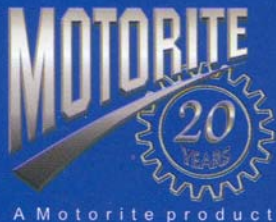


OPTIONS

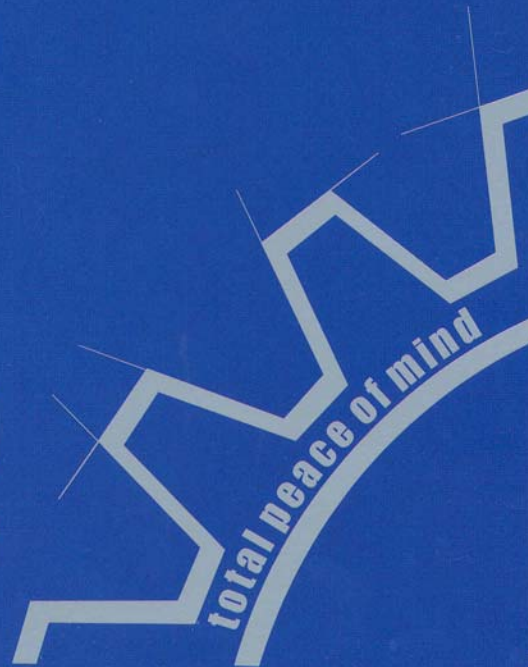


the freedom to choose

LEISURE



NOW FEATURING
V2
DOUBLE UP
K2
A Motorite Innovation



concept

break the mould. identify the individual, revise and improve. ignore the ordinary, create simplicity and accessibility. offer real flexible value.

imagine a wide assortment of advanced insurance products developed specifically with you in mind. shaped and styled to meet and exceed your most discerning needs. designed and custom-made to suit your individual personality.

imagine if all these different insurance products were purposely packaged in a fashion intended to maximize your convenience. imagine if you could choose all your insurance products from a complete selection available in one portfolio.

imagine the simplicity of it.

solution

OPTIONS

the freedom to choose

The Formula Factor range of vehicle warrants now features the all new DOUBLE UP. For the First time in South Africa motorists can now double UP the benefit limits on their vehicle warranty.

Please ask your selling dealer for more information.

GENERAL TERMS AND CONDITIONS

The following terms and conditions are applicable to the Aqua Marine (Jet Ski and Outboard Motor), Caravan and Motorcycle warranties.

DEFINITIONS MOTORITE:

Means Motorite Insurance Administrators (Pty) Ltd, who undertake to administer your Motorite Aqua Marine, Caravan and Motorcycle warranties in accordance with the terms and conditions set out herein.

NEW CARAVAN / MOTORCYCLE:

A caravan / motorcycle which has not been previously used or registered.

USED CARAVAN / MOTORCYCLE:

A caravan / motorcycle which has been previously used or registered.

EFFECTIVE DATE - NEW CARAVAN AND MOTORCYCLE:

The date upon which the manufacturer's warranty expires.

EFFECTIVE DATE –USED CARAVAN AND MOTORCYCLE:

30 (Thirty) days from the date of signature on the proposal form for the Mechanical Breakdown Insurance Policy.

NEW OUTBOARD MOTOR:

A New Outboard Motor is an outboard motor which has not been previously used or registered and/or is still subject to the 1-year Manufacturer's Warranty.

USED OUTBOARD MOTOR:

A Used Outboard Motor is an outboard motor which has been previously used or registered, and is no longer subject to the 1-year Manufacturer's Warranty.

NEW JET-SKI:

A New Jet-Ski is a Jet-Ski which has not been previously used or registered.

USED JET-SKI:

A Used Jet-Ski is a Jet-Ski which has been previously used or registered, and is no longer subject to the 1-year Manufacturer's Warranty.

EFFECTIVE DATE - NEW OUTBOARD MOTOR AND JET-SKI:

The date upon which the 1-year Manufacturer's Warranty expires.

EFFECTIVE DATE - USED OUTBOARD MOTOR AND JET-SKI:

Date of signature on the proposal form for the Mechanical Breakdown Insurance Policy.

