

# Discovery Insure

Vehicle Warranty  
Terms and conditions

# Introduction

The **Discovery Insure Vehicle Warranty** covers the cost of repairing your vehicle following a mechanical breakdown or electrical failure. This product is available on all vehicles that have comprehensive insurance with Discovery Insure where the benefit has been selected. The premium for this benefit will be billed, in advance, with your insurance premium. The discount for billing your insurance premium annually in advance will also apply to this premium. This brochure together with the Plan Guide, Plan Schedule, Benefit Limit Annexure and Excess Annexure form the contract of cover for this benefit.

## Definitions



**MECHANICAL BREAKDOWN OR ELECTRICAL FAILURE** means the breaking or burning out of any of the components listed in Schedule of benefits, because of a mechanical or electrical failure that causes the component to suddenly stop functioning, needing repair or replacement.



**COST OF REPAIR** means the usual and reasonable charges for components or labour to repair or replace the covered components.



**EMERGENCY REPAIRS** means where you had to have minor repairs done due to an unexpected event requiring immediate attention, to prevent further loss or damage and to get mobile after hours, on weekends or public holidays.



**PREVENTATIVE MAINTENANCE** means the replacing or repair of worn parts to avoid or prevent mechanical or electrical failure.



**SCHEDULE OF BENEFITS** indicates the list of components and parts that are covered and may not in all instances cover the full replacement value.



**DISCOVERY INSURE VEHICLE WARRANTY CHECK** means a check by this name at Bosch, Motus, or a Discovery Drive Centre.



**UNLIMITED COVER** means the cover is comprehensive and does not impose any limits for the particular component that is being repaired or replaced. The cover is unlimited but any claim is limited to the total sum insured of the vehicle.



# Your responsibilities



- You need to notify us if the vehicle reaches the maximum mileage of 250 000 km or is over 10 years in age from the date of first registration. The warranty cover will no longer apply to vehicles where either of the aforementioned are true.
- You need to notify us of any changes to your circumstances or to your vehicle that may influence our decision on whether to provide you with cover or the premium amount that may be charged.
- You need to upload a clear photograph of your odometer reading to the Online Vault within five days of your cover start date. Failure to do so will result in your cover being limited.

You can upload the photograph by following these steps:

- 01 Log in to the Discovery app or website.
- 02 Navigate to the [Car and Home Insurance](#) tab and to the [Online Vault](#).
- 03 To upload the photograph, click on [Add files](#). Find the file you would like to upload, and then click on [Start upload](#).
- 04 Your photograph will upload. You will then need to verify that the correct file has been uploaded and that it is clear.

- You must take reasonable and necessary steps to prevent or minimise damage to your vehicle. This includes complying with the manufacturer's recommendations and maintaining the vehicle in a good condition, including preventative maintenance of your vehicle.
- When you become aware of a potential problem on your vehicle, you must protect your vehicle from further damage by not continuing to operate the vehicle if doing so can cause further damage.
- You must supply us with any documents we need to process a claim. Examples of such documents include: the Discovery Insure Vehicle Warranty Check report, the vehicle's service history and the vehicle's odometer reading.
- You must report all claims to us and take the vehicle to an M-Sure Financial Services (Pty) Ltd repairing dealer within seven days of becoming aware of the mechanical breakdown or electrical failure; otherwise, the claim will not be accepted. You must also obtain authorisation from M-Sure. Additional information on the claims process follows on the next page.

# Claims process

*You can easily submit a claim on the Discovery app or website. Alternatively you can register a claim by calling 0860 751 751. All warranty claims are administered by M-Sure. Once we have received the required documents from you and have validated your cover (premium paid, the cover is in place for the incident date and the waiting period has expired or has been waived), the claim will be administered by M-Sure on behalf of Discovery Insure.*

M-Sure will advise on a destination for your vehicle to be assessed within their repair network. The repairing dealer will be required to establish the nature of the mechanical breakdown or electrical failure and will contact the M-Sure claims office for authorisation to continue with the repairs. M-Sure must assess and authorise all claims, or else we will not pay your claim.

