



WeBuyCars Extended & Pre-Owned Warranty

PRODUCT DESCRIPTION:

To provide you, the customer, with a mechanical and/or electrical failure Warranty Policy that covers a range of components explained in the “Components Covered” section below. Please note that this policy does not cover every eventuality and hence you need to fully understand what cover is provided under this policy.

This is a summary of the policy benefits, terms and conditions. The full policy wording will be provided to you should you wish to purchase a warranty policy.

1. QUALIFYING CRITERIA

In order to qualify for the **Extended Warranty** option, **the car must** have a valid Original Manufacturers (OEM) Warranty, OEM Extended Warranty, or OEM Maintenance Plan in place and a recorded full service history.

If there is no original manufacturer warranty or original maintenance plan in place on the car, it qualifies for the **Pre-Owned Warranty**.

Pre-Owned Warranty qualifying criteria:

	Extended	Standard	Elegant	Prestige	Executive	Signature
Qualifying Criteria	Original or Extended OEM Warranty still active	>10 Years OR > 200 000km	<10 Years AND < 200 000km	<10 Years AND < 200 000km	<10 Years AND < 200 000km	<10 Years AND < 200 000km
	< 220KW	< 220KW	< 220KW	< 220KW	< 220KW	< 400KW
Cover Limit	Unlimited	R20 000	R60 000	R75 000	R100 000	R120 000



2. EFFECTIVE DATE AND DURATION

Extended Warranty: The cover commences on the date that your original / extended manufacturer's warranty or original maintenance plan expires (this could also be the date on which the maximum number of kilometres covered by such warranty or plan is reached) and extends or provides warranty cover for a further 24 months or until a total of 250 000 km is recorded on the odometer from the original date of registration (whichever occurs first).

Pre-Owned Warranty: The cover commences upon expiry of the underlying warranty or maintenance plan or on your policy purchase date, and after receipt of your policy premium. The policy is valid for a period of 24 / 36 months with unlimited kilometres.

3. PREMIUMS (Incl VAT)

	Extended Warranty	Pre-Owned Warranty				
		Standard	Elegant	Prestige	Executive	Signature
2 Year Cover	R12 277	R11 495	R12 994	R16 873	R19 275	R25 188
3 Year Cover	-	R14 178	R16 127	R21 171	R24 294	R31 982

4. ESTIMATED COST OF REPAIR

The table below is an indication of the average cost of repairs when an engine or gearbox malfunctions. Most clients don't realise what it would cost to repair or replace these components of a car and once they realise how expensive it is, the price of a motor warranty is cheap at the price.



Estimated Cost of Repair			
Component	Small Car	Medium Car	Large Car / SUV
Engine	R40 000	R50 000	R65 000

Estimated Cost of Repair				
Component	Type of Gearbox	Small Car	Medium Car	Large Car / SUV
Gearbox	Manual	R30 000	R30 000	R40 000
	Auto	R45 000	R50 000	R55 000
	DSG	R58 000	R60 000	R65 000

5. LIMITS OF LIABILITY AND PREMIUM

The policy will pay for the cost of repair subject to the maximum "Limits of Liability" payable for any one claim. Please note that you will not be liable for any excess payment when lodging a claim.

MAXIMUM COVER PER COMPONENT	Extended Warranty	Pre-Owned Warranty				
		Standard	Elegant	Prestige	Executive	Signature
Component:	-					
Engine	Unlimited	R25,000	R60,000	R75,000	R100,000	R120,000
Gearbox / Transmission	Unlimited	R20,000	R45,000	R50,000	R70,000	R85,000
Differential	Unlimited	R12,500	R45,000	R50,000	R70,000	R85,000
Emission Systems	Unlimited	R9,000	R14,000	R17,000	R25,000	R30,000
Transfer Box	Unlimited	R9,000	R12,000	R17,000	R25,000	R30,000
Turbo/Compress or Assembly	Unlimited	R12,500	R17,500	R20,000	R25,000	R30,000
Differential Lock	Unlimited	R8,000	R12,000	R15,000	R25,000	R30,000