MECHANICAL BREAKDOWN:

This term is deemed to mean the sudden and unforeseen actual breaking of parts listed only. Furthermore, this policy does not cover parts which have not actually broken and that are replaced at the time of repairs.

POLICY SCHEDULE

THE INSURED:

The person or business entity as stated on the proposal form.

POSTAL ADDRESS:

As stated on the proposal form.

INSURED JET SKI/OUTBOARD MOTOR / CARAVAN / MOTORCYCLE:

As stated on the proposal form.

TERRITORIAL:

Cover is limited to motorcycles / caravans towed / outboard motors and jet skis used within the Republic of South Africa, Namibia, Swaziland, Lesotho and Botswana.

PREMIUM:

As stated on the proposal form.

CORRESPONDENCE

JOHANNESBURG
P.O. BOX 1034 GALLO
MANOR 2052
TEL: (011) 259-4800
FAX: (011)259-4855

CAPE TOWN
P.O. BOX 206
HOWARD PLACE 7450
TEL: (021)530-1666
FAX: (021)530-1671



GENERAL CONDITIONS

The indemnity provided by the Aqua Marine, Caravan and Motorcycle policies is subject to compliance with the following conditions:

SERVICE PROCEDURES - JET-SKI/OUTBOARD MOTOR (AQUA MARINE)

The Insured shall take all reasonable steps to maintain the Jet-Ski / Outboard Motor in an efficient and waterworthy condition and shall service and maintain the same in accordance with the stipulations entitled "Service Procedures" set out hereunder and on the proposal form. In particular, in the event of an actual or impending breakdown, the Insured shall immediately discontinue any further usage of the JetSki / Outboard Motor to protect same from further or aggravated damage or harm.

a) Outboard Motors

- i. Services must be carried out by an authorised Manufacturer franchise dealer, as per Manufacturer specifications.
- ii. Water Pump Impellers must be serviced as per Manufacturer's specifications every 12 months.
- iii. Service invoices must be retained as the Insurer may request proof of servicing in the event of a claim.

b) Jet-Skis

- i. New Jet-Skis - As per Manufacturer's recommended service intervals, 12 months or 50 hours.
- ii. Used Jet-Skis - Every 6 months or 25 hours, whichever occurs first. Where Jet-Skis are fitted with an hour meter, documentary proof of the reading must be submitted together with proof of actual service, in the event of a claim.

c) Jet-Skis/Outboard Motors purchased from dealers are to be given a pre-delivery service.

d) Jet-Skis/Outboard Motors financed privately through Financial Institutions are to be given the first service within 30 days of commencement of the policy. While the Jet-Ski / Outboard Motor is in for the above service, it is recommended that the following courtesy checks are performed by the servicing dealer and discussed with the Jet-Ski / Outboard Motor owner.

Change engine oil / Change engine oil filter / Change air filter / Engine diagnostic check / Impeller system / Rubber boots / Check fuel line for damage

These services should be carried out by Manufacturer-approved workshops having full repair and service facilities. Workshops appointed as service agents for, or approved by a Manufacturer, are automatically accepted. After each service, the appropriate service record coupon must be fully completed, countersigned by the workshop and posted to Motorite Warranty Claims Division within 10 (ten) days of the service. Failure to comply with the service conditions will invalidate the policy.

SERVICE PROCEDURES - CARAVAN

The Insured shall take all reasonable steps to maintain the caravan in an efficient and roadworthy condition and shall service and maintain the same in accordance with the service procedures set out hereunder. In particular, in the event of an actual or impending breakdown, the Insured shall immediately discontinue any further usage of the caravan to protect same from further or aggravated damage or harm.

Caravans purchased from a dealer are to be given a pre-delivery service.

These services should be carried out by any franchise having full repair and service facilities. After each service, the appropriate service record coupon must be fully completed, countersigned by the workshop and posted to Motorite Warranty Claims Division within 10 (ten) days after service.

Failure to comply with the service conditions will invalidate the policy.

Service invoices must be retained as the Insurer may request proof of servicing in the event of a claim.

