

5.1 Stone Chips

Automotive VAP Solutions will pay for the restoration or repair of minor stone chips to the exterior bodywork of the client's vehicle.

5.2 Scratches

Automotive VAP Solutions will pay for restoration or repairs to "scratches" to the exterior bodywork of the client's vehicle.

5.3 Minor Dents

Automotive VAP Solutions will pay for repairs of minor dents to the bodywork of the vehicle. Where any part of the vehicles body panel has been torn or ripped, the Exterior Maintenance required shall not be defined as a dent and will not be repaired with this Automotive VAP Solutions Exterior Maintenance Plan.

5.4 Damage to Wheel Rims and Mag Wheels

In the event that the client's vehicle rims or mag wheels encounter cosmetic damage in the form of scratches or damage which is repairable.

5.5 Windscreen and Glass Component Maintenance

In the event that the client's vehicle's windscreen is chipped on the surface and such damage is repairable in terms of vehicle roadworthiness and driver visibility, Automotive VAP Solutions will pay the repairer for the cost of the repairs as per the Exterior Maintenance Plan limit or reasonable quotation.

6 EXTERIOR MAINTENANCE PLAN EXCLUSIONS

The following is excluded:

- 6.1 Any damage that is not set out or described in the Exterior Maintenance Plan;
- 6.2 Electrical or mechanical breakdowns or any breakages;
- 6.3 Any damage beyond the expiry date of this Exterior Maintenance Plan;
- 6.4 Any repairs to damage or services outside the Republic of South Africa;
- 6.5 Damage to car telephones, radios, GPS Equipment or sound equipment;
- 6.6 Any damage exceeding the maximum limit amount of R3 500.00 (three thousand five hundred rand) inclusive of VAT;
- 6.7 Any legal liability whatsoever to any third party;
- 6.8 Any loss or damage to third party property or bodily injury to passengers or third parties or death;
- 6.9 Any loss, damage or liability caused by civil commotion, riot, strike, martial law, rebellion, revolutionary war, mutiny, military uprising, any act in protest against any State, Government or any government body, or any nuclear or radioactive material;
- 6.10 Wear and tear, rusting pre-existing damage or any gradually developing cause;
- 6.11 Sticker damage;
- 6.12 Replacement of any body panel or part thereof, as a result of damage;
- 6.13 Any damage involving beadings, lamps, accessories, door moldings, window moldings, window panels of any sort;
- 6.14 Tyre damage;
- 6.15 Any contractual liability which you, the client may suffer for which you may become liable and any consequential loss in any form whatsoever;
- 6.16 Racing, rallies, carrying of fare-paying passengers, hiring, driving instruction for reward, vehicles used for or in conjunction with farming operations, carrying of explosives or if the vehicle is in the custody of the motor trade other than for the purpose of its overhaul, upkeep or repair; and
- 6.17 Any maintenance required under this Automotive VAP Solutions Exterior Maintenance Plan, which is in any way materially inaccurate or fraudulent.

7 AVS VEHICLE EXTERIOR MAINTENANCE PLAN RESTORATION PROCEDURES AND MAINTENANCE

If in need of the defined maintenance or restoration the client must:

- 7.1 Contact Genric Insurance on: 0861 44 44 62
- 7.2 Or e-mail: claims@genricdirect.co.za
- 7.3 Genric Insurance Address: Block B, Western Entrance, Lynnwood Corporate Park, 36 Alkantrant Road, Lynnwood Ridge, 0081

8 AVS VEHICLE EXTERIOR MAINTENANCE PLAN CANCELLATION AND REFUND PROCEDURES

If the plan has been cancelled before the end of the stated period as per the plan schedule, a pro-rata refund amount of your term amount will be refunded for the remaining period, less administrative costs and commissions.

Automotive VAP Solutions will refund the client if:

- The client has complied with the relevant terms and conditions of the Exterior Maintenance Plan; and
- No maintenance or repairs have been authorised or paid out by the Exterior Maintenance Plan.

If the Exterior Maintenance Plan has been financed by a bank, a financial institution, or forms part of a suspensive sale agreement, any approved pro-rata refund of the term Exterior Maintenance Plan amount, will be credited to the respective bank or financial institution.

Note: This Automotive VAP Solutions Vehicle Exterior Maintenance Plan is not an Insurance Product but a Redeemable Vehicle Exterior Maintenance Plan on Presentation of a Valid Agreement number. The client will be responsible for any costs exceeding the Exterior Maintenance Plan's limit or any unauthorised repairs or restoration work.