Management System	Unlimited	R10,000	R12,000	R17,000	R25,000	R30,000
Steering Mechanism	Unlimited	R7,000	R10,000	R12,000	R17,000	R20,000
Air Conditioner	Unlimited	R7,000	R11,000	R12,000	R15,000	R18,000
Casings	Unlimited	R6,000	R10,000	R12,000	R15,000	R18,000
Gaskets	Unlimited	R6,000	R10,000	R12,000	R15,000	R18,000
Clutch	Unlimited	R7,000	R10,000	R12,000	R15,000	R18,000
Fuel System	Unlimited	R9,000	R12,000	R15,000	R15,000	R18,000
Overheating	Unlimited	R5,000	R9,000	R10,000	R15,000	R18,000
Cambelt Failure	Unlimited	R5,000	R9,000	R10,000	R15,000	R18,000
Cooling System	Unlimited	R6,000	R9,000	R10,000	R15,000	R18,000
Electronic Ignition	Unlimited	R5,000	R9,000	R10,000	R15,000	R18,000
Front Wheel Drive Unit	Unlimited	R5,000	R9,000	R10,000	R15,000	R18,000
Braking System	Unlimited	R7,000	R9,000	R10,000	R15,000	R18,000
Drive Mechanisms / Pulleys	Unlimited	R5,000	R9,000	R10,000	R15,000	R18,000
Electrical Components	Unlimited	R5,000	R9,000	R10,000	R15,000	R18,000
Electrical Winch	Unlimited	R5,000	R9,000	R10,000	R15,000	R18,000
Free Wheel Hubs	Unlimited	R5,000	R9,000	R10,000	R15,000	R18,000
Prop / drive / side shaft	Unlimited	R5,000	R9,000	R10,000	R15,000	R18,000
Suspension	Unlimited	R7,000	R9,000	R10,000	R15,000	R18,000
Wheel Bearings	Unlimited	R5,000	R9,000	R10,000	R15,000	R18,000
Mountings	Unlimited	R6,000	R9,000	R10,000	R15,000	R18,000



Comfort / Convenience	Unlimited	R5,000	R9,000	R10,000	R15,000	R18,000
Entertainment System	Unlimited	R4,000	R8,000	R10,000	R12,000	R15,000
Electric Sunroof & Convertible Motor	Unlimited	R5,000	R8,000	R9,000	R12,000	R14,000
Central Locking	Unlimited	R4,000	R7,000	R8,000	R10,000	R12,000
GPS Navigation System	Unlimited	R3,000	R5,000	R6,000	R7,000	R8,000
Phone System	Unlimited	R3,000	R5,000	R6,000	R7,000	R8,000
Additional Capped Benefits	R5,000	R1,500	R3,000	R3,500	R4,000	R5,000
Alarms & Immobilisers	Unlimited	R3,000	R5,000	R6,000	R7,000	R8,000
Strip & Quote	R3,000	R1,000	R2,000	R2,500	R3,000	R3,000
Oils and Consumables	R1,500	R500	R750	R1,000	R1,500	R1,500

The Limits of Liability amounts quoted are inclusive of VAT.

Claim Limits and Components Covered (Limits as per table above).

Any number of mechanical/electrical **failures that originate from the same occurrence or incident, will be treated as one claim.**

- a) The maximum amount payable for each individual component, is defined in the table above.
- b) The maximum amount payable per claim will be the accumulated limit of each individual component that is covered under the Policy in line with point (a) above but will not exceed the limit of the major component.

The total aggregate of all claims will not exceed the current trade value of the car.

6. WARRANTY COMPONENTS DEFINITIONS

The following table provides a description of what is and isn't covered under the policy.

Component:	Description
Engine	All internally lubricated components. In the case of a Hybrid Vehicle, this engine benefit limit applies to both engines (electric and internal combustion engine). Should both engines fail simultaneously, the maximum Cover as per the above table will apply to repair work on both engines.
Gearbox/ Transmission / Transaxle	All internally lubricated components including torque converters, mechanical or electrical components enabling gear selection, mechatronics and valve body.
Differential	All lubricated components.
Emission Systems	Catalytic Converters and Diesel Particulate Filters including EGR valves/coolers and PCV valves.
Transfer Box	All internal components, actuators, sensors, transfer box gear levers, electronic switches and linkages.
Turbo/Compressor Assembly	All turbochargers, intercoolers, superchargers, charge air coolers, boost control valves/wastage excluding hoses and pipes (Original Manufacturer fitted unit only).
Differential Lock	All internal and external components and actuators / sensors including Haldex coupling.
Management System	Engine, transmission, transfer case control units, body control management units, crankshaft/camshaft sensors, NOx sensors, lambda (O2) sensors, VVT motor and differential/transmission actuators/sensors (internal and/or external).
Steering Mechanism	All components of the steering system, steering modules/control unit, power steering pumps (manual or electric including coupled units), steering lock emulators, reservoirs and rubber boots (only when the steering box is repaired).
Air Conditioner	All components of the air conditioning system excluding pipes and seals. Re-gassing is covered only in case of the replacement of a major component.
Casings	Engine blocks, cylinder heads, gearboxes, differentials, drive units, tappet cover with PCV, inlets and exhaust manifolds excluding sump.
Gaskets	Only applicable where the failed component requires Gasket replacement.
Clutch	All components of a manual clutch system including flywheel/flex plate excluding failure or damage due to driver abuse.
Fuel System	All components of the fuel system, excluding pipes, hoses, clamp, fuel contamination, fuel tank and any calibration.
Overheating	Failure as a result of overheating excluding hoses and pipes.



