

PostNet Suite 76 Private Bag X 10030 Randburg2125

Account Enquires: 011 801 0001 Emergency Assist: 011 801 0000

Fax: 0865522082 www.caninfinity.co.za E-mail: info@caninfinity.co.za

COMMERCIAL VEHICLE PROTECTION PLAN

EMERGENCY NUMBER

(011) 8010000

Alternative number: 011 8010001

This package is designed for 4-ton (tare) vehicles and above.

Package Include:

- Roadside Assistance
- Mechanical Assistance
- Accident Assistance
- Medical Assistance
- License Renewal Service
- Traffic Fine Administration Service
- Uninsured Loss Recovery
- Legal Representation

This product has been developed to cover you in the event where your damages fall within your maximum basic excess amount. The maximum excess means the basic listed in your underlying insurance policy and excludes all additional excess as listed in your underling insurance policy. Alternatively where your policy excludes certain repair/damages etc. This package is designed for light commercial vehicles and passenger vehicles below 3 ton (tare).

The maximum excess means the basic listed in your underlying insurance policy and excludes all additional excess as listed in your underlying insurance policy.

Please note that this is not an insurance product.

Terms & Conditions

What makes up the agreement between us?

The certificate, General terms & conditions, together with any correspondence sent to you, as well as any written and/or voice recorded agreements made, form the agreement between you and us. You undertake that all the information you give us is adequate, true and correct. It is the underlying principle of the agreement between us.

Please ensure that you are familiar with the content of all documents and that all the details noted on the certificate is true and correct in every aspect.

You must be a CAN Infinity Assistance member to receive these benefits.



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Please visit our website: www.caninfinity.co.za regularly for any changes or updates to the terms and conditions as you will be bound thereto. Terms and conditions can be downloaded and printed from our website.

Roadside Assistance

Product Description

This Can Infinity Roadside Assistance plan is designed to assist you in emergency situations for Mechanical, Electrical or Accident Assistance. A well-managed panel of contracted service providers including Tow operators, electricians and locksmith specialists are available to assist you with emergency repairs. This 24/7 Emergency Roadside assistance programme is provided to the member within the borders of the Republic of South Africa.

Please note: This is an emergency service and this product does not cover replacement of parts, electric/electronic equipment or any consequential damage etc.

Product Terms and Benefits

- No parts are covered, and any cost thereof is for your own account.
- Each incident has a maximum cover per incident as stipulate below.
- This Roadside Assistance service includes the call out fee and one-hour labor cost for repairs, limited to 3 incidents per year from inception of this membership.
- The benefit period is one calendar year from inception and the benefit does not accumulate
- You may be assisted in the event of a non-emergency situation; however, you are then liable for all costs and you must pay the cost of Repairs/Towing into our bank account before a repairer and/or tow operator will be dispatch to assist you. This can be done through our website, App or direct deposit.
- We will not be liable for claims/cost which was not reported through our call centre or where the service provider has not been appointed by us. In the event of a call not being logged through our 24-hour call centre, Can Infinity will not reimburse you or the service provider appointed by you.
- Any amount exceeding the maximum cover/limit must be paid into our bank account before a service provider will be dispatched to assist you. This can be done through our website, App or direct deposit.
- No stolen & recovered, old incidents, non-emergencies or second tows are covered. You can however be assisted in these instances on a cash pay basis.
- Jump starting certain vehicles could result in damage to the vehicles electronics. We cannot be held liable for any damages should you choose to jump start your vehicle.

BREAKDOWN SERVICE

The stranded driver and co-driver will be assisted by Can Infinity in the following ways.

1. Breakdown Services & Tow-In

• In the event of a mechanical failure where you require road service/repairs, Can Infinity is there to help. Can Infinity Assist will dispatch a repair vehicle to the scene of the incident, if the vehicle



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cannot be repaired then we will dispatch a towing operator to tow your vehicle to the nearest approved repairer or your yard, whichever is the closest to a maximum limit of R 2000.00 (Inc VAT) per incident. Any additional cost will be for your account or your elected insurer. Should there be additional cost and you opt that the vehicle be towed to your yard and we don't receive a claim number from your insurer you will be liable to pay the additional cost via our website, app or direct deposit before your vehicle will be uplifted. Where after you may claim that monies/cost back from your insurer.

• In the event of the towing taking place after hours, your vehicle will be stored in safe storage for the evening and your vehicle will not be released before all outstanding cost had been paid to Can Infinity, should there be any.

Mechanical Tow Rates:

Below are the estimated mechanical tow rates that you/your insurer can expect. We however cannot guarantee these pricing but Can Infinity will always do our utmost to negotiate the best rates possible on your behalf.