SERVICE PROCEDURES - MOTORCYCLE

The Insured shall take all reasonable steps to maintain the motorcycle in an efficient and roadworthy condition and shall service and maintain the same in accordance with the service procedures set out hereunder. In particular in the event of an actual or impending breakdown, the Insured shall immediately discontinue any further usage of the motorcycle to protect same from further or aggravated damage or harm.

New Motorcycle and Used Motorcycle with up to date service book must be serviced as per Manufacturer's recommended service intervals. Where motorcycles are fitted with a Computer Service Monitoring device, documentary proof of cancellation of the device must be submitted together with proof of actual service.

Used Motorcycle without service book must be serviced every 5 000 kilometres.

Motorcycles purchased from a dealer are to be given a pre-delivery service.

Motorcycles financed privately through Financial Institutions are to be given the first service within 30 days of commencement of the policy.

Motorcycles and Quads which are used Offroad must be serviced every 3 months.

These services should be carried out by any dealer having full repair and service facilities. Dealers appointed as service agents for, or approved by a manufacturer, and members of the R.M.I. are automatically accepted. After each service, the appropriate service record coupon must be fully completed, countersigned by the dealer and posted to Motorite Mechanical Breakdown Insurance Claims Division within 10 (ten) days of the service. Failure to comply with the service conditions will invalidate the policy.



CHANGE OF OWNERSHIP

If you sell your jet ski/outboard motor/caravan/motorcycle to a private person, the non-expired portion of the warranty can be transferred to the new owner. This is subject to Motorite's approval and on the understanding that all the terms and conditions have been complied with.

REPAIR/REPLACEMENT

The Insurers may, at their option, repair or replace any damaged parts or may pay in cash the amount of the loss or damage, it being specifically provided that service exchange units may be utilized where applicable. Provided that in the event of any part being unavailable in the Republic of South Africa as a standard ready manufactured article, the liability of the Insurers in respect of such part shall be met by the payment of a sum not in excess of the value of the part at the time of breakdown or the maker's last published list price or the stated benefits, whichever is the lesser.

SUBROGATION

In the event of any benefit payable to the Insured, the Insurers shall be subrogated to the Insured or the Insured's rights of recovery against any person or organization and the Insured shall execute and deliver any instruments and papers and do whatever else is necessary to secure such rights. The Insured shall do nothing after a breakdown to prejudice such rights.

BETTERMENT

It is not the intention, implied or otherwise, of this policy to make *new* vehicles from old. The extent to which wear and tear constitutes a claim and the option to repair or replace manufacturer approved exchange units and/or new components, shall be determined at the sole discretion of the Administrators.

CLAIMS CO-OPERATION

The Insured shall, at the request of the Insurers, assist in the enforcing of any rights of contribution or indemnity against the other party who may be responsible to the Insured for any amount otherwise payable under this policy.

RIGHTS

Nothing contained herein shall give any rights against the Insurers to any person other than the Insured. Further the Insurers shall not be bound by any passing of the interest of the Insured otherwise than by death.

MISREPRESENTATION

Misrepresentation, misleading description or non-disclosure of any material particular shall render the cover for the particular affected item void by such misrepresentation, misleading description or non-disclosure.

CLAIMS NOTIFICATION

The Insured shall, on the happening of any event likely to result in a claim under this policy, give notice thereof as soon as reasonably possible to the Insurers and deliver to the Insurers within 30 days, such details, particulars and proofs as the Insurers may reasonably require. The Insurers or their duly appointed representative shall be the sole party to authorise or repudiate claims. The Insured shall allow the Insurers access to inspect any motorcycle, the subject of a claim.

CONTRIBUTION

If, at the time of the happening of any loss or damage covered by this policy, there exists any insurance covering such loss or damage or any part of it, then the Insurers shall not be liable to pay or contribute more than the specified rate proportioned of such loss or damage.

FRAUD

If any claim is in any respect fraudulent, or otherwise improper, or improperly processed or submitted, or if any fraudulent or improper means or devices are used by the Insured or anyone acting on his behalf to obtain any benefit under this policy, or if any destruction or damage be occasioned by the wilful act or negligence or with the connivance of the Insured, all benefits under this policy shall be forfeited.