Contact Us



086 999 0723
0861 144 4462 (Claims)



info@avssolutions.co.za
claims@genricdirect.co.za (Claims)



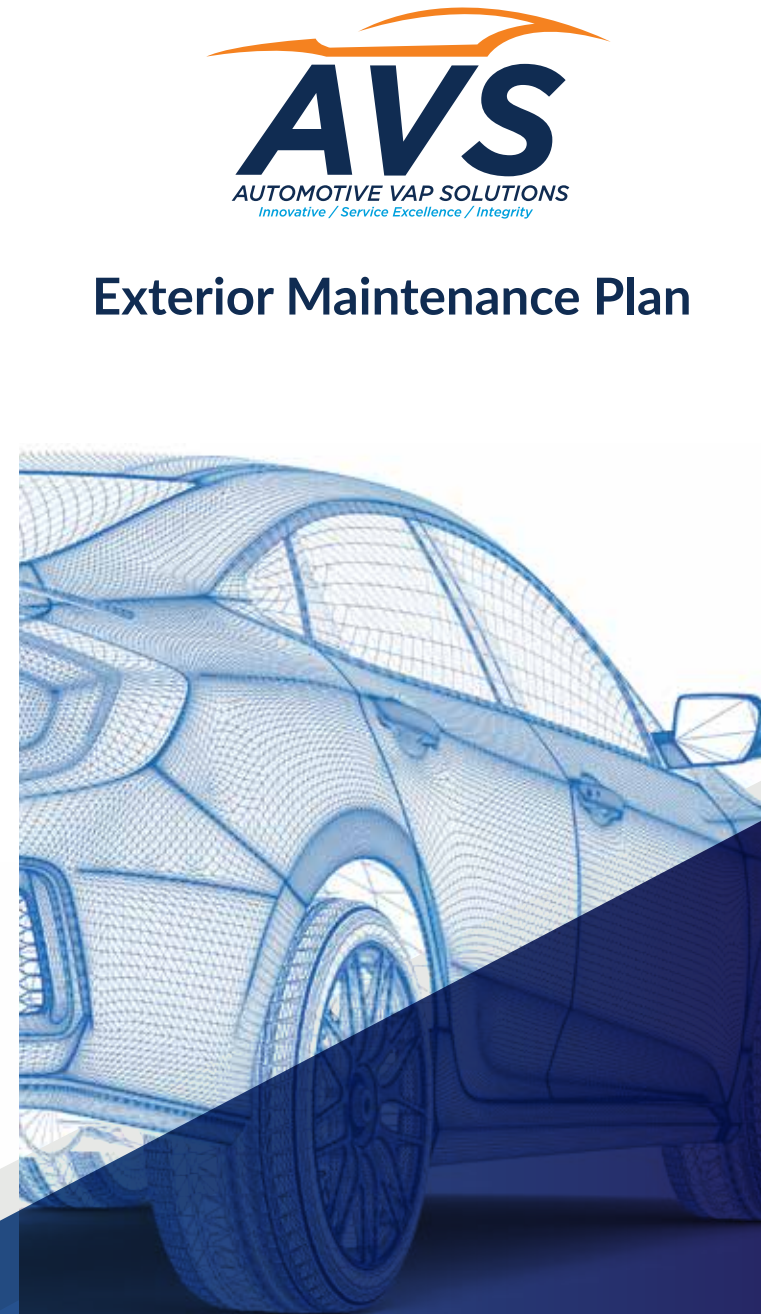
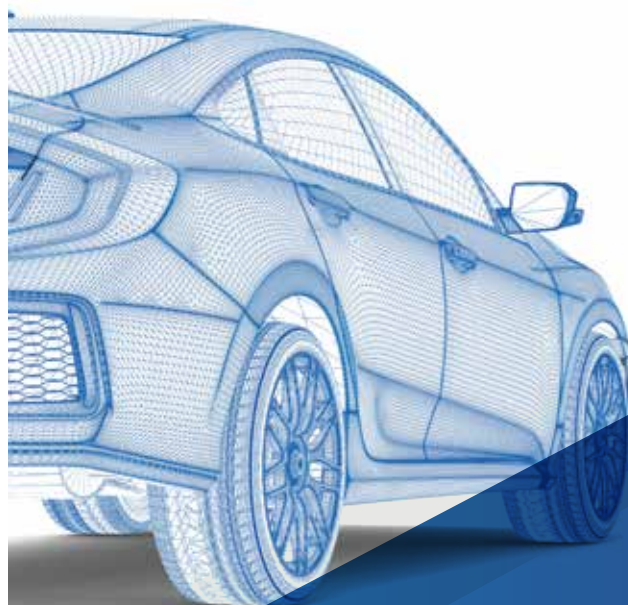
www.avssolutions.co.za