Vehicle - GVM	Call OutFee	Labour Prepare to tow P/HR	Travel P/KM	Tow Empty P/KM	Tow Loaded P/KM	Recovery P/HR	Mud Recovery P/HR	Waiting / Standing time P/HR
4-6 TON	R1330.00	R360.00	R12.49	R13.97	R14.30	R1130 MIN 2HOURS	R910.00	R360.00
6-8 TON	R1540.00	R410.00	R13.45	R14.30	R15.50	R1430.00 MIN 2HOURS	R1020.00	R360.00
9-12 TON	R1860.00	R480.00	R13.94	R15.50	R16.10	R1790.00 MIN 2HOURS	R1280.00	R410.00
15 TON RIGID	R1960.00	R590.00	R14.61	R17.80	R18.80	R2130.00 MIN 2HOURS	R1550.00	R480.00
19 TON	R2070.00	R720.00	R14.48	R18.80	R24.50	R2500.00 MIN 2HOURS	R1650.00	R590.00
24 TON	R2070.00	R800.00	R15.15	R18.80	R29.80	R2730.00 MIN 2HOURS	R1750.00	R650.00
18 TON HORSE & TRAILER	R2766.00	R900.00	R15.87	R19.80	R31.80	R4482.00 MIN 2HOURS	R1850.00	R750.00
28 TON HORSE & TRAILER	R3060.00	R1000.00	R19.13	R20.80	R34.80	R4797.00 MIN 2HOURS	R1950.00	R850.00
42 TON HORSE & TRAILER	R3301.00	R1100.00	R20.24	R21.80	R36.80	R5289.00 MIN 2HOURS	R2050.00	R950.00



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2. Minor Mechanical Assistance

• Can Infinity assist will dispatch a fleet approved off-sight or fleet company repair vehicle to assist with minor or major repairs. These repairs cannot be guaranteed, and the owner will be requested to immediately proceed to the nearest approved repair facility for proper repairs. Can Infinity cannot guarantee the availability of a repairer in rural areas. All cost is for the owner's account and an estimated quote will be sent to the owner which will include an R 850.00 call centre handling fee per incident. Once the estimated cost has been paid through our website, App or direct deposit and received by us a repairer will be dispatched to assist you.

3. Car Hire

- Should your vehicle breakdown or was involved in an accident, where the vehicle is not drivable, further than 100km from your business address, where available and at our discretion a vehicle will be hired to transport the driver and co-driver of the vehicle to a place of residence. (subject to presenting a valid credit card and drivers' licence)
- The cost will be covered to a maximum limit of R 850.00 (Inc VAT), but excludes fuel, insurance, toll and delivery fees.
- This car rental service may also be used in a non-emergency situation, even for leisure or where
 you were involved in an accident or your vehicle break down within a radius closer than 100KM
 from your yard through our website or App.

OR

4. Accommodation

- Should your vehicle breakdown or had been involved in an accident where the vehicle is not drivable, further than 100km from your permanent business address resulting in a repair facility keeping the vehicle overnight, where available and at our discretion accommodation of our choice will be provided to the driver and co-driver to a maximum limit of R 850.00 (Inc VAT).
- This Accommodation service which includes hotel, bed & breakfast and holiday stay may also be
 used in a non-emergency situation or where you were involved in an accident or your vehicle
 broke down within a radius closer than 100KM from your yard through our website or App.

5. Electronic Message Relay Service

- Can Infinity will relay a message via SMS or E-Mail to the owner/Director or any appointee for the
 business in the RSA in the event of a breakdown or accident as soon as the driver reports an
 incident to the Can Infinity call centre. Please note: This service is only available through our
 emergency assist 24 (EA24) App.
- You will also be able to log onto our website to determine where your vehicle is, what the cause of the incident is and the progress of the assistance given by Can Infinity.

6. Electronic Driving Chaperone

• This service allows you to map the rout your driver should follow and as long as your driver's phone is on and our app active you will at all time be able to see and monitor where your driver is



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or how far from its destination he is. **Please note:** This service is only available through our emergency assist 24 (EA24) App.

7. Emergency Fuel

Should it be required in an emergency where your vehicle runs out of fuel, a limited supply of fuel
will be delivered to your driver to enable him to reach the nearest service station. A maximum
cover limit of R 1000.00 (Inc VAT) for fuel delivery will apply. The cost of the fuel will be for your
own account and is payable before a service provider is dispatched.