PERIOD OF GRACE

You shall be entitled to a period of 15 (fifteen) Days from the Premium Due Date in which to pay Your Premium. In the case of monthly policies, this period of grace only applies from the second month of the currency of this policy.

TIME BAR

Where You dispute Our rejection of Your claim or cancellation of Your policy, You must make legal representations to Us within 90 (ninety) Days of the date of Our letter of rejection or cancellation letter. Thereafter, You must take legal action against Us by way of the service of summons on Us within 90 (ninety) Days, failing which You will forfeit Your claim and We will have no liability in terms of such claim.



PARTS COVERED - JET-SKI AND OUTBOARD MOTORS

POWER UNIT

All internally lubricated components

GEARBOX

All internally lubricated components of the gearbox including casing and propshaft.

ELECTRICAL COMPONENTS

Alternator, Regulator, Starter motor, Solenoid, Bendix, Flywheel stator plate.

IMPELLER SYSTEM

Foreign object damage excluded.

AUTO LUBE SYSTEM

Oil pump, Injector drive gear and shaft.

ENGINE CONTROL UNIT

E.C.U. module only.

ELECTRONIC IGNITION

All solid-state control and triggered units where fitted as standard by the manufacturer.

COOLING SYSTEM

Power unit Water pump, Thermostat.

TRIM & STEERING COMPONENTS

Control cables and joints, Steering nozzle Trim/tilt cylinders.

JET PUMP

All internally lubricated components within the pump housing. (Foreign object & corrosion damage excluded)

TRAILER WHEEL BEARINGS

Hub bearings and seals, Excluding Stub axle and hub.

FAIR WEAR AND TEAR

(Applicable to Jet-Skis and Outboard Motors) Where a claim (in the sole opinion of the Insurer's representative or duly appointed person) is as a result of fair wear and tear only, or where no specific breaking of a covered component has occurred, the Insurer may, notwithstanding the policy exclusions, admit the claim. In this event the maximum liability incurred by the Insurer shall be 33.3% of the specific stated benefit or 33.3% of the repair cost, whichever is the lesser.

PARTS COVERED - CARAVAN

REFRIGERATOR

Piezzo igniter / Thermocouple element / Flame indicator LED / 220 volt and 12 volt LED indicators / Gas thermostat unit / Flame control and safety valve / Burner manifold / 220 volt and 12 volt heater element / Voltage selector switch / Evaporation unit gas

WOODROT

All wood framework / Interior cladding - subject to availability of matching finish / Aluminium extrusions on main structure

TRAILCO / ALKO

Coupling / Body casting / Head shaft assembly / Overrun lever / Plunger / Damper bracket / Damper shock / Tension bar / Spring cylinder / Yoke end / Brake System / Brake lever / Brake catch / Brake rod / Alko brake equaliser bar / Bowden cables

"A" FRAME

Steel members

POWERPACK

Limited to original factory fitted powerpack - where parts are no longer available, replacement by a suitable unit approved by franchise dealer.

INTERIOR LIGHTING

Limited to circuit board, wiring and labour.

MICROWAVE

As per original factory warranty, including labour.

WHEEL BEARINGS

Ball bearing / Tapered roller bearing / Spacers

EXCLUSIONS

All other Parts/Items not listed under Parts Covered above.



PARTS COVERED - MOTORCYCLE

ENGINE

Cylinder Block, Cylinder Head, Pistons, Gudgeon Pins, Piston Rings Crankshaft Main and Big End Bearings, Oil Pump, Connecting Rods, Camshaft, Cam Followers, Bushes, Valve Operating Mechanisms, Valves, Valve Guides, Valve Stem Seals and Complete Overhaul Gasket Set.

TRANSMISSION

Gears, Shafts, Synchro Hubs, Bearings, Bushes and Casing.

DRIVE TRAIN

Driveshafts (excluding chains and sprockets).

SUSPENSION

Dampers, springs and shock absorbers.

BRAKING SYSTEM

Master Cylinder and Callipers.

FUEL SYSTEM

Carburettor, Fuel Pump, Airflow Meter, Fuel Accumulator. Fuel Distributor. Warm up Regulator (excluding Fuel Injectors, Service, Tune-ups and Tanks).

ELECTRICAL COMPONENTS

Starter motor and alternator.

