement*.

This *Agreement* is governed by the laws of the Republic of South Africa.

A notice in terms of the Consumer Protection Act (“CPA”)

The CPA requires *Us* to bring to *Your* attention certain provisions in the *Agreement* where *Our* risk or liability is limited, where *You* assume risk or where *You* indemnify *Us* in any way. So please read the following carefully and proceed accordingly:

- Cover can only be obtained for vehicles that are eligible. These eligibility requirements are set out under the heading ‘Eligibility’ Requirements. Please take special note of the odometer limits.
- There are specific things *We* do NOT cover and which *We* are NOT responsible for. These are set out under the heading ‘What *You* Are Not Covered For’.
- If *You* do not comply with the terms of this *Agreement*, including specifically *Your* obligations under the heading ‘*Your* Obligations’, *You* will assume all risk and liability for any repair to *Your Covered Vehicle*.
- *You* may cancel this *Agreement* at any time and, if *You* cancel, there are certain consequences that follow. These are set out under the heading ‘Cancellation’.

Through the inception of this plan, *You* acknowledge the above terms apply, and further to acknowledge that *You* have read the full *Agreement*, and understand the content, including this notice and that *You* are entering into this *Agreement* voluntarily, without any undue influence and fully agree with this notice as well as the contents of the *Agreement*.