



Sales Guide

Options Formula

Explorer Plus Warranty

Claims Administrator

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Sales Guide

Options Formula Explorer Plus Warranty



The Options Formula Explorer Plus Warranty is a comprehensive Mechanical Breakdown Warranty that covers the repair costs of a mechanical breakdown. This cover is subject to the terms and conditions of the Options Formula Explorer Plus Warranty. The purchase of the Options Formula Explorer Plus Warranty includes Motorite Assist, a medical and roadside assistance programme.

Vehicle Qualification and Rates

New Vehicles - New Vehicles are vehicles that;

- Are under the Manufacturer's Warranty, and;
- Have travelled less than 150 000km and;
- Are less than 5 years old; and,
- Have a full service history in place, as per the Manufacturer's specification.

Used Vehicles - Vehicles other than New Vehicles.

Options Formula Explorer Plus Warranty Rate Chart (All Rates Include VAT)		
Duration	1 Year	2 Year
Premium	R 10,530.00	R 14,418.00
Dealer Commission	R 1,316.25	R 1,802.25
Inspection Fee (Payable to Dealer)	R 1,499.90	R 2,316.10

Options Formula Explorer Plus (Double up) Warranty Rate Chart (All Rates Include VAT)		
Duration	1 Year	2 Year
Premium	R 16,362.00	R 22,518.00
Dealer Commission	R 2,045.00	R 2,814.75
Inspection Fee (Payable to Dealer)	R 1 982.20	R 2 634.10

Typically, the Options Formula Explorer Plus Warranty is offered at the time of vehicle purchase and payment is coupled with the vehicle finance package. However, the Options Formula Explorer Plus Warranty can be purchased after point-of-sale by paying the single premium.

Warranty Period of Cover and Inception

- The Options Formula Explorer Plus Warranty offers cover for 1 or 2 years and an unlimited amount of kilometers;

Please Note: The Options Formula Explorer Plus Warranty expires upon reaching the prescribed period of 1 or 2 years, i.e. 12 or 24 months from the date of signature, or from inception after the Manufacturer's Warranty expires, if applicable, on the Proposal Form;

- On new vehicles, the Options Formula Explorer Plus Warranty incepts on the date on which the Manufacturer's Warranty expires;
- On used vehicles, the Options Formula Explorer Plus Warranty incepts on the date of signature on the Proposal Form for the Options Formula Explorer Plus Warranty.

Dealership Commission

12.5 % of the premium is payable to the dealership.

Specific Exclusions

The following specific items are not covered by the Options Formula Explorer Plus Warranty:

- Parts not listed under parts covered in the Options Formula Explorer Plus Warranty booklet;
- Services, maintenance items, seals, oil leaks, cambelt replacement, drive shaft boots and drive shaft failure as a result of worn or damaged boots or covers, brake and clutch friction surfaces, V-belts, fan belts and auxiliary equipment;

Refer to the Options Formula Explorer Plus Warranty booklet for the comprehensive list of exclusions.

More Than One Failure at the Same Time

- In the event that two separate components from two separate component categories fail simultaneously, the component with the highest cost (more expensive component failure) will be covered up to the maximum benefit limit as stated in the Limits of Liability Table or the quoted cost of the repair (whichever is the lesser). Only one component per claim will be entertained. We shall, at our discretion, apply the MaxLimit clause, as per the limits of liability for the covered component. Repairs to the remaining failed part or parts will be for your own account should MaxLimit not be allowed;

Please Note: All costs over the MaxLimit limit of liability for the covered component will be for your account;

- Where failure of, or damage to, any component part can be classified under two of the benefits or headings described, the lesser amount or benefit will apply.

MaxLimit

This may be applied where the repair cost of the mechanical breakdown is less than the applicable benefit limit. MaxLimit covers the additional repair cost up to the difference between the benefit limit and the repair cost of the covered part should the repair cost be lesser.

Please Note: MaxLimit is only applicable to parts covered under this policy and is subject to the service and claims history of your vehicle. Motorite Administrators (Pty) Ltd reserves the right, at their sole discretion, to determine whether MaxLimit is applied.

Claims for Wear And Tear

Mechanical failure resulting from fair wear and tear is covered by this Warranty, but limited to the specific stated benefit category, as listed in the Limits of Liability Table.

For purposes of clarity, the meaning of "broken" is: "Components which are physically and forcibly cracked, split, or separated into pieces."

Parts damaged through overheating

Subject to the limit stated under Overheating in the Limits of Liability Table, damage or breakdown as a result of overheating caused to any part listed in the policy wording (including cracked cylinder head(s) or engine failure), is covered under this Warranty, provided that the cause of failure in relation to such part or damage is covered by the terms and conditions of this Policy.