ELECTRONIC IGNITION

All solid state control and triggered units where fitted as standard by the Manufacturer (excluding distributor).

COOLING SYSTEM

Water Pump and Radiator Repair (tank leaks only).

EXCLUSIONS

Services, Maintenance Items, Seals, Oil Leaks, Wheel Bearings, Clutch Plate, Release Bearing, Pressure Plate, Brake Friction Surfaces, Radiator Recore, Burnt Valves, Bent Valves, Cracked Cylinder Heads and all other Parts/Items not listed in Parts Covered above.

FAIR WEAR AND TEAR / OVERHEATING

Where a claim (in the sole opinion of the Insurer's representative or duly appointed person) is as a result of fair wear and tear, overheating, or where no specific breaking of a covered component has occurred, the Insurer may, notwithstanding the policy exclusion, admit the claim. In this event the maximum liability incurred by the Insurer shall be 50% of the specific stated benefit, or 50% of the repair cost, whichever is the lesser.

ADDITIONAL BENEFITS - MOTORCYCLE

The insurance provided in this policy extends to cover:

Recovery Charges - incurred as a direct result of a breakdown covered under this policy at R2.00/km but limited to R200.00 provided the recovery is performed by a recognised company.

Car Hire Charges - incurred as a direct result of a breakdown covered under this policy but limited to R300. The first 48-hour rental shall be for the account of the Insured and only charges from a recognised car-hire firm are acceptable. This extension excludes all charges incurred other than rental charges and excludes rental on weekends and public holidays.

Hotel Expenses - incurred will be reimbursed to a maximum of R300, provided the breakdown occurs outside a radius of 200 kilometres from the residence of the owner. This benefit extends to the owner and his immediate family.

ADDITIONAL BENEFITS - MOTORCYCLE

GENERAL EXCEPTIONS

GENERAL EXCEPTIONS - JET-SKI | OUTBOARD MOTOR (AQUA MARINE)

The indemnity granted in terms of this policy shall be subject to the following provisos:

The Insurers shall not be liable in respect of:

- A. Where the cause of breakdown was evident prior to the effective date
- B. Should the hour meter or odometer (where applicable) not be working, or in the opinion of Motorite, have been tampered with, disconnected or replaced without the approval of Motorite.
- C. Breakdown caused by incorrect fuels or lubricants, negligence, accident, unreasonable use, improper servicing or malicious damage.
- D. Jet-Skis / Outboard Motors which are in any way altered from the Manufacturer's specifications.
- E. Consequential loss of any nature.
- F. Breakdown as a result of the use of the Jet-Ski / Outboard Motor, past or present:
 - (i) for racing, speed testing, or any use of a competitive nature;
 - (ii) outside the Manufacturer's intention.
- G. Costs or expenses normally recoverable under a policy of Comprehensive Motor Insurance, notwithstanding that such Insurance may not have been effected on the Jet-Ski / Outboard Motor.



Breakdown arising as a direct result of:

over tightening of petrol filler cap, causing cracks to cap & filler neck, allowing water into engine;

(ii) any foreign objects causing damage to impeller system;

(Hi) modifications not approved by the Jet-Ski / Outboard Motor Manufacturer.

Breakdown of Jet-Ski / Outboard Motor or parts of a Jet-Ski / Outboard Motor recalled or to be recalled by the Manufacturer.

Replacement or repair of normal service, wear and maintenance items. Any costs of expenses incurred where the hour meter of the Jet-Ski is not connected or not in working order.

Any mechanical breakdown occurring whilst the Jet-Ski / Outboard Motor is under Manufacturer's Warranty.

Repairs effected by any unauthorised person(s) or without an official order/ claim number.

Agreements made on behalf of the Insurers by any unauthorised person either verbally or in writing.