Cooling System	Any Mechanical or Electrical cooling system components excluding pipes, hoses and flanges.
Electronic Ignition	Ignition modules, coils, HT leads, glow plugs, distributors and all solid-state control (key driven) and triggered units (keyless entry and/or keyless start) fitted as standard by the Manufacturer.
Front Wheel Drive Unit	External driveshafts, couplings/joints, hubs, bearings and drive flanges for 4x4 vehicles only.
Braking System	All mechanical and electrical components of the braking system, excluding pipes, fittings, wear sensors, brake pads/linings and disc/drums.
Drive Mechanisms / Pulleys	All pulleys, rollers and tensioners excluding belts.
Electrical Components	Alternators, starter motors, wiper motors, and window mechanisms/motors (electrical and manual), electric seat motors, start stop pumps, clock spring, combination switches, electrical window switches, electrical seat control units and seat heating pads.
Electrical Winch	Electric motors only.
Free Wheel Hubs	Complete units and 4x4 actuators.
Prop/drive/side shaft	Shaft, joints, centre bearings, universal joints and couplings but excluding the balancing of the prop shaft tube.
Suspension	All components of the suspension system excluding accident/pothole related damages.
Wheel Bearings	All wheel bearings including hubs.
Mountings	Engine, gearbox and top shock mountings/brushes.
Comfort / Convenience	Any original Manufacturer user/machine interface and control units such as fitted parking cameras, parking sensors, touch controls, cruise control, rain sensors, heads-up display, ambient lighting, USB ports, wireless charging pads, assisted driving sensors (lane assist), including all related wiring.
Entertainment System	LCD/LED screens, RF modulators, digital video disc players, compact disc players and power converters limited to OEM fitted units.
Electric Sunroof & Convertible Motor	OEM fitted electric sunroofs and convertible motors excluding rails, sunroof blinds, glass, drainage pipes and convertible mechanisms.
Central Locking	All pumps and central locking control units including actuators.
GPS Navigation System	Navigation display unit, navigation control module and navigation system wiring harness limited to OEM fitted units.
Phone System	Charger, cradle, microphone, speakers, bluetooth and communication system limited to OEM fitted units.
Alarms & Immobilisers	Any mechanical or electrical components used to access and/or start the car including alarm remote if separate to key fob.



Additional Capped Benefits	Any component not covered by the policy against mechanical failure. This is a once-off claim allowance during the lifetime of your policy.
Strip & Quote	Where a covered component has to be disassembled to determine the cause of damage and it is found that the failure is not covered under Your Policy. Any other component that must be disassembled to determine the cause of failure will be for your own account.
Oils and Consumables	The cost of replacing oils and consumables will only be covered in the event of mechanical and/or electrical failure covered by your policy which results in a loss of the consumables. Only market related prices for oil and consumables will be approved.

7. WEAR AND TEAR

It is essential to note that:

- **Normal Wear & Tear** is not covered by this policy. Normal wear and tear is defined as deterioration arising as a result of usage or age which **does not** result in actual mechanical failure. The replacements of components as a result of normal wear & tear is part of a vehicle's routine maintenance cost and therefore not covered by the policy. Components which wear as part of their function will not be covered. Such excluded components include but are not limited to brake pads, brake linings, tyres, batteries etc.
- **Fair wear & tear** is covered by this policy. Fair wear and tear is defined as deterioration as a result of usage or age that **does** result in actual mechanical failure.

8. EXCLUSIONS

The policy does not cover the following:

- Any parts or failures not specified under the "Components Covered" section.
- Any repairs undertaken without the prior authorisation of the administrator.
- Any damage caused by theft, hi-jacking, an accident, external impact to the vehicle, malicious damage, acts of nature, misuse, or neglect.
- Any standard services or parts and components that are replaced as part of routine maintenance and not because of component failure in between services.
- Any repairs, should it be discovered that the odometer has been disconnected or tampered with.
- Any claims for repair, replacement or alterations not accompanied by a valid, fully completed, and detailed VAT invoice by the authorised dealer, administrators approved dealer, or ISP.
- Any mechanical and/or electrical failure which is recoverable under any other insurance policy.