Once M-Sure has assessed and authorised your claim, we will recommend a repairer and you will have two options:

- 01** You can choose to have your vehicle repaired at the repairer recommended by us.

When the repairs are complete, you will need to pay the excess amount as shown in your Plan Schedule to the repairing dealer. You can pay for your excess using your own funds, the funds in your Insure Funder Account or your Discovery Miles. The balance of the invoice will be paid to the repairing dealer directly by M-Sure.
- 02** You can choose, with authorisation from us, to have your vehicle repaired at a different repairer.

In this case, you will be responsible to pay an additional excess of R1 000. Your excess must be paid to the repairer from your own funds. You will also have to pay for the claim in full to the repairer, and we will reimburse you thereafter. The reimbursement will be limited to the equivalent cost that it would have taken to repair the vehicle within the M-Sure repair network, less any applicable excess(es). We will not reimburse you if you have not received authorisation from us to continue with the repair.

The maximum amount that we will pay for each incident is up to the sum insured of the vehicle. If the claimed amount is more than the sum insured, you will have two options:

## **OPTION ONE**

You can choose to continue the repair at the M-Sure approved repairer and pay the balance of the claimed amount that is more than the sum insured. The warranty benefit will then remain active for your vehicle.

## **OPTION TWO**

You can choose not to continue with the repair at the M-Sure approved repairer. We will pay 100% of the sum insured value to you in cash, less any applicable excess(es). The warranty cover for the vehicle will then be removed from your plan until the Discovery Insure Vehicle Warranty Check is done and passed at your own cost.

We still give full claims services within the borders of South Africa. If a valid claim occurs outside the borders of South Africa, we will pay for the cost of returning the vehicle to South Africa as shown in the Benefit Limit Annexure.

If you choose to repair the vehicle in another country, the cost of the repair will be paid in the same way as if the repair would have been covered in South Africa. You will need to submit a line item repair invoice, which details each of the parts replaced and the

hours of labour. We will validate the claim and you will be reimbursed an amount that is equivalent to the cost of repairing that vehicle in South Africa. If the invoice is lower than the South African repair cost, you will be reimbursed the invoice amount less any applicable excess(es).

We do not guarantee any work that is conducted at a repairer across border. In addition, we will not cover any resultant damage from this work.

