Motor Vehicle Service Plan

Contact Details

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1. Operative Clause

Provided we have received the agreed premium, Veritas Global Protection South Africa (Pty) Ltd on behalf of Yard Insurance Limited agrees to offer financial compensation for the regular servicing of the specified components or parts of the vehicle(s) specified on the policy schedule, during the period of the service plan but subject to the terms and conditions stated in this wording.

2. Definitions

Unless otherwise stated You/Your/Yours/Yourself/The Insured/ Motorist means the policy holder named in the schedule and their lawful or common law spouse or life partner and members of their family normally resident with them. We/Us/Our means Veritas Global Protection South Africa (Pty) Ltd.

Your policy schedule and terms and conditions form the basis of your contract with Veritas. Please make sure you read and understand the contents of this wording and that your selected plan meets your expectations. Should you not understand any of the terms and conditions of this policy please contact your financial services provider (FSP) for assistance.

Please ensure the details you supply to us are always correct and any changes must be notified to us within 14 days of the changes taking place.

Veritas Global Protection South Africa (Pty) Ltd is an authorised financial services provider with FSP No: 44659. Yard Insurance Limited is a licensed Short-Term Insurer and registered financial services provider FSP No: 17704

3. Inception Date (or Start Date)

The Service Plan will start from the start date selected and will run for a set period of time (e.g. 2 years), as stated in the policy schedule.

4. Scope of cover provided

In the event of a valid claim, Veritas will settle the costs associated with servicing / maintaining your vehicle as per the manufactures specified service / maintenance intervals. Coverage is limited to one incident per specified service / maintenance interval.

5. Components/Parts Covered by this Service plan:

The following components/parts are included in this Service plan:

Air filter element: The air filter element will protect your engine’s air intake from unwanted particles going into the engine and damaging its moving parts, which will cause unnecessary wear-and-tear.

Brake and clutch fluid: When the brake and clutch fluid of your car becomes old it loses its viscosity, which can cause clutch or brake failure. The older the fluid gets, the less it lubricates the necessary part, which can lead to damage on the clutch and brakes.

Cambelt: Your cambelt has a specific lifespan and needs to be replaced at specific intervals. The cambelt constantly moves and may become cracked or brittle over time. It keeps the engine in sync. If not maintained, it could lead to bent valves which are costly to replace.

*Only if recommended by car manufacturer at specified service intervals

Coolant: Your radiator keeps your car at a working temperature which is part of the cooling system, and the coolant prevents rust and corrosion inside the cooling system. Corrosion can cause the water pump to fail, and rust can block the radiator, which will lead to overheating. Coolant prevents this.

Diesel filter: The diesel filter protects your fuel line from particles that can contaminate it and cause unnecessary damage.

Differential fluid: Transmission fluid retains its lubrication effectiveness for a specific amount of time and needs to be changed at specific intervals. It lubricates your gearbox which is essential, otherwise wear-and-tear will happen quicker. Your gears can start grating and you may have to replace the gearbox.

Engine oil: The engine oil needs to be changed at specific intervals. The older your car's oil gets, the less lubrication the moving parts have. Engine oil prevents the premature failure and wear on the moving parts.

Fan belt: The fan belt drives an array of items within the engine like the alternator, power steering, or air-conditioner. If the accessory belt breaks, your car can overheat, have no power steering, or there could be no oil pressure to the engine. This can cause your engine to seize completely.
Only if recommended by car manufacturer at specified service intervals

Fuel filter: The fuel filter protects your fuel line from particles that can contaminate it and cause unnecessary damage.

Oil filter: The oil filter ensures only clean oil goes through your engine, which is necessary for the optimal functioning of your vehicle.

Pollen filter element: The pollen filter prohibits unwanted particles like dust from entering the cabin of your car. It keeps the air clean for your optimal health.

Spark plugs: Over time, the spark from your spark plug starts to burn away. This causes misfires, which increases fuel consumption. It is necessary to replace them for optimal power for your car and to keep fuel consumption regular.

Sump plug gasket: Engine oil is kept intact by the sump plug gasket. If the washer from the gasket gets worn out, the engine can lose oil and lead to engine failure. It is necessary to replace the sump plug gasket at the required intervals.

Tensioners and pulleys: The tensioner keeps tension on your car's cambelt when it stretches and moves. It is needed for your car's belts to function optimally. If it's not maintained, it could lead to engine failure. Only if specified by the OEM service summary

Transmission fluid: Transmission fluid retains its lubrication effectiveness for a specific amount of time and needs to be changed at specific intervals. It lubricates your gearbox, which is essential; otherwise, wear-and-tear will happen quicker. Your gears can start grating, and you may have to replace the gearbox.

Workshop consumables: The workshop consumables like the tissue paper and cleaning materials used during the servicing of your car are covered.

6. Vehicles Not Covered by this Service Plan

This Policy is intended for private passenger vehicles, light commercial vehicles, sport utility vehicles and motorcycles excluding:

1. Vehicles registered as a Code 3 vehicle;
2. Vehicles that have been modified to perform beyond manufacturer's specifications;
3. Vehicles used in any form of motor sports;
4. Vehicles used for any recreational activity such as, but not limited to, racing or drifting:
5. Unroadworthy vehicles:
6. Foreign registered vehicles:
7. Vehicles exceeding 3 500kg GVM (Gross Vehicle Mass);
8. Recovered stolen vehicles.
9. Any vehicle used as a tuition vehicle, emergency vehicle, goods delivery vehicle or security vehicle;
10. Any vehicle used as a courier vehicle, shuttles or any fare paying passenger vehicle;
11. Any vehicle older than 10 years or more than 250 000 kilometers on the odometer.