8. Flat Tyre Assistance

- If the vehicle's tyre is inflated and a replacement/spare tyre is available, we will replace the flat tyre with the spare tyre at the scene of incident to a maximum limit of R 1000.00 (Inc VAT).
- In an event that a spare tyre is not available, towing will be provided under the towing benefit to a maximum limit of R 2,000.00 (Inc VAT).

9. Battery Jump-Start

 Should your vehicles battery be flat/dead, we will jump-start your vehicle to a maximum limit of R 1000.00 (Inc VAT).

10. Vehicle Lockout Service (Locksmith)

- In the event of your vehicle keys being locked in the vehicle, a locksmith will be appointed to unlock your vehicle.
- A maximum limit of R 850.00 (Inc VAT) will apply.
- Lost keys are not covered and disqualify you from this benefit.

11. Accident Assistance

- In the event of your vehicle being involved in an accident, an approved Tow-in operator will be dispatched to uplift your vehicle and store it in a safe environment.
- You will receive 3 days free storage
- Accident towing is provided to a maximum limit of R 3,000.00 (Inc VAT) all additional costs will be for you or your elected Insurance Company.



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Accident Tow Rates:

Below are the estimated Accident tow rates that you/your insurer can expect. We however cannot guarantee these pricing but Can Infinity will always do our utmost to negotiate the best rates possible on your behalf.

Vehicle – GVM	Call Out Fee	Labour Prepare to tow P/HR	Travel P/KM	Tow Empty P/KM	Tow Loaded P/KM	Recovery P/KM	Mud Recovery P/Km	Waiting / Standing time P/KM
4-6 TON	R1790.00	R360.00	R12.49	R13.97	R14.30	R1130 MIN 2HOURS	R910.00	R360.00
6-8 TON	R2020.00	R410.00	R13.45	R14.30	R15.50	R1430.00 MIN 2HOURS	R1020.00	R360.00
9-12 TON	R2390.00	R480.00	R13.94	R15.50	R16.10	R1790.00 MIN 2HOURS	R1280.00	R410.00
15 TON RIGID	R2620.00	R590.00	R14.61	R17.80	R18.80	R2130.00 MIN 2HOURS	R1550.00	R480.00
19 TON	R2980.00	R720.00	R14.48	R18.80	R24.50	R2500.00 MIN 2HOURS	R1650.00	R590.00
24 TON	R3260.00	R800.00	R15.15	R18.80	R29.80	R2730.00 MIN 2HOURS	R1750.00	R650.00
18 TON HORSE & TRAILER	R3570.00	R900.00	R15.87	R19.80	R31.80	R4482.00 MIN 2HOURS	R1850.00	R750.00
28 TON HORSE & TRAILER	R4570.00	R1000.00	R19.13	R20.80	R34.80	R4797.00 MIN 2HOURS	R1950.00	R850.00
42 TON HORSE & TRAILER	R5570.00	R1100.00	R20.24	R21.80	R36.80	R5289.00 MIN 2HOURS	R2050.00	R950.00

12. Tow-in Distance

 Can infinity only covers the distance from point of incident to the nearest competent/specified repairer or your yard, whichever is the closest. This service does not cover tows from one repairer to another or from your yard to a repairer. Can Infinity can however assist you in these instances on a cash basis, R 850.00 call centre handling fee per incident will be added to the cost. These services can be obtained through our pay now services on our website or App.



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13. Instruction Cancelations

In the event of you cancelling an assistance request after 15 minutes of the initial call being made, you will be liable for a cancelation fee of R 1000.00 excluding VAT.

14. Vehicle Cover

• These benefits offered by us are only applicable to the covered vehicle/s.

Emergency Medical Assistance

This emergency medical assistance program is conducted by ER 24 and is available to your driver and co-driver while on the road.

DEFINITIONS:

- "Accident" shall mean any sudden or unexpected, external, visible or violent event which results in the Member's suffering bodily injury, other than any intentional self inflicted injury.
- "Bodily Injury" shall mean any injury to the body caused by an Accident, excluding sickness or disease.
- "Benefits" shall mean the benefit as set out in benefit table listed below
- "Contact Centre Doctor" shall mean the Doctor nominated or appointed by the Contact Centre who is contracted to ER24 for the provision of Contact Centre assistance and claims assessment.
- "Emergency Medical Transportation" shall mean the necessary medical expenses of surface transportation, medical care during transportation, communications and all usual ancillary charges incurred in moving the Member when in a serious medical condition to the closest available medical facility.
- "**Illness**" shall mean any sudden and unexpected deterioration of health certified by a competent medical authority but excluding Bodily Injury.
- "Medical Emergency" shall mean an Accident or Illness that requires immediate and / or urgent Emergency medical Transportation.
- "Repatriation" shall mean all the expenses necessarily and unavoidable incurred in transporting
 the Member to a hospital where such transportation needs to be completed under medical
 supervision.
- "Residence" shall mean the area within the territorial boundaries which are used primarily for domestic residential purposes (usual place of residence), within the Republic of South Africa.
- "Service Provider" shall mean the selected correspondents and contractors appointed by ER24 to render the Services to the Member.
- "Territory" shall mean the Republic of South Africa, Lesotho and Swaziland.