Parts damaged through overfueling

Subject to the limit stated under Overfueling in the Limits of Liability Table, damage or breakdown as a result of any failure arising from overfueling and caused to any part listed in the policy wording (including the replacement, adjustment and servicing of faulty injectors, injection pumps and associated parts) is covered under this Warranty.

Cambelt Failure

Actual breaking or stripping of teeth of the cambelt and any resulting damage, for example, bent valves, etc. Any cambelt related claim will be limited to the amount stated under Cambelt Failure in the Limits of Liability Table.

Betterment

It is not the intention, implied or otherwise, of this Warranty to make new vehicles from old. Where the repair requires new or exchange units which, in the opinion of Motorite Administrators (Pty) Ltd, are in excess of what is necessary to make good the repair, then the difference in cost will be met by the customer (at all times subject to the other terms and conditions of this agreement). If in doubt, the customer should contact Motorite Administrators (Pty) Ltd.

Service Requirements

- The vehicle must be serviced by a Motorite Administrators (Pty) Ltd Approved or Manufacturer Approved Dealership, in accordance with the service and maintenance conditions specified in the Manufacturer's Handbook;
- Services must be recorded in the Manufacturer's Handbook and servicing receipts must be retained;
- Motorite Administrators (Pty) Ltd shall allow a service grace period in line with the Manufacturer's service run-over.

Claim Procedure

- The vehicle is booked in as per normal for repairs;
- The customer must indicate to the Motorite Administrators (Pty) Ltd Approved or Manufacturer Approved Dealership, that the vehicle is covered by the Options Formula Explorer Plus Warranty, producing the Policy number, which can be found on the Proposal Form in the back of the Policy booklet;
- The Motorite Administrators (Pty) Ltd Approved or Manufacturer Approved Dealership, must then submit the claim to Motorite Administrators (Pty) Ltd;
- Should the claim be valid, Motorite Administrators (Pty) Ltd will then authorise the claim and provide an authorisation number;

Please Note: If the claim is not valid under the terms and conditions of the Options Formula Explorer Plus Warranty, it is the owner's responsibility to pay the cost of the repair;

- Once the repair work is complete, the Motorite Administrators (Pty) Ltd Approved or Manufacturer Approved Dealership, will then provide the original invoice to Motorite Administrators (Pty) Ltd;
- Motorite Administrators (Pty) Ltd will effect payment on receipt of an original invoice from the Motorite Administrators (Pty) Ltd Approved or Manufacturer Approved Dealership, or on receipt of an electronic invoice in a protected format, which may be submitted to: invoice@motorite.co.za;
- Any invoices not submitted within 12 months from the date of authorisation will not be considered

Motorite Assist Programme

The Motorite Assist Programme consists of access to:

- 24-hour Helpline – 0860 10 22 89 or +27 (0) 11 991 8317;
- Medical Assist Programme (if the emergency occurs whilst using the insured vehicle);
- Roadside Assist Programme (all costs incurred are for the customer's expense, unless the breakdown is as a result of the failure of a component covered by the Options Formula Explorer Plus Warranty. Cover is limited to the amounts stated in the Limits of Liability Table.);
- Legal Assist Programme;
- Map Assist Programme.

For specific terms and conditions of Motorite Assist, please refer to the Options Formula Explorer Plus Warranty Policy.

Limits of Liability Table Benefit Categories Options Formula Explorer Plus

- Benefit 1:** Vehicles less than 5 years old from the date of the vehicle's first registration, and that have travelled less than 150 000km and still under Manufacturer's Warranty with a full-service history.
- Benefit 2:** Vehicles less than 10 years old from date of the vehicle's first registration, and that have travelled less than 200 000km.
- Benefit 3:** All other vehicles that do not qualify for any of the above.

Components Covered	1	2	3
Claim Limits Inclusive of VAT			
Engine	Unlimited	R55 000	R20 000
Transmission	Unlimited	R35 000	R15 000
Transfer Box	Unlimited	R30 000	R15 000
Differential	Unlimited	R30 000	R15 000
Diff Lock	Unlimited	R12 000	R10 000
Management System	Unlimited	R12 000	R10 000
Turbo Charger	Unlimited	R12 000	R10 000
Super Charger	Unlimited	R12 000	R10 000
Intercooler	Unlimited	R10 000	R5 000
Free Wheel Hubs	Unlimited	R10 000	R5 000
Drive Shafts (Propshafts)	Unlimited	R10 000	R5 000
Braking System	Unlimited	R10 000	R5 000
Steering	Unlimited	R10 000	R5 000
Fuel System	Unlimited	R10 000	R5 000
Induction System	Unlimited	R10 000	R5 000
Cooling System	Unlimited	R10 000	R5 000
Electrical Components	Unlimited	R10 000	R5 000
Electric Winch (Factory Fitted Only)	Unlimited	R10 000	R5 000
Electronic Ignition	Unlimited	R10 000	R5 000
Air-Conditioner	Unlimited	R10 000	R5 000
Clutch	Unlimited	R10 000	R5 000
Suspension	Unlimited	R10 000	R5 000
Wheel Bearings	Unlimited	R10 000	R5 000
Emission System/Catalytic Converter	R20 000	R12 000	R5 000
Overheating/Overfueling	R18 000	R12 000	R5 000
Cambelt Failure	R18 000	R12 000	R5 000
Central Locking	R10 000	R6 000	R1 500
Electric Sunroof Motor	R5 000	R3 000	R1 500
Drive Pulley's	R5 000	R3 000	R1 500
Electronic Key	R4 000	R2 000	R1 500
GPS System	R4 000	R2 000	R1 500
DVD System	R3 000	R2 000	R1 500
Phone System	R3 000	R2 000	R1 500
Internet System	R3 000	R2 000	R1 500
Lubricants and Fluids	R1 500	R1 000	R750
Instalment Payment Protection	R1 500	R1 500	R1 500
Insurance Excess Payment	R1 500	R1 500	R1 500
Towing Assistance	R1 500	R1 500	R1 500
Vehicle Hire/Public Transport	R1 500	R1 500	R1 500
Overnight Accommodation	R1 500	R1 500	R1 500
Strip and Quote	R1 000	R1 000	R1 000

Limits of Liability Table Benefit Categories Options Formula Explorer Plus - Double Up

- Benefit 1:** Vehicles less than 5 years old from the date of the vehicle's first registration, and that have travelled less than 150 000km and still under Manufacturer's Warranty with a full-service history.
- Benefit 2:** Vehicles less than 10 years old from date of the vehicle's first registration, and that have travelled less than 200 000km.
- Benefit 3:** All other vehicles that do not qualify for any of the above.

Components Covered	1	2	3
Claim Limits Inclusive of VAT			
Engine	Unlimited	R110 000	R40 000
Transmission	Unlimited	R70 000	R30 000
Transfer Box	Unlimited	R60 000	R30 000
Differential	Unlimited	R60 000	R30 000
Diff Lock	Unlimited	R24 000	R20 000
Management System	Unlimited	R24 000	R20 000
Turbo Charger	Unlimited	R24 000	R20 000
Super Charger	Unlimited	R24 000	R20 000
Intercooler	Unlimited	R20 000	R10 000
Free Wheel Hubs	Unlimited	R20 000	R10 000
Drive Shafts (Propshafts)	Unlimited	R20 000	R10 000
Braking System	Unlimited	R20 000	R10 000
Steering	Unlimited	R20 000	R10 000
Fuel System	Unlimited	R20 000	R10 000
Induction System	Unlimited	R20 000	R10 000
Cooling System	Unlimited	R20 000	R10 000
Electrical Components	Unlimited	R20 000	R10 000
Electric Winch (Factory Fitted Only)	Unlimited	R20 000	R10 000
Electronic Ignition	Unlimited	R20 000	R10 000
Air-Conditioner	Unlimited	R20 000	R10 000
Clutch	Unlimited	R20 000	R10 000
Suspension	Unlimited	R20 000	R10 000
Wheel Bearings	Unlimited	R20 000	R10 000
Emission System/Catalytic Converter	R40 000	R24 000	R10 000
Overheating/Overfueling	R36 000	R24 000	R10 000
Cambelt Failure	R36 000	R24 000	R10 000
Central Locking	R20 000	R12 000	R3 000
Electric Sunroof Motor	R10 000	R6 000	R3 000
Drive Pulley's	R10 000	R6 000	R3 000
Electronic Key	R8 000	R4 000	R3 000
GPS System	R8 000	R4 000	R3 000
DVD System	R6 000	R4 000	R3 000
Phone System	R6 000	R4 000	R3 000
Internet System	R6 000	R4 000	R3 000
Lubricants and Fluids	R3 000	R2 000	R1 500
Instalment Payment Protection	R1 500	R1 500	R1 500
Insurance Excess Payment	R1 500	R1 500	R1 500
Towing Assistance	R1 500	R1 500	R1 500
Vehicle Hire/Public Transport	R1 500	R1 500	R1 500
Overnight Accommodation	R1 500	R1 500	R1 500
Strip and Quote	R1 000	R1 000	R1 000