Block B, Western Entrance, Lynnwood Corporate Park,
36 Alkantrant Road, Lynnwood Ridge, 0081



08h30 to 16h30 (Monday to Thursday)
08h30 to 16h00 (Friday)
Our office is closed on public holidays and weekends



Exterior Maintenance Plan

VEHICLE EXTERIOR MAINTENANCE PLAN (EXECUTIVE)

1 INTRODUCTION

- 1.1 Automotive VAP Solutions Vehicle Exterior Maintenance Plan** provides complete cosmetic care for the exterior of the clients vehicle by providing for the repair of scratches and dents caused by minor incidents and the restoration of small dents and chips caused by day to day motoring. The exterior maintenance plan is designed to keep the clients vehicle in "tip top" condition and at the same time increase the resale value of the clients vehicle.
- 1.2 Automotive VAP Solutions Vehicle Exterior Maintenance Plan Particulars**
The Automotive VAP Solutions Vehicle Exterior Maintenance Plan provides for exterior vehicle body maintenance to the value of R4 500.00 (four thousand five hundred rand) per claim with a maximum amount of R18 000.00 (eighteen thousand rand) per annum inclusive of VAT per 12 month period as set out in the Vehicle Exterior Maintenance Plan schedule. This policy is underwritten by GENRIC Insurance Company Limited, a licensed Short-term insurer and authorised financial services provider.

2 PREFACE

In exchange for the agreed payment, Automotive VAP Solutions agrees to offer financial compensation against unforeseen exterior vehicle body maintenance as set out in this Exterior Maintenance Plan, during the period of the plan, subject to the plan terms and conditions. The client's Exterior Maintenance Plan schedule and terms and conditions form the basis of their contract with Automotive VAP Solutions. Please make sure you familiarise yourself with the contents of these documents and that all your details are correct in every aspect. Benefits are conditional upon the timeous prior receipt of your payment for the period of the plan and in compliance with the conditions, provisions, and exceptions stipulated herein.

3 DEFINITIONS

3.1 Commencement Terms

The terms and benefits of this Automotive VAP Solutions Vehicle Exterior Maintenance Plan will become effective and binding provided that:

- You have paid for the Automotive VAP Solutions Exterior Maintenance Plan; and
- You adhere to the terms and conditions as set out in this agreement.

3.2 Eligible Vehicles

All passenger vehicles, SUV, 4x4 vehicles, taxis, mini-buses and light commercial vehicles, except for the following:

- Vehicles with a GVM (gross vehicle mass) of more than 3.5 tons;
- Quad bikes (four wheeled motorcycles);
- Motorcycles and scooters;
- Motorhomes and caravans; and
- Boats.

4 GENERAL CONDITIONS

The following terms and conditions apply to the benefits provided by this Automotive VAP Solutions Exterior Plan:

4.1 Vehicle Exterior body Maintenance

It is the client's responsibility to maintain the bodywork of the vehicle.

4.2 Pre-claims Authorisation

The client must obtain authorisation from Automotive VAP Solutions prior to the commencement of maintenance being carried out on the body of the vehicle. If need be for an inspection of the vehicle, the client must allow AVS access to the vehicle.

4.3 Post Claims Authorisation

The client must ensure that the vehicle is taken to a repairer approved by Automotive VAP Solutions upon request.

4.4 Fraud and Dishonesty

If the client or anyone acting on behalf of the client provides information that is fraudulent, dishonest or withholds material facts, the client's claim will be rejected and the Exterior Maintenance Plan cancelled. Under these circumstances, there will be no refunds.

4.5 Policy Cancellations and Amendments

The client may cancel the Exterior Maintenance Plan at any time by giving Automotive VAP Solutions, 31 days' notice. If Automotive VAP Solutions amend or cancel your Exterior Maintenance Plan, the client will receive 31 days' notice before the effective date of the changes. The client must make sure to notify Automotive VAP Solutions of all changes to his/her contact details.

4.6 Transferability of this Exterior Maintenance Plan

This Exterior Maintenance Plan is transferrable when selling the vehicle to a new owner.

4.7 Period of Agreement

As per schedule.

5 EXTERIOR VEHICLE MAINTENANCE EXPLAINED

The Automotive VAP Solutions Vehicle Exterior Maintenance Plan will provide for exterior maintenance to your vehicle for the following, whereby the quote of repair does not exceed R4 500.00 (four thousand five hundred rand) per claim with a maximum amount of R18 000.00 (eighteen thousand rand) per annum.

5.1 Stone Chips

Automotive VAP Solutions will pay for the restoration or repair of minor stone chips to the exterior bodywork of the client's vehicle.

5.2 Scratches

Automotive VAP Solutions will pay for restoration or repairs to "scratches" to the exterior bodywork of the client's vehicle.

5.3 Minor Dents

Automotive VAP Solutions will pay for repairs of minor dents to the bodywork of the vehicle. Where any part of the vehicles body panel has been torn or ripped, the exterior maintenance required shall not be defined as a dent and will not be repaired with this Automotive VAP Solutions Exterior Maintenance Plan.

5.4 Damage to Wheel Rims and Mag Wheels

In the event that the client's vehicle rims or mag wheels encounter cosmetic damage in the form of scratches or damage which is repairable.

5.5 Windscreen and Glass Component Maintenance

In the event that the client's vehicle's windscreen is chipped on the surface and such damage is repairable in terms of vehicle roadworthiness and driver visibility, Automotive VAP Solutions will pay the repairer for the cost of the repairs as per the Exterior Maintenance Plan limit or reasonable quotation.

6 EXTERIOR MAINTENANCE PLAN EXCLUSIONS

The following is excluded:

- Any damage that is not set out or described in the Exterior Maintenance Plan;
- Electrical or mechanical breakdowns or any breakages;
- Any damage beyond the expiry date of this Exterior Maintenance Plan;
- Any repairs to damage or services outside the Republic of South Africa;
- Damage to car telephones, radios, GPS equipment or sound equipment;
- Any damage exceeding the maximum limit amount of R4 500.00 (four thousand five hundred rand) inclusive of VAT;
- Any legal liability whatsoever to any third party;
- Any loss or damage to third party property or bodily injury to passengers or third parties or death;
- Any loss, damage or liability caused by civil commotion, riot, strike, martial law, rebellion, revolutionary war, mutiny, military uprising, any act in protest against any State, Government or any government body, or any nuclear or radioactive material;
- Wear and tear, rusting pre-existing damage or any gradually developing cause;
- Sticker damage;
- Replacement of any body panel or part thereof, as a result of damage;
- Any damage involving beadings, lamps, accessories, door moldings, window moldings, window panels of any sort;
- Tyre damage;
- Any contractual liability which you, the client may suffer for which you may become liable and any consequential loss in any form whatsoever;
- Racing, rallies, carrying of fare-paying passengers, hiring, driving instruction for reward, vehicles used for, or in conjunction with, farming operations, carrying of explosives or if the vehicle is in the custody of the motor trade other than for the purpose of its overhaul, upkeep or repair; and
- Any maintenance required under this Automotive VAP Solutions Exterior Maintenance Plan, which is in any way materially inaccurate or fraudulent.

7 AVS VEHICLE EXTERIOR MAINTENANCE PLAN RESTORATION PROCEDURES AND MAINTENANCE

If in need of the defined maintenance or restoration the client must:

- Contact Genric Insurance on: 0861 4444 62
- Or e-mail: claims@genricdirect.co.za
- Genric Insurance Address: Building 3, Midrand Business Park, 563 Old Pretoria Main Road, Midrand, 1682

8 AVS VEHICLE EXTERIOR MAINTENANCE PLAN CANCELLATION AND REFUND PROCEDURES

If the plan has been cancelled before the end of the stated period as per the plan schedule, a pro-rata refund amount of your term amount will be refunded for the remaining period, less administrative costs and commissions.

Automotive VAP Solutions will refund the client in the event of a cancellation if:

- The client has complied with the relevant terms and conditions of the Exterior Maintenance Plan; and
- No maintenance or repairs have been authorised or paid out by the Exterior Maintenance Plan.

If the Exterior Maintenance Plan has been financed by a bank, a financial institution, or forms part of a suspensive sale agreement, any approved pro-rata refund of the term Exterior Maintenance Plan amount, will be credited to the respective bank or financial institution.

Note: This Automotive VAP Solutions Vehicle Exterior Maintenance Plan is not an Insurance Product but a Redeemable Vehicle Exterior Maintenance Plan on Presentation of a Valid Agreement number. The client will be responsible for any costs exceeding the Exterior Maintenance Plan's limit or any unauthorised repairs or restoration work.

VEHICLE EXTERIOR MAINTENANCE PLAN (STANDARD)

1 INTRODUCTION

- 1.1 Automotive VAP Solutions Vehicle Exterior Maintenance Plan** provides complete cosmetic care for the exterior of the clients vehicle by providing for the repair of scratches and dents caused by minor incidents and the restoration of small dents and chips caused by day to day motoring. The Exterior Maintenance Plan is designed to keep the clients vehicle in "tip top" condition and at the same time increase the resale value of the clients vehicle.
- 1.2 Automotive VAP Solutions Vehicle Exterior Maintenance Plan Particulars**
The Automotive VAP Solutions Vehicle Exterior Maintenance Plan provides for exterior vehicle body maintenance on a monthly basis to the value of R3 500.00 (three thousand five hundred rand) per claim with a maximum amount of R14 000.00 (fourteen thousand rand) per annum inclusive of VAT per 12 month period as set out in the Vehicle Exterior Maintenance Plan schedule. This policy is underwritten by GENRIC Insurance Company Limited, a licensed Short-term insurer and authorised financial services provider.

2 PREFACE

In exchange for the agreed payment, Automotive VAP Solutions agrees to offer financial compensation against unforeseen exterior vehicle body maintenance as set out in this Exterior Maintenance Plan, during the period of the plan, subject to the plan terms and conditions. The client's exterior maintenance plan schedule and terms and conditions form the basis of their contract with Automotive VAP Solutions. Please make sure you familiarise yourself with the contents of these documents and that all your details are correct in every aspect. Benefits are conditional upon the timeous prior receipt of your payment for the period of the plan and in compliance with the conditions, provisions, and exceptions stipulated herein.

3 DEFINITIONS

3.1 Commencement Terms

The terms and benefits of this Automotive VAP Solutions Vehicle Exterior Maintenance Plan will become effective and binding provided that:

- You have paid for the Automotive VAP Solutions Exterior Maintenance Plan; and
- You adhere to the terms and conditions as set out in this agreement.

3.2 Eligible Vehicles

All passenger vehicles, SUV, 4x4 vehicles, taxis, mini-buses and light commercial vehicles, except for the following:

- Vehicles with a GVM (gross vehicle mass) of more than 3.5 tons;
- Quad bikes (four wheeled motorcycles);
- Motorcycles and scooters;
- Motorhomes and caravans; and
- Boats.

4 GENERAL CONDITIONS

The following terms and conditions apply to the benefits provided by this Automotive VAP Solutions Exterior Plan:

4.1 Vehicle Exterior body Maintenance

It is the client's responsibility to maintain the bodywork of the vehicle.

4.2 Pre Claims Authorisation

The client must obtain authorisation from Automotive VAP Solutions prior to the commencement of maintenance being carried out on the body of the vehicle. If need be for an inspection of the vehicle, the client must allow AVS access to the vehicle.

4.3 Post Claims Authorisation

The client must ensure that the vehicle is taken to a repairer approved by Automotive VAP Solutions upon request.

4.4 Fraud and Dishonesty

If the client or anyone acting on behalf of the client provides information that is fraudulent, dishonest or withholds material facts, the client's claim will be rejected and the Exterior Maintenance Plan cancelled. Under these circumstances, there will be no refunds.

4.5 Policy Cancellations and Amendments

The client may cancel the Exterior Maintenance Plan at any time by giving Automotive VAP Solutions, 31 days' notice. If Automotive VAP Solutions amend or cancel your Exterior Maintenance Plan, the client will receive 31 days' notice before the effective date of the changes. The client must make sure to notify Automotive VAP Solutions of all changes to his/her contact details.

4.6 Transferability of this Exterior Maintenance Plan

This Exterior Maintenance Plan is transferrable when selling the vehicle to a new owner.

4.8 Period of Agreement

As per schedule.

5 EXTERIOR VEHICLE MAINTENANCE EXPLAINED

The Automotive VAP Solutions Vehicle Exterior Maintenance Plan will provide for exterior maintenance to your vehicle for the following, whereby the quote of repair does not exceed R3 500.00 (three thousand five hundred rand) per claim with a maximum amount of R14 000.00 (fourteen thousand rand) per annum.