GENERAL CONDITIONS

- ER24 is under no obligation to provide for payment of any costs incurred in circumstances resulting from:
- cases of minor illness or injury which in the opinion of the Contact Centre Doctor can be adequately treated local and which do not require Emergency Medical Transportation;



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- cases related to psychiatric disorders or diseases for which treatment has previously been received
 or expenses arising from willfully inflicted self-injury or illness, insanity, alcoholism, drug or
 substance abuse or self exposure to needless peril (except in an attempt to save human life);
- Any sports undertaken on a professional basis or on a national or provincial competitive basis unless the Member has obtained prior written approval from ER24;
- The commission of or the attempt to commit an illegal act;
- a Member's active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, rebellion, riot, revolution or insurrection nor for any consequence or loss which is a direct result of nuclear reaction or radiation;
- Consequential loss of any kind;
- Events which occur before the entry into force of this Agreement and / or after the lapse or termination of this Agreement;
- Should a member obtain Services without ER24's authorization or intervention, ER24's liability, if any, will be limited to the applicable negotiated tariff.
- Should a member hold medical cover through any other type of membership, insurance policy, medical scheme, benefit programmed, service provider, RAF or WCC, then ER24 reserves the right to recover all costs incurred pertaining to the Services from such other policy, medical scheme, service provider, compensation, fund or benefit.

CORPORATE SERVICE PROGRAMME

ER24 will provide a Member with the following services as a result of a Member's involvement in a Medical Emergency, subject to the limits of the Benefit Table:

1. Emergency Medical Response and Stabilization at the scene of a Medical Emergency

 ER24's Contact Centre will immediately dispatch an appropriate road or air ambulance which is staffed by our appropriately qualified emergency medical care practitioners. Once at the scene of the incident, lifesaving support will be provided to the person and where relevant, the person will be stabilized before transfer is provided to the closest appropriate medical facility.

2. Medical Transportation

ER24 will provide Emergency Medical Transportation by Road or Air Ambulance with appropriate medical supervision to the closest most appropriate medical facility capable of providing adequate care. Our teams of medical professionals will priorities a transfer based on medical conditions, the degree of urgency, the person's state and fitness to travel. Other considerations include but are not limited to airport availability, weather conditions and distance to be covered as assessed by the Contact Centre Doctor. Our Contact Centre and operational team will determine whether transport will be provided by medically equipped helicopter, regular scheduled flight or road.

3. Emergency Medical Information

 Lifesaving medical advice can be accessed via 084 124 where a medically trained professional will be able to guide you through a medical crisis



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4. Medical Hotline

ER24 medical personnel, including paramedics, nurses and doctors, will be available 24 hours a day to provide general medical information. This is an advisory and information service, as a telephonic conversation does not permit an accurate diagnosis.

5. Guarantee of Payment

Payment for emergency stabilization at a medical facility's Emergency Centre valued at R 5,000.
 This R 5,000 will be recovered from the medical scheme.

6. Compassionate Visits

 Should a member be admitted to hospital for a period exceeding 5 consecutive days, outside their home town where the hospital has a greater distance than 180km from their usual residence, arrangements will be made to transport a close relative to visit the member, up to the limit of R2 000 per admission.

7. Escorted Return of Minors

In the event of minor children being stranded as a result of a member's hospitalization, ER24 will
provide transportation, under supervision where necessary, into the care of a person nominated by
the member, within the Territory.

8. Repatriation of Mortal Remains

 Should a member die outside their residential town more than 180km from their usual residence, arrangements will be made to repatriate the mortal remains to the residential town limited to R20 000 per repatriation.

Battery and Tyre Loyalty Program

Should you find yourself in need of a new battery or urgently need new tyres, CAN Infinity can assist. Through our easy to use online shop, we have made it hassle free to get quotes and purchase a battery or tyre at 15% discount. Simply visit www.caninfinity.co.za for your next purchase.