7. Exclusions

The following items are not covered under this Plan:

1. Any item which is not included in the definition of covered components on your selected plan;
2. All vehicle maintenance or failure due to lack of regular servicing as per the manufacturers requirements;
3. Vehicles with a non-functional odometer or where the odometer has been tampered with;
4. Any impact damage or damage resulting from a collision;
5. Any damage caused by water not intended to be there in the normal operation of the vehicle;
6. Components or parts under manufacturer's or repairer's guarantee or warranty;
7. Any repair that is currently included in a recall or technical service bulletin from the manufacturer;
8. Continued operation of an impaired vehicle;
9. Any aftermarket component or component that was not replaced in accordance with manufacturer specifications;
10. Repairs required because of technician negligence, detonation, sludge, or carbon deposits caused by negligence, contamination, rust, and corrosion caused by negligence, and/or operation without the proper lubrication levels or fluid type.

8. Excess / Deductible

There is no excess / deductible applicable on this plan.

9. Claims

To claim services under this Plan, the vehicle owner must:

1. Notify the Us at least 48 hours before the required service.
2. Present the vehicle and the service plan documentation at a manufacturer appointed franchise dealer, or to a registered RMI or SAMBRA authorised repairer;
3. No service or maintenance work may proceed without prior authorisation from Us. The policyholder may be held liable for any costs incurred in respect of work undertaken without such authorisation.
4. On completion of the service, you must confirm your satisfaction with the quality of the work done by signing a satisfaction/release note before collecting the vehicle from the service center;

5. We will pay the service center directly after receiving their SARS compliant invoice, less the amount of your excess / deductible, if applicable, which is the sum of any additional amount over the limit stated in your policy schedule.

10. Terms of Payment

All covered services will be billed directly to the Provider. Any non-covered services must be paid for by the vehicle owner at the time of service.

11. Expiry Date

The date the policy expires or is cancelled by us or yourself. The policy expires once you reach the prescribed time period as stated in your policy schedule.

12. Cancellation

The policy may be cancelled by either party at any time provided 31 days' notice of the intention to cancel is given in writing to the other party. A refund of premium for the unexpired period may be allowed (less administration and related costs), provided all other terms of the policy have been complied with.

A "cooling off" period of five business days from the date of the purchase of this product will apply only if the purchase of this product was not conducted on the seller's or financing institutions premises and was the result of a direct marketing initiative. During this period the purchase of this product may be cancelled in its entirety and the refund will be payable to the financial institution.

13. Transfer to Third Parties

This cover may be transferred to third parties who purchase the vehicle with no waiting period, provided the new owners agree to provide us with their details and a transfer fee as applicable. No refund of the premium for the unexpired portion of the policy period will be paid to you.

14. Amendments

Should we need to amend your policy terms we will give you 31 days' notice prior to the effective date of the amendment.

15. Premium

Term policy: Premium in respect of the plan chosen by you is payable in full at inception of the policy.

16. Other Insurance or Service Plan

If the covered vehicle is covered by another policy or service plan for similar benefits, we will only pay our rateable proportion of any claim.

17. Limitation of Liability

The Provider shall not be liable for any indirect, incidental, or consequential damages arising from the use of the vehicle or services rendered under this Plan.

18. Governing Law

This policy is subject to the laws and statutes of the Republic of South Africa. Only judgments delivered by a court of competent jurisdiction within the Republic of South Africa will be binding in enforcing the terms and conditions of this policy.

19. Fraud and Dishonesty

If you or anyone acting on your behalf provides information which is fraudulent or dishonest or withholds information that would influence our decision on the claim, your claim will be rejected, and your policy cancelled with no refund of premium for any unexpired period. Further, we may be obliged to report any case of suspected felony fraud to the relevant authorities.

20. Provisions of Cover

Non observance of any of the provisions of cover will render the policy null and void.

21. Service Record

You are required to service your vehicle according to the manufacturer's specified service intervals. Servicing shall only be done by reputable (RMI Registered) service centres, with no self-servicing permitted. Records of such service shall be accurately endorsed in the vehicle service record.

22. Personal Information & Information Sharing

We will take necessary measures to ensure that your personal information (as defined in the Protection of Personal Information Act 4 of 2013) as provided by you or which is collected from you is processed following the provisions of the above Act and that said information is stored safely and securely.

You hereby agree to give honest, accurate and current information and to maintain and update such information when necessary. You accept that that your personal information may be used for the following reasons:

1. To establish and verify your identity in terms of applicable legislation.
2. To enable us to fulfil our obligations in terms of this policy.
3. To enable us to take the necessary measures to prevent any suspicious or fraudulent activity in terms of the applicable legislation.
4. Reporting to the relevant Regulatory Authority in terms of the applicable legislation.

We may share your information for further processing with the following third parties, but these third parties must keep your personal information as safe and secure as we will.

1. Payment processing agencies, merchants, banks and other persons who assist with the processing of your payment instructions.
2. Law enforcement and fraud prevention agencies.
3. Regulatory authorities, industry ombudsmen, governmental departments, local and international tax authorities and other persons that we are obliged under law to share your information with.
4. Our service providers, agents, and sub-contractors that we have contracted with to offer and provide services to any policyholder.
5. Persons to whom we cede our rights and delegate our authority to in terms of this policy.