# Claims process

## Submitting your claim is easy



**LOG IN** to the Discovery app



**NAVIGATE** to the *Car and Home Insurance* tab and tap on the *Submit a claim* menu item



**SELECT** the *Warranty* peril and proceed to complete all relevant details



**VERIFY** the information on the *Claims* items screen



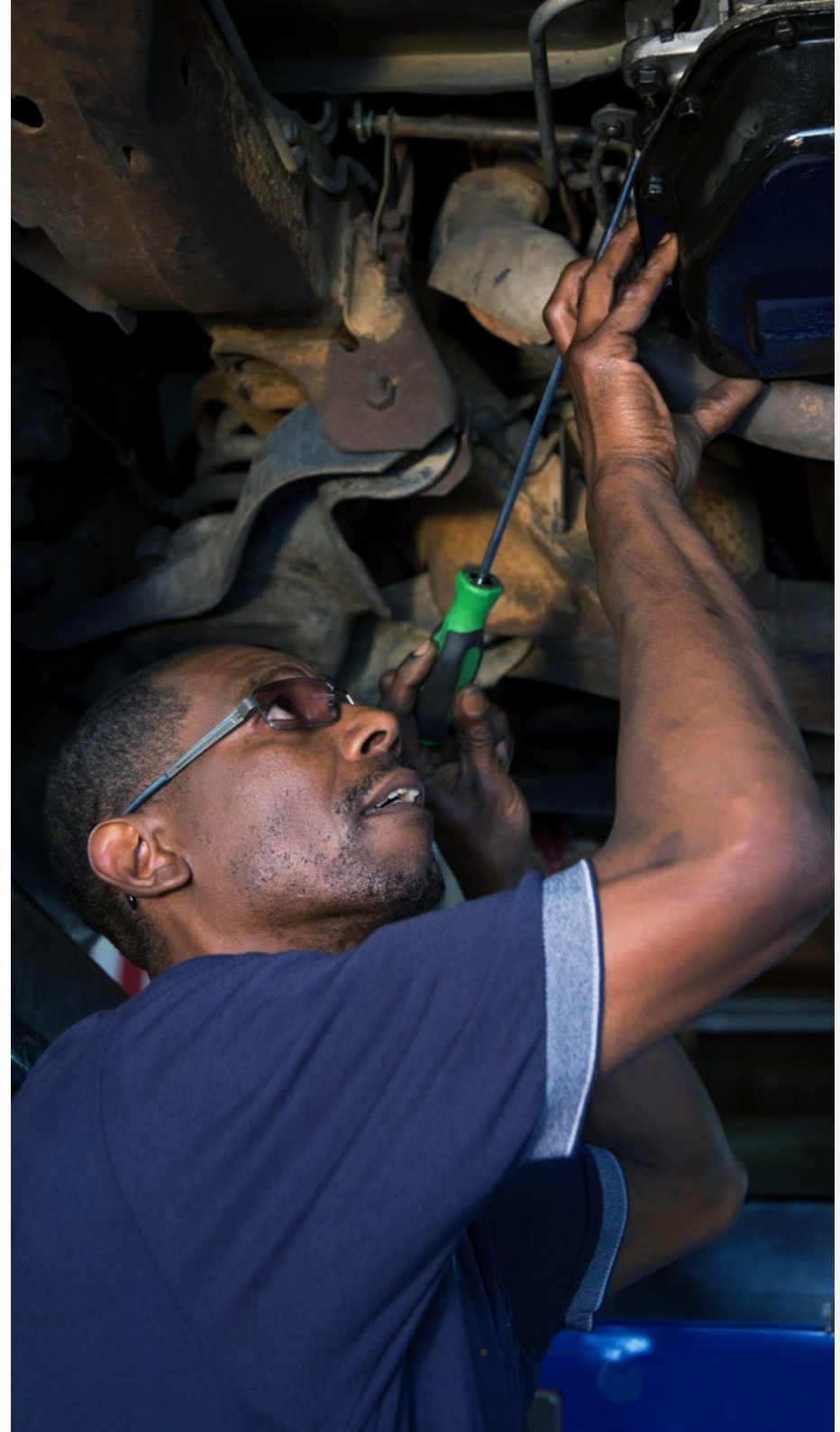
**VERIFY** your excess details on the *Excess Payment* screen



**VIEW** your claim summary and **SUBMIT** your claim

You will receive communication confirming your submission which can easily be tracked on the Discovery app.

You can follow a similar process on the Discovery website.



# Additional benefits

## Benefits that are automatically included



### WEAR-AND-TEAR COVER

Wear and tear is defined as the ongoing weakening of an insured component, which results naturally from use and/or age. In the event of failure as a result of wear and tear, the amount claimable will be 100% of the Cost of Repair subject to the excess as described under cover available above.



### EMERGENCY ASSISTANCE INCLUDING STRIP AND QUOTE

You will get access to:

- Value-added services under section 14 of the Plan Guide.
- Towing and storage under benefit 7.3.5 of the vehicle section of the Plan Guide.
- Repatriation costs under benefit 7.3.6 of the vehicle section of the Plan Guide.

Refer to the Plan Guide and Benefit Limit Annexure for details on this.

We will also cover any strip and quote costs you may have when following our claims process.



### COMPREHENSIVE COVER FROM RESULTANT DAMAGE

Where an insured component is damaged by the mechanical breakdown or electrical failure of a component that is not covered, we will pay for the repair or replacement of the damaged insured component. We will not pay for the repair or replacement of the component which is not covered.



### CONSUMABLES

We will cover consumables such as oil and fluids when necessary as an element of an authorised warranty repair. We will not cover consumables otherwise.

## Optional benefits at an additional premium



### CAR HIRE

The car hire benefit will operate in the same way and you will get access to the same benefits in line with the car hire benefit for Discovery Insure comprehensive vehicle insurance. This will provide up to 30 days of car hire cover after a mechanical breakdown or electrical failure. You may choose to exchange your car hire for R1 500 towards Uber services. If you have car hire on your Discovery Insure comprehensive vehicle insurance, you do not automatically have car hire on your Discovery Insure Vehicle Warranty benefit. Similarly, if you have car hire on your Discovery Insure Vehicle Warranty, you may not automatically have car hire on your Discovery Insure comprehensive vehicle insurance.



### CAR HIRE EXTENDER

You will get access to the same car hire extender benefit in line with the Discovery Insure comprehensive vehicle insurance car hire. This will extend the maximum number of days of car hire to 60 after a mechanical breakdown or electrical failure. If you have chosen the Uber services option, this will count towards an additional R1 500 towards Uber services. This benefit, like the car hire benefit, is entirely separate from any car hire extender benefit on your Discovery Insure comprehensive vehicle insurance.

# Schedule of benefits

Component	Parts covered
Air-Conditioner	Compressor and clutch pulley only
Alarms and Immobilisers	Original manufacturer fitted unit only
Braking System	Brake booster, master cylinder, wheel cylinders, callipers, ABS control unit and sensors, electronic park brake mechanism, excluding brake discs and drums
Cambelt Failure	Cambelt and tensioner
Casings	Engine block, cylinder head, gearbox and differential and drive unit casings and inlet and exhaust manifolds are covered in the event of damage being brought about by the failure of an insured component
Central Locking	Pump and door actuator only, excluding electrical failures
Clutch	Master and slave cylinder, clutch plate, pressure plate, flywheel, release bearing and clutch fork, dual mass flywheel
Cooling System	Water pump, welsh plugs, thermostat and oil coolers
CV Joints	Constant velocity joints, excluding the rubber boots
Cylinder Head Gaskets	Cylinder head gasket failure
Differential	All internal components
Differential Lock	All internal components
Drive Pulleys	Crankshaft, camshaft, tensioners and jockey pulleys are covered in the event of mechanical breakdown
Electric Mirrors	Motors only
Electric Motors	Sunroof and window winder motors excluding winder mechanism assembly
Electrical Components	Alternator, starter motor (including ring gear) and windscreen wiper motors, excluding relays and switches
Electrical Winch	Electric motor only (applicable to 4x4 vehicles only)
Electronic Ignition	Coil and distributor, excluding HT leads, spark plugs and suppressors
Emission Control	Catalytic converter
Engine	All internal components, excluding decarbonisation and blown cylinder head gaskets



# Schedule of benefits

Component	Parts covered
Entertainment System	Original manufacturer fitted radio and CD player, excluding speakers
Free Wheel Hubs	Complete units (applicable to 4x4 vehicles only)
Fuel System	Mechanical and electrical fuel pumps, injectors, airflow meter, lambda probe, air sensor, fuel distributor, throttle body and pressure regulator
Gearbox	Manual transmission: All internal components, plus gear lever and linkages
	Automatic Transmission: All internal components, plus torque converter, gear lever and linkages
GPS Navigation System	Original manufacturer fitted navigation display unit and navigation control module
Management System	Engine and transmission management control unit, sensors and solenoids and exhaust gas recirculation (EGR) valves
Phone System	Microphone and head unit (original manufacturer fitted only)
Prop Shaft (Drive Shafts)	Prop shaft, universal joints, centre bearing and couplings, excluding tubes and balancing
Radiator	Radiator, including heater radiator
Steering Mechanism	Column shaft, bearings and joints, internal components of the rack and pinion, steering box, tie-rod ends, power steering pump and reservoir, steering lock, excluding rubber boots
Suspension	Upper and lower wishbones with associated ball joints, bushes and springs, including pneumatic suspension
Transfer Box	All internal components, including gear lever and linkages
Transponder Key	Original manufacturer fitted unit only, excluding software downloads
Turbo or Compressor Assembly	Factory approved fitment only, boost control valve and intercooler
Viscous and Electric Fans	Engine cooling only
Wheel Bearings	Front and rear wheel bearings

# Exclusions

The following are not covered under this benefit:

- Components that were broken or had failed before the policy started.
- Repairs that have not been authorised by us.
- Any repairs if the odometer is not working or has been changed in any way or has been disconnected or replaced without our written approval.
- Damage resulting from oil leaks or for oil leaks themselves.
- Damage to drive shafts, steering racks or CV joints as a result of damaged rubber boots.
- Damage caused by incorrect fuels or lubricants, unreasonable use, improper servicing or malicious damage.
- Damage caused by a road accident or any accidental damage.
- Damage to vehicles that have been altered in any way from the manufacturer's specifications.
- Any components that are not listed under schedule of benefits.
- Any components that are still covered by the manufacturer's or supplier's warranty at the time of the mechanical breakdown or electrical failure.
- Damage to all electrical wiring, including damage as a result thereof.
- Service items or items that need to be changed at specific or regular intervals such as oil, grease, filters, hydraulic fluid, additives and anti-freeze, spark plugs, consumables and the like.
- Costs, expenses or benefits that are covered under the comprehensive vehicle insurance plan.
- Electric vehicles (hybrids are covered but are subjected to our standard covered parts list).
- Any rebuilt vehicles (Code 3) or demolished vehicles (Code 4).
- If your vehicle is hired out or used for reward.
- If your vehicle is used for motor racing, rallies, speed trials, track days or other contests.
- While your vehicle is in the custody and control of the motor trade for any purpose other than overhaul, upkeep or repair.
- If your vehicle is used as an armed response, armed reaction, paramedic or reservist vehicle or any other law enforcement activities.
- If your vehicle is used or modified for commercial or trade purposes including commercial travelling, couriers or carrying commercial goods.
- Damage caused directly or indirectly as a result of modifications to the engine to enhance performance of the vehicle i.e. this warranty will not provide any cover if the engine has been modified.
- Modified vehicles (including turbo conversions).
- Parts that form part of an official recall campaign.
- Parts that failed due to defective design or manufacture.

# Car servicing and maintenance cost discount for Discovery Insure Vehicle Warranty clients

If you have added Discovery Insure Vehicle Warranty on your Discovery Insure plan, you can get up to 50% off your vehicle's servicing and maintenance costs based on your Vitality Drive status. This discount is limited to R5 000 spend.

## VITALITY DRIVE STATUS DISCOUNT %

(Up to R5 000 spend)



## Plus, you can double your discount up to 100% based on your Vitality Drive status

for any servicing or maintenance costs at any **Motus Network or Bosch dealership**.

When your discount is doubled at these selected dealerships, the discount is also limited to a **spend of R5 000**.

## VITALITY DRIVE STATUS

DISCOUNT % at Motus/Bosch

Dealerships (up to R5 000 spend)



You also qualify for up to 20% off your servicing costs at Bosch dealerships for any spend exceeding the R5 000 limit.

## Note:

- You must have the Vehicle Warranty optional benefit and Vitality Drive active on your Discovery Insure plan to qualify for this servicing and maintenance discount.
- We will use your Vitality Drive status at the time of servicing or maintenance.
- The discount may only be used on the vehicle that is covered by the Discovery Insure Vehicle Warranty.
- The discount may be used once every plan year.
- You can go to any RMI- or MIWA-approved dealer to complete your service and receive your up to 50% discount.
- To get your up to 50% discount, you must submit your invoice from the RMI- or MIWA-approved dealer to [insuremaintenance@discovery.co.za](mailto:insuremaintenance@discovery.co.za) or [bosch@discovery.co.za](mailto:bosch@discovery.co.za) to process the discount which we will pay to you as a cash back (if you do not go to a Bosch or Motus dealership). You have up to six months from the date of service to request the discount.
- Both the parts and the labour must be provided by the same dealer.
- If the servicing or maintenance was done at a Motus Network or Bosch dealership, the discount will be applied upfront to the invoice itself.

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