GENERAL EXCEPTIONS - CARAVAN

The indemnity granted in terms of this policy shall be subject to the following provisos: The Insurers shall not be liable in respect of:

- A. Consequential loss of any nature.
- B. Breakdowns as a result of the use of the caravan, past or present:
 - i. on roadways not usual to normal thoroughfare;
 - ii. outside the Manufacturer's design intention, i.e. overloading, etc.
- C. Costs / expenses normally recoverable under a policy of Comprehensive Motor Insurance, notwithstanding that such Insurance may not have been effected on Caravan.
- D. Breakdown arising as a direct result of:
 - i. improper repair to the caravan;
 - ii. use of experimental caravan parts;
 - iii. modifications which have not been approved by the Caravan Manufacturer.
- E. Breakdown of caravan or parts of a caravan recalled or to be recalled by the Caravan Manufacturer.
- F. Replacement or repair of normal service, wear and maintenance items.
- G. Any mechanical breakdown occurring whilst the caravan is under Manufacturer's Warranty.
- H. Repairs effected by any unauthorised person(s) or without an official order/ claim number.
- I. Agreements made on behalf of the Insurers by any unauthorised person either verbally or in writing.
- J. Repairs to the refrigerator and microwave oven if Manufacturer's name and serial number are not specified on the proposal form.
- K. Use of incorrect equipment for microwave cooking not specifically designed for microwave use.
- L. Refrigerator not left running whilst caravan not in use (refrigerator to run for a minimum of 45 hours in 21 days).

GENERAL EXCEPTIONS - MOTORCYCLE

The indemnity granted in terms of this policy shall be subject to the following provisos:

The Insurers shall not be liable in respect of:

- A. Repairs or replacement arising out of any consequential loss of whatsoever nature, including failure of or damage to any component or part caused by the failure of a non-covered part.
- B. Breakdown as a result of the use of the motorcycle, past or present:
 - (i) for racing, speed testing, or any use of a competitive nature;
 - (ii) on roadways not usual to normal thoroughfare;
 - (iii) outside the Manufacturer's design intention.
- C. Costs or expenses normally recoverable under a policy of Comprehensive Motor Insurance, notwithstanding that such Insurance may not have been effected on the motorcycle.
- D. Breakdown arising as a direct result of:
 - (i) improper repair to the motorcycle;
 - (ii) use of experimental motorcycle parts;
 - (iii) modifications which have not been approved by the Motorcycle Manufacturer.
- E. Breakdown of motorcycles or parts of motorcycles recalled or to be recalled by the Motorcycle Manufacturer.
- F. Replacement or repair of all service items that require changing at specific or regular intervals.
- G. Any costs or expenses incurred where the speedometer/odometer of the motorcycle is not connected or not in working order.
- H. Any mechanical breakdown occurring whilst the motorcycle is under Manufacturer's Warranty.
- I. Repairs effected by any unauthorised person(s) or without an official order/ claim number.
- J. Agreements made on behalf of the Insurers by any unauthorised person either verbally or in writing.



PROCEDURE IN THE EVENT OF A BREAKDOWN

1 In the event of a breakdown, the following procedures are applicable:

1.1 Check your Policy to make sure that the cause of breakdown and parts are covered

1.2 Then contact:

THE CLAIMS DEPARTMENT

Motorite Insurance Administrators (Pty) Ltd

JOHANNESBURG CAPETOWN

P.O. BOX 1034
GALLO MANOR 2052
TEL: (011) 259-4800
FAX: (011) 259-4852

P.O. BOX 206
HOWARD PLACE 7450
TEL: (021) 530-1666
FAX: (021) 530-1671

Office hours **Monday - Friday: 08h00 to 17h00**
 Saturday: 08h30 to 12h30

(Any correspondence to be sent per registered mail)

2 The Claims Department will require the following before your request for a claim can be processed:

2.1 Your Policy Number - found on the Proposal Form or Service Record Coupon.

2.2 The nature of the breakdown.

2.3 The kilometre reading of the motorcycle at the time of the breakdown; or The hour meter reading of the Jet-Ski at the time of the breakdown.

2.4 The address where the jet ski / outboard motor / caravan / motorcycle can be inspected.

2.5 The delivery of the jet ski / outboard motor / caravan / motorcycle to an accredited repairing dealer who would then contact Motorite on your behalf in order to expedite your claim.

