



WeBuyCars Dent & Scratch Warranty

PRODUCT DESCRIPTION

To provide you, the customer, with an extensive repair policy that will cover repairs to minor dents and scratches, repairable stone chips, air conditioner treatment and tar removal.

Please note that this policy does not cover every eventuality and you need to fully understand what cover is provided under this policy.

This is a summary of the policy benefits and terms and conditions. The full policy wording will be provided to you should you wish to purchase a service plan for your car.

QUALIFYING CRITERIA

- Must be a passenger or light commercial vehicle with a gross vehicle mass of less than 4 200 kg.
- Must be roadworthy.
- Motorcycles, four-wheeled bikes, scooters, caravans or motorhomes, trailers, taxis, cars used for rentals, or any water vehicle will not be covered under the policy.

EFFECTIVE DATE AND DURATION

The cover commences on the latter of this policy purchase date, or after receipt of this policy premium, and is valid for a period of either 12 months or 24 months, with no mileage restriction.



WHAT DOES THIS DENT & SCRATCH WARRANTY COVER?

Exterior Cover	Cover Description
Paintless Dent Removal	The removal of dents from your car without affecting the original factory finish, if your car is made of regular metal.
Minor Dent Repairs	The repair of minor dents on your car.
Minor Scratch Repairs	The repair of minor scratches.
Stone and Minor Paint Chips	Small chips in the clear and topcoat of your car.
Wheel and Alloy Rim Repairs	Cosmetic repairs for scuffs and stone chips.
Tar Removal	The repair due to damage from tar.
Air Conditioner Treatment	Removal of harmful bacteria and fungi from the car's air conditioner.
Interior Cover	<p>Re-covering ripped or torn centre armrest.</p> <p>Repairs to loose stitching and torn fabric or leather on seats and headrests. Should the exact fabric/leather not be available, a suitable replacement will be used.</p> <p>Repairs to centre console scratches, scuffs, or rubber peeling. Repairs or respraying of scratches and scuffs to the plastic door kick panel & plastic door panel (including door grab handles). Repairs or replacement of damaged handbrake boot. Respraying of the steering wheel (not the replacement or repair). Repairs or replacement of the rubber heel mat inserts.</p> <p>Re-covering the carpets on the base of the boot.</p> <p>Respraying the gear lever for faded paint work.</p> <p>Repairing sun visor damage by replacing broken clips.</p>



PREMIUMS (Incl of VAT)

Upfront Options			
Dent and Scratch Cover (Upfront)	1 Year	2 Years	2 Years (No PDI)
Upfront Premium	R2 642 (1 year)	R3 290 (2 years)	R2 570 (2 years)

Monthly Options		
Dent and Scratch Cover (Monthly)	Option 1	Option 2
Monthly Premium	R100	R142

LIMITS OF LIABILITY (Incl. VAT)

The policy will pay for the cost of repair subject to the maximum "Limits of Liability" as stipulated below for the duration of the policy.

Upfront		
Cover	Benefit per Incident	Maximum Benefit per Policy
12 Months	R5 000	R15 000 or 3 claims
24 Months	R5 000	R25 000 or 5 claims

Monthly		
Cover	Benefit per Incident	Maximum Benefit per Policy per 12-Month Cycle
Option 1	R5 000	R10 000 (2 incidents per 12-month cycle)
Option 2	R5 000	R15 000 (3 incidents per 12-month cycle)

Should multiple damages occur at the same time, we will treat them as one claim. The maximum amount payable per claim will be the maximum benefit per incident as defined in the benefit table above, but will not exceed the maximum benefit limits of your policy.



EXCLUSIONS

The policy does not cover the following:

1. Wear and tear, rusting or any other gradually developing cause/damage.
2. Any further or additional loss or indirect loss or damage of any kind or description whatsoever.
3. Repairs undertaken without the prior authorisation of the administrator.
4. Damage caused by theft, hijacking, misuse, neglect or malicious damage.
5. Damage resulting from the fitting of experimental units or modifications, other than those approved by your car's original manufacturer.
6. Any damage to beading or molding, damage involving accessories, door moldings, plastic/vinyl/hardened rubber trim parts, window molding, lamps of any sort or any window panel.
7. Any claims for repair, replacement or alterations not accompanied by a valid, fully completed and detailed VAT invoice by the authorised dealer.
8. Any damage, that in the opinion of the administrator acting on behalf of the insurer was evident prior to the purchase date of this policy, and not claimed for within 30 (thirty) days of this policy purchase date.
9. Loss or damage that is not of a minor nature and would ordinarily form part of a claim under a comprehensive motor insurance policy issued by a registered South African Insurer, whether or not you have such a policy in existence.
10. Loss or damage resulting from defective products or poor workmanship.
11. Any claim which is not submitted within 60 (Sixty) calendar days from date of occurrence.
12. Consequential loss of any nature whatsoever, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakage.
13. Any damage resulting in the replacement of any body-panel or part.
14. Any depreciation in value arising from repairs or restoration.