

# AutoXtend

With an AutoXtend policy you'll have peace of mind knowing that we're always looking after you – even after your motor claim has been settled.

## When can I claim?

If your comprehensively insured vehicle is:

- stolen and not recovered;
- stolen and recovered but damaged and not economical to repair and written off; or
- accidentally damaged but not economical to repair and written off and your insurance payout is less than the balance still owing on the finance lease/hire purchase agreement.

The most we will pay is either the:

1. Settlement balance of the credit agreement minus:

- the excess you paid on your underlying insurance claim;
- the amount paid out for your underlying insurance claim;
- the value of any sound equipment or accessories not paid out with your underlying insurance claim and that did not form part of your principal debt when the credit agreement commenced;
- any amounts refundable to you at the time of loss, such as, but not limited to your motor warranty, short-term policy or credit life assurance fees or premiums;
- any further or additional amounts that were added to the principal debt of your credit agreement after it commenced and any finance charges and interest on these; or

2. The amount stated on your schedule – whichever is the lesser.

## What are my obligations as a policy holder?

It is essential that you:

- ensure that your vehicle covered by the AutoXtend policy is comprehensively insured for its market or retail value;
- ensure that your fully comprehensive motor insurance policy remains active and that the premium is paid monthly;
- adhere to the terms and conditions of your supporting fully comprehensive motor insurance policy;
- give us true and complete information;
- agree to comply with all our reasonable requests;
- not make any admission, promise, offer of/or settlement, without our written agreement;
- inform us if any of the policy details or declarations are incorrect or if any of these details or declarations change;
- tell us about anything you have not yet disclosed, but that may be important for us to know in order to accept the policy;
- tell us about anything that changes that may be important for us to continue accepting the policy;
- pay over any money due to your finance institution if any payment is made to you directly in connection with the claim against your fully comprehensive motor insurance policy; and
- inform us if your vehicle is sold, paid off with your financier or written off for any reason.

## When am I not covered?

- If any benefit of the main claim is not paid in full under the comprehensive insurance policy.
- If the underlying policy is unenforceable, cancelled, rejected or for any reason is void or invalid.
- Non-payment of the premium.
- Policy cancellation.
- A negligent, wilful or criminal act by the client.
- Lack of maintenance of the vehicle.
- Modification of the vehicle.

## How do my payments work?

Your policy is a monthly policy and must be paid in advance on the deduction date(s) as they are stated on the schedule.

## Payments not received

If we do not receive your payment on the deduction date(s) as stated on the schedule, you will not have any cover for the period for which you did not pay. From the second month's due payment, we will allow a 15-day grace period, for payment of the premium. If we do not receive your payment for two months in a row, the policy will be cancelled.

## Payments stopped

When cover is interrupted because you have instructed the bank to stop your debit order payment, the policy will be cancelled immediately.

## How do I make changes to my cover?

- Contact your local insurance hotline.
- Any change or cancellation that you make will be effective from the time and date agreed to.
- We may change or cancel your policy by giving you 30 days' notice. This may be done verbally, by fax or by post to your last-known address.

## How do I claim?

- No paperwork is required – all claims are handled telephonically.
- Simply call the AutoXtend Claims Division on **0861 10 61 31**.

## Excess

No excess is payable when you claim on this policy.

## Important time limits

We will only indemnify you for a claim if you:

- inform us and give us full details of your claim within 60 days from the date on which your supporting motor policy claim was settled;
- provide us with documents that you receive in connection with any claim, within 30 days; and
- provide us with all the information and documentation that we may ask for, within 30 days.

Auto & General Insurance Company Ltd, is an authorised financial services provider (FSP licence number: 16354).