OLD**MUTUAL**

value4u MOTOR VAPS

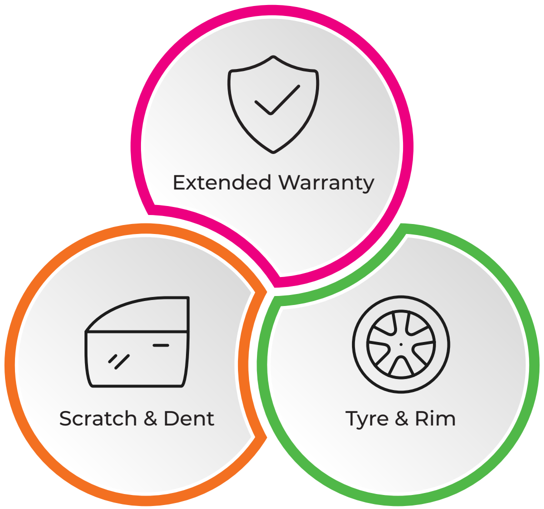
INSURE

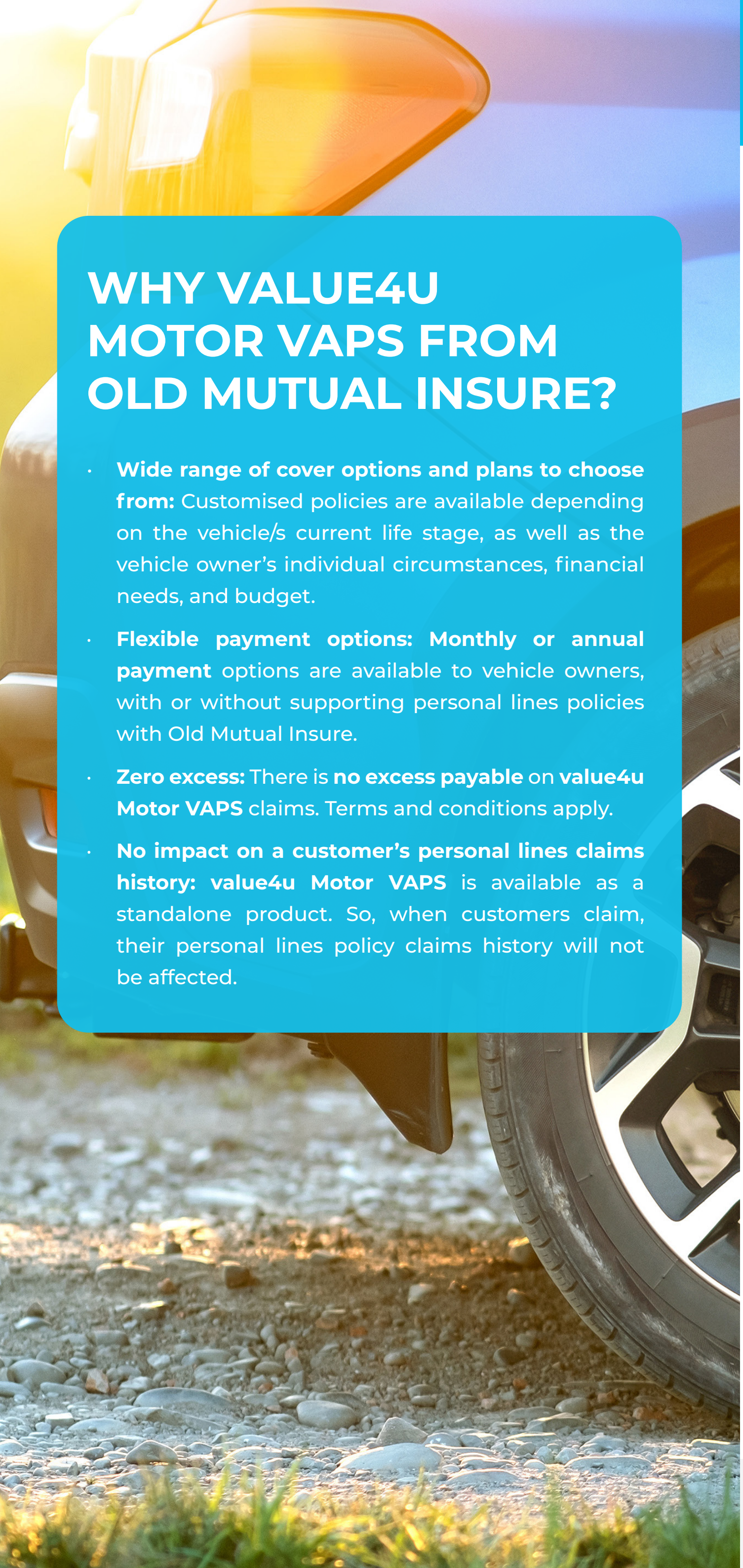
DO GREAT THINGS EVERY DAY

SMART SOLUTIONS TO ADD VALUE TO YOUR MOBILITY LIFESTYLE

The global automotive industry is experiencing various challenges, including supply-chain disruptions, high inflation, and prices of new and old vehicles skyrocketing which is also impacting our customers. Understandably, our customers are therefore holding on to their vehicles for longer and are constantly looking for ways to help them keep their vehicles in showroom condition which will assist to keep their resale value during these tough financial times. Old Mutual Insure now offers **value4u Motor Value Added Products (VAPS)** to provide customers with additional peace of mind.

The Old Mutual Insure **value4u Motor VAPS** is available to customers as a stand-alone product and includes cover for the personal lines market.





WHY VALUE4U MOTOR VAPS FROM OLD MUTUAL INSURE?

- **Wide range of cover options and plans to choose from:** Customised policies are available depending on the vehicle/s current life stage, as well as the vehicle owner's individual circumstances, financial needs, and budget.
- **Flexible payment options: Monthly or annual payment** options are available to vehicle owners, with or without supporting personal lines policies with Old Mutual Insure.
- **Zero excess:** There is **no excess payable** on **value4u Motor VAPS** claims. Terms and conditions apply.
- **No impact on a customer's personal lines claims history: value4u Motor VAPS** is available as a standalone product. So, when customers claim, their personal lines policy claims history will not be affected.

VALUE4U SCRATCH & DENT

- The **value4u** Scratch & Dent is available for new and used vehicles and covers those minor day-to-day accidental damages to the exterior and interior of the vehicle, that usually fall within the motor comprehensive excess.
- Exterior damage: Covers an area on the bodywork of the vehicle which does not extend over more than 1 body panel and not exceeding 25cm in length.
- Interior damage: Cover is limited to damage up to the specified lengths and depths indicated in the policy wording.
- The **value4u** Scratch & Dent solution helps keep the vehicle in showroom condition, looking as good as the day the owner bought it.

TABLE OF BENEFITS AND OPTIONS

BENEFITS	OPTIONS		
	Gold	Silver	Bronze
Benefit per quarter	**MAXIMUM BENEFIT LIMIT**		
Exterior damage	R6500	R4500	R2500
Interior damage	R6500	R4500	R2500
Car hire	R600	R500	R400
Benefit per year			
Air-conditioner re-gas	R1500	R1200	R1000
Benefit every 36 months			
Battery	R2000	R1500	R1000

Waiting periods (this is a period of time after the start date before the benefits can be claimed)

Policy section - 1 month

Battery replacement - 3 months

VALUE4U TYRE & RIM

- Tyres and rims are exposed to countless road hazards every day, which means no matter how well you drive, you are likely to experience damage eventually.
- Our **value4u** Tyre & Rim cover assists when those road hazards catch the vehicle owner off guard and vehicle tyres, rims or mags are damaged.
- The good news is that the customer will not need to break the bank with unforeseen expenses.

TABLE OF BENEFITS AND OPTIONS

BENEFITS	OPTIONS		
	Gold	Silver	Bronze
	MAXIMUM BENEFIT LIMIT		
Tyre and rim	R4000	R2500	R1000
Benefits per quarter			
Puncture repair	R100	R100	R100
Benefit per year			
Wheel Alignment	R350	R350	R350

Waiting periods (this is a period of time after the start date before the benefits can be claimed)

Policy section - 1 month

Note: We only cover passenger vehicles, 4x4s and light commercial vehicles with a maximum gross vehicle mass of 3 500kg. Specific exclusions apply, please refer to the policy wording for details.

VALUE4U EXTENDED WARRANTY

- The value4u Extended Warranty solution **covers a range of components and can help to offset those unexpected costs of fixing or replacing parts in the event of sudden and unforeseen mechanical breakdown or electrical failure,** which can be both expensive and annoying.
- value4u Extended Warranty prolongs the car's life, potentially increasing its resale value. **Perfect if the owner is planning to keep the vehicle for longer!**

ELIGIBLE CRITERIA

CRITERIA 1

Vehicles **less than 4 years old (48 months from the first date of registration) and less than 120 000km.**

CRITERIA 2

Vehicles **less than 10 years old (120 months from the first date of registration) and less than 200 000km** that does not qualify for Criteria 1

CRITERIA 3

Vehicles **less than 15 years old (180 months from the first date of registration) and less than 250 000km** that does not qualify for Criteria 1 & 2.

Note: The actual mileage and correct registration date must be provided to ensure the correct eligible criteria is applied as this affects your premium and benefit limit.

WHAT IS THE DIFFERENCE BETWEEN A MANUFACTURER'S WARRANTY, EXTENDED WARRANTY, SERVICE PLAN AND MAINTENANCE PLAN?

Manufacturer's Warranty. Every **new car** in SA is sold with a warranty. It is the **manufacturer's promise to repair or replace a defective mechanical component** within a certain time frame. Wear-and-tear items will usually not be covered.

Extended Warranty. Is available **when the vehicle's manufacturer's warranty has expired.** It covers costs of fixing or replacing certain components in the event of **sudden and unforeseen mechanical breakdown or electrical failure.**

Service Plan. Most **new cars** are sold with a **standard service plan** and covers the basic costs of the vehicle's services. If the vehicle is not sold with a service plan there are **options available to buying one,** it normally covers items like labour, parts, oil filters, spark plugs

Maintenance Plan. A maintenance plan is more **comprehensive than a service plan** and is there to help with scheduled part replacements, also providing cover for wear and tear replacements. Included in some **new car** sales but can also be **bought separately.**

value4u Motor VAPS provides cover for Extended Warranty.

Important:
Refer to the **value4u Motor VAPS** policy wording for cover options, plans, limits, terms, conditions, exclusions, and provisions.

Contact your broker for information on our Value4U smart solutions to add value to your mobility lifestyle.

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