- Offer is only available at TrenTyre branches nationwide.
- Offer is only available through the online shop, should you want to use a different payment method prices may vary.
- When purchasing a battery online, for a small fee exstra, WE CAN COME AND INSTALL THE BATTERY AT YOUR HOME/WORK.
- This service is available to anyone, not just active members, but active members will receive an additional discount when entering your coupon code: "LekkerAfslag".



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Take Me Home Service

You may use this service at a cost of R 870.00 per 50km trip. (Should you prefer to pay a monthly fee for this service, please contact us to speak to an agent for assistance).

- The benefit is limited to 50 kilometers (calculated from the client's pick-up point to the drop-off destination) for the client and up to 3 additional passengers to one drop-off address.
- Service hours for taking bookings are 24 hours, every day of the week.
- Service hours for the Designated Driver Service is Monday to Sunday from 17:00 to 02:00;
- For the Designated Driver Service, pre-bookings, at least 4 hours in advance is a requirement.
- Service hours for the Cab Service is dependent on the hours of the Service Providers in the specific service area.

The service areas included are:

- Johannesburg
- Pretoria
- Durban
- East London
- Port Elizabeth
- Nelspruit
- George
- Bloemfontein
- Service requests falling outside of the time frames set-out above will be attended to on a besteffort basis.
- Ad-hoc or last-minute requests will be accommodated by the Service Provider on a best-effort basis with a maximum expected delay of 90 minutes. Service is however not guaranteed as it is subject to the availability of the respective driver teams.
- Pre-bookings for public holidays are required at the latest 17:00 on the day prior to the public holiday.
- In respect of New Year's Evening, only pre-booked trips, 72 hours in advance are facilitated.
- The appointed driver will wait for the client for 15 (fifteen) minutes after the pre-booked time, after which the client will be notified that the driver will be leaving, allowing the client a maximum of another 5 (five) minutes to meet up with the driver. Failing which, the driver shall be entitled to leave, and a trip will be forfeited.
- If a trip is cancelled within an hour of the arranged collection time, the trip will be forfeited;
- If the trip exceeds 50 kilometers from the client's collection point, the additional kilometers will be accounted for by means of a per km fee of R 14.00 per km extra.



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Online Vehicle License Renewal Service

VEHICLE RENEWAL NUMBER

(011) 8010000 AND PRESS 7

Product description

As the leaders in the field for providing emergency services this Can Infinity Vehicle License Renewal plan is designed to take away the hazel of queuing and assist you in the event that your vehicle's license needs to be renewed in order for you to focus on more important matters. This service is provided by License ZA which has a highly qualified and professional team to efficiently execute this service. This Vehicle License Renewal Service is provided to the member within the borders of the Republic of South Africa. Some areas are currently not covered and therefore we cannot guarantee service in all areas.

Please note: This service does not include any other type of license renewal service.

Product Terms and Benefits

- This service cover renewal to vehicles, trailers, boats, motorcycles and caravans on a digital platform.
- Vehicle License Disc cost and any outstanding penalty cost is for your own account.
- An administration fee of R200.00 per license disc issued will be added for all admin and courier costs.
- When you submit a license renewal request we will require a copy of your renewal notice (If received), a clear copy of your ID/passport and proof of your residential/company address. If you did not receive a renewal notice, then we will require your E-Mail address, a copy of your previous license documents or copy of your old license disk (preferably scanned) and mailed to us.
- An Invoice will be submitted to you from License ZA which will include the license renewal fee, any
 outstanding penalties and the admin cost.
- Once payment is received by License ZA they will immediately apply for your new license disc.
- Your new license disc will be delivered to your chosen delivery address within 7 working days of us receiving your payment/collection.

Exclusions:

- Outstanding roadworthy on a vehicle
- "S" mark on vehicle, stolen SAPS clearance required
- Traffic fine "enforcement orders" & "warrant of arrest"
- Admin mark on vehicle to do at licensing department
- Change of address if vehicle is not in the correct licensing locality
- Registration & licensing.



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1. Renewal of Vehicle License Services

- In the event that your vehicle license is due for renewal simply go onto our website www.caninfinity.co.za and log in with your policy number or ID number, alternatively contact our call centre on (011) 8010000 and press 7 for assistance.
- Once your vehicle, trailer, boat, motorcycle or caravan is loaded on our system. Our system will remind you of your licence that are due for renewal.
- Never pay penalties again for late renewals.

1.2 Queuing for You

• Should you stay in Gauteng or Limpopo, we take the hassle of queuing onto ourselves. Simply logon and register. We do the rest. No forms, No queues. You don't Queue, We don't Queue.

2. Delivery to your address

- At completