

Scratch and Dent Cover

This is not an Insurance Product and approved maintenance requests will have no effect on your comprehensive insurance no-claim bonus.


PART OF THE MOTOVANTAGE GROUP

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Overview of our Services

The Streamline Exterior Maintenance Plan is an agreement between Streamline (us) and the client listed on the Plan Schedule (you).

The Maintenance Plan is a product that will maintain and restore your vehicle (for an agreed period) from damages that result from everyday wear and tear in return for a fee.

Only the vehicle listed on the Plan Schedule has access to the selected maintenance and restoration services supplied by our list of agents.

Key features of the Maintenance Plan:

- We will maintain your vehicle against everyday wear and tear.
- A maintenance repair is limited to a monetary value of R4500 including VAT.
- No additional are fees payable providing the maintenance falls within the R4500 including VAT limit.
- Unlimited number of repairs providing the repairs are within maintenance specifications, and pre-determined size limits.
- All work carries a 3 year guarantee.
- Our service extends to minor body maintenance only.

1. Streamline Exterior

Maintenance Guidelines

Maximum value is R4500 including VAT

Only the vehicle listed on the Plan Schedule has access to the selected maintenance and restoration services from the cover start date as stated on the Plan Schedule.

Minor Dents

A dented area on the vehicle up to a maximum of 15cm in diameter and can be restored by Paintless Dent Removal technique.

Minor Scratches

A scratched area on the vehicle where the scratch is up to a maximum of 15cm in length.

Rims and Mags

Where your vehicle's wheel rims or alloy rims are damaged and repairable, we will pay for the repairs to the damage up to a maximum of R4500 including VAT (four thousand five hundred Rand) per 12 (twelve) month period of cover.

Tar Spots

Remove and restore an unlimited number of tar spots up to the service value.

Stone Chips

An area which can be filled and sealed to prevent corrosion. (The damage will remain slightly visible).

Exterior maintenance to roof, bonnet and boot:

The roof, bonnet and boot will be Weatherproofed and disguised but damage will remain slightly visible. We cannot restore the damaged area back to its original condition but a paint touch-in will protect the area from further damage or corrosion. We apply this technique to a chip or a scratch.

2. How to request a Maintenance Call

1. Ensure the damaged area falls within the guidelines of your Streamline Exterior Maintenance Plan.
2. Have your documentation on hand and contact our repair network on 087 312 1083. Alternatively, you may log a claim on our website which is <https://www.motovantage.co.za/scratch-and-dent-cover>.
3. The photos can be emailed to info@streamlinerepairs.co.za
4. Once Streamline has processed the maintenance request, you will receive an SMS notification confirming the repair.
5. On approval, our administrator will contact you to arrange the repair date.
6. You will receive a confirmation SMS 24 hours prior to the maintenance call. Should this time no longer be convenient, it will be your responsibility to reschedule.

If a Mobile Repair Unit is available in your area, we will attend to your vehicle at a location of your choice. If a Mobile Repair Unit is not available to you, we will attend to your vehicle at one of our approved nationwide body maintenance shops.

Maintenance service request rules

1. You can accumulate small damages and the maintenance service value is limited to R4500 including VAT per visit.
2. We will take all damages into account to calculate the cost of the maintenance.
3. Existing damages cannot be carried over to a next maintenance request. If you do not restore all the existing damage, we will reject the same damage in following requests.
4. Only maintenance listed in the guidelines will be performed.

3. Maintenance Limit

We will absorb the cost of up to R4500 including VAT per visit to service the vehicle. In the event of any claim becoming payable under this policy, any premiums that were not successfully collected during the existence of the policy will be deducted from the claim amount payable

4. Maintenance Period

This plan is valid for the period as stated in your Plan Schedule.

5. Payment of Fees

If your Plan fee was financed and/or paid for in full upfront, the plan will remain in place for the full period as per your Plan Schedule.

If your Plan fee is paid monthly the premium is payable monthly in advance by debit order on the premium due date. Written notification of any changes in banking details must be provided to the Administrator at least 10 days before the next premium is due for payment. Should the debit order be rejected or the premium unpaid as a result of insufficient funds or reasons outside of your control, the policy will remain active and a single premium will be collected on the following premium due date. In the event that 2 (two) consecutive premiums are unpaid the policy and all cover and benefits in relation thereto will immediately be cancelled.

6. What maintenance is not included?

We do not provide maintenance or restoration to:

- parts or damages not listed under the Maintenance Guideline of your selected Streamline Product;
- requests that fall outside the period of this Maintenance Plan;
- vehicles not listed in the Maintenance Plan Schedule;

- replace a body panel or part of it;
- a body panel that has been ripped, torn, perforated or damaged to the structure or alignment of the panel;
- accessories, door mouldings, window mouldings, beadings, lamps of any sort or window panels;
- locks and handles;
- car radios, sound equipment or car telephones;
- tyres;
- stickers;
- damage caused by hail.

We are not responsible for:

- depreciation in value arising from maintenance;
- maintenance to vehicles which carry trade goods for commercial purposes;
- services outside the Republic of South Africa.

7. Cancellation

You will have five business days from the start date in which to rescind this contract and we will then treat it as not having come into existence and will refund any amounts we have received from you on condition that no claim has been paid on this.

You or we may cancel this Streamline Exterior Maintenance Plan any time by giving 31 days' written notice.

We may immediately cancel this Plan or place it on hold, refuse any transaction or instructions, or take any other action that we consider necessary in order to comply with the law and prevent or stop undesirable or criminal activity. This Plan does not have any surrender or paid up value.

Maintenance Plan terminate with stolen or write off vehicle

If the vehicle indicated in this Streamline Exterior Maintenance Plan is stolen or damaged beyond repair, the Plan will terminate on the date of such incident.

Transferring the Plan if you sell the vehicle

If you sell the vehicle, the remaining part of this Streamline Exterior Maintenance Plan is non-transferable and cannot be transferred to the new owner.

8. Fraud

Your plan will be invalidated and you will lose your benefits under this maintenance plan if you, or anyone acting on your behalf:

- Files a request that is fraudulent, improper, improperly processed or improperly filed;
- Uses any fraudulent or improper means to get any benefit under this maintenance plan; or,
- Wilfully or negligently causes the damage or destruction that is the subject matter of the request.

9. Your Responsibilities

It is your responsibility to obey the rules under this Maintenance Plan so that we can maintain and restore your vehicle as agreed.

10. Important Terms

You / Your	means the client listed on the Maintenance Plan Schedule.
We / Us / Our	means Streamline, MotoVantage House, Stonemill Office Park, 300 Acacia Road, Blackheath, Johannesburg 2195, Tel: 087 312 1083.
Vehicle	means the vehicle listed on the Plan Schedule.
Plan Schedule	means the document that lists your personal details, vehicle details, fee payable and the maintenance period.
Maintenance value	means the cost which we will absorb according to the work completed. We will not absorb more than R4500 including VAT per service.

11. Contact Details

Customer Service

SMART

Tel : 087 312 1076/ 087 312 108

Email: info@smartuma.co.za

12. Disclosure Notice

About the intermediary when the plan is sold by the Engine Room Director Solutions (Pty) Ltd.

Company Name:	The Engine Room Direct Solutions (PTY) Ltd
Registration Number:	2009/005040/07
Address (Postal & Physical):	PO Box 1034, Gallo Manor, 2052 MotoVantage House, Stonemill Office Park, 300 Acacia Rd, Blackheath, Johannesburg, 2195
Telephone Number:	087 312 1074
Email Address:	TERqueries@the-engine-room.co.za
Website	www.motovantage.co.za
Authority:	The Engine Room is acting in terms of an agreement with the Supplier
Remuneration	The commission, consideration fees, charges or brokerages payable to the intermediary by any other person;
Public Officer Details:	087 312 1079
Complaints Contact:	Tel: 087 312 1074 complaints@smartuma.co.za
Claims Contact Details:	Telephone: 087 312 1083

If the plan is purchased from a Motor Dealer, the Motor Dealer has an obligation to confirm the following to you:

- a. The full business and trade names, registration number, postal and physical address, telephone numbers and e- mail address.
- b. The contact details of its public officer.
- c. Specify the exact service to be rendered by the intermediary.
- d. Disclose commission, consideration fees, charges or brokerages payable to the intermediary by any other person.

Privacy Term and Privacy Notice:

Your personal information (which, for the purposes of this term, includes special personal information) will be held by entities within the FirstRand Group.

To better understand the entities that form part of the FirstRand Group and how your personal information is treated, please refer to FirstRand's Privacy Notice which forms part of this privacy term. The Privacy Notice can be found on our can be found on our Platform (for example our banking app or website) or contact us to request a copy.

In this privacy term references to "we", "us" or "our" are references to the entities in the FirstRand Group, and all affiliates, associates, cessionaries, delegates, successors in title or third parties (authorised agents and contractors), when such parties are acting as responsible parties or operators in terms of applicable privacy laws, unless stated otherwise.

By accepting these Terms and Conditions or by utilising any products or services ("Solutions") offered by us, you acknowledge that in order to:

- conclude and fulfil contractual terms or obligations to you;
- comply with obligations imposed by law; or
- to protect or pursue your, our, or a third party's legitimate interests, including offering Solutions that best meet your needs;

your personal information may be processed through centralised functions and systems across entities in the FirstRand Group and may be used for the purposes, in the manner, and with the appropriate controls as set out in our Privacy Notice.

Where it is necessary to obtain consent for processing outside of this privacy term, we will explicitly seek your consent separately.

We want to ensure that you fully understand how your personal information may be used. We have described the purposes for which your personal information may be used in detail in our Privacy Notice. We have also set out further information about accessing, correcting or objecting to the processing of your personal information in our Privacy Notice. We strongly advise that you read our Privacy Notice.

For the purposes of these Terms and Conditions the responsible party is the party with whom you are contracting a Solution, as well as other entities in the FirstRand Group, which are listed in our Privacy Notice as responsible parties. For the contact details of these responsible parties, please see our Privacy Notice.