N.B. ANY REPAIR WORK COMMENCED OR CARRIED OUT WITHOUT PRIOR AUTHORISATION FROM THE CLAIMS DEPARTMENT WILL RENDER THE CLAIM INVALID

3 Once the abovementioned procedure has been adhered to and your breakdown is identified as a claim in terms of this policy, an order number will be issued to the repairing dealer by the Claims Department. This order number will be for an amount covering the repair, subject to the maximum amount as set out under stated benefits.

4 Payment:

- 4.1 After the repair work has been completed, the repairing dealer must immediately submit an itemised invoice, quoting the Motorite order number, to the abovementioned address where payment for the authorised amount will be made timeously to the repairing dealer.
- 4.2 You will be responsible for paying the repairing dealer any amounts in excess of the authorised amount in 4.1 above, as well as any other charges that are not the liability of Motorite.

WHEN YOU COLLECT YOUR JET SKI! OUT BOARD MOTOR! CARAVAN! MOTORCYCLE AFTER REPAIR, CHECK THAT ALL WORK HAS BEEN PROPERLY COMPLETED. IF NOT SATISFACTORY, DO NOT ACCEPT THE JET SKI! OUT- BOARD MOTOR! CARAVAN! MOTORCYCLE.

Please note:

- A. Motorite does not accept responsibility for faults in workmanship or materials paid for by Motorite on your behalf.
- B. Regardless of the number of failures that occur simultaneously, only one covered component failure will be entertained (the higher amount), and repairs to the remaining failed components will be for the account of the Insured.
- C. Motorite reserves the right to instruct an appointed engineer to inspect your jet ski! outboard motor! caravan! motorcycle.

Extra Policy Benefits

As a valued Motorite customer investing in the Formula range of leisure warranties, you automatically qualify for the following extra benefits:

MOTORITE ASSIST
MEDICAL ASSIST
MOTORITE LEGAL ASSIST
MOTORITE MAP ASSIST

Please refer to page 16 of this booklet for full details.

If you require any information regarding the Motorite Truck Warranty range please call 0860 OPTIONS and a consultant will gladly assist you.



BENEFIT CATEGORIES AND LIMITS OF LIABILITY

motorcycle

motorcycles less than 10 years old, which have travelled less than 70 000km

component cover <i>claim limits include VAT</i>		50cc>250cc		251cc>650cc		over 650cc	
		new	used	new	used	new	used
1	engine	6 000	3500	16 000	8 000	30 000	12 000
2	transmission	4 000	2 000	10 000	6 000	20 000	5 000
3	drive train	4 000	2 000	10 000	3 000	20 000	5 000
4	suspension	3 000	1 500	8 000	3 000	10 000	5 000
5	braking system	3 000	1500	8 000	3 000	10 000	5 000
6	fuel system	3 000	1500	8 000	3 000	10 000	5 000
7	electrical components	3 000	1500	8 000	3 000	10 000	5 000
8	electronic ignition	3 000	1 500	8 000	3 000	10 000	5 000
9	cooling system	3 000	1500	8 000	3 000	10 000	5 000

aqua marine

benefit 1: new jet ski's and outboard motors

benefit 2: used jet ski's and outboard motors (no longer subject to the manufacturer's warranty and of current model year and 6 prior model years)

caravan

benefit 1: new - demo caravans less than 4 years old from first date of registration

benefit 2: all other caravans older than 4 years but less than 15 years old, at the time of application

component cover <i>claim limits include VAT</i>	new	used
1 engine	25 000	12 000
2 transmission	8 000	4 000
3 impeller system	8 000	4 000
4 electrical components	4 000	2 000
5 premix lube system	4 000	2 000
6 engine control unit	4 000	2 000
7 electronic ignition	4 000	2 000
8 cooling system	4 000	2 000
9 trim & steering oomponents	4 000	2 000
10 trailer wheel bearings	1000	500

component cover <i>claim limits include VAT</i>	new	used
1 moisture leak	3 000	2 000
2 trailco	2500	1000
3 'a' frame	2 000	1000
4 refrigerator	1000	500
5 powerpack	1000	500
6 interior lighting	1000	500
7 microwave	1000	300
8 wheel bearings	1000	300
9 towing charges	500 per claim	
10 hotel expenses	500 per claim	

You automatically enjoy the built-in benefits of **Motorite Medical Assist, Motorite Legal Assist and Motorite Map Assist** when you purchase a Motorite Leisure Warranty.

1. MOTORITE MEDICAL ASSIST



As a member of Motorite Medical Assist, you are entitled to the following benefit:

Medical Assist Programme

If an emergency happens while using the insured *car*, Medical Assist will arrange and pay for:

- (i) Emergency medical advice
Nurses and paramedics will give life-saving medical advice and information if you call for emergency first aid while the medical team is on its way to the emergency.
- (ii) Emergency medical response by road or air to the incident scene
Medical Assist provides immediate emergency response using the nearest road or air medical response car (whichever is more appropriate). The emergency car is staffed and equipped the right care needed for the emergency.
- (iii) Transfer of patient to the most appropriate medical facility
Medical Assist will transfer you to the closest appropriate medical facility. Medical Assist will also provide your onward transport to a medical facility more appropriate for your particular medical condition if requested by the treating doctor.
- (iv) Guaranteed admission to hospital
To guarantee your admission to hospital, Medical Assist will provide the guarantees for hospital charges on your behalf for up to R2000.00 (Two Thousand Rand). You must reimburse Medical Assist for these costs.
- (v) Emotional support and counselling
Following any traumatic event, Medical Assist will provide support and counselling to you and your family to help with emotional recovery.

- (vi) Companionship and care of children
Medical Assist will escort children to their home or other place of safety if they are left stranded because of a medical emergency away from home.
- (vii) Repatriation of the member if you are admitted to hospital away from home
Medical Assist will repatriate you by air or road (whichever is more appropriate) if you are admitted to hospital while away from home.
- (viii) Transfer of life-saving medication or blood
If you cannot be moved, Medical Assist will transport life-saving emergency medications or blood products to you.
- (ix) Relay of urgent messages
On request, Medical Assist will relay urgent messages to your family or employers in case of an emergency.
- (x) Return of mortal remains
If your death occurs away from home, Medical Assist will repatriate your mortal remains to your normal home.

The above services are subject to the terms and conditions, exceptions, exclusions, and territorial limits fully described in the MC!ster Policy, a copy of which you can get from Motorite Insurance Administrators. Any dispute that may arise will be governed by the terms and conditions as stipulated in the Master Policy.

If you have an emergency, please contact:

MOTORITE ASSIST
P.O. Box 2993
Johannesburg 2000

24-hour Helpline: 0860 102 289

2. MOTORITE LEGAL ASSIST

As a member of Motorite Legal Assist, you are entitled to the following benefits:



24-hour telephonic access to legal advisers who are all admitted attorneys;
Immediate legal advice on further procedures;
Standard legal documentation and advice on its application;

On request you will receive comprehensive guidelines such as a Small Claims Court kit (including guidelines to jurisdiction), Domestic Workers' Agreement and a Maintenance Kit. The Attorney Referral Panel, by which you are referred to a practicing attorney for a complementary 3D-minute consultation (including a legal letter and telephone call where applicable).

Motor Accident Advice: Our lawyers give telephonic advice to the client at the scene, on all aspects relating to the handling of a motor collision. The case is managed by the attorney and the software protocols. Where legal resources are necessary to protect the rights of drivers or injured persons, Motorite Legal Assist will appoint the appropriate party in consultation with the client. This service normally relates to court orders with regard to the unlawful / unauthorised removal or towing of vehicles by so-called pirate operators.

The client receives specialised assistance in accident scene case management, as well as support and assistance relating to all legal matters and claims that follow a collision covering vehicle damages, repairs, injuries and the third party claims, as well as litigation and prosecutions that may follow.

The attorney has access to a comprehensive motor law legal data system.

In emergencies such as accidents, messages are relayed to client's next of kin.

The Attorney Referral Service is also available for matters such as bail and prosecutions and to protect the rights of the motorists generally.

Road Accident Fund - Our legal advisors are able to advise clients on how to lodge a claim with the Road Accident Fund, where to lodge a claim and how to complete the relevant forms. They can also refer a client to a specialist attorney where necessary.

POBox 2993, Johannesburg 2000

24-hour Helpline: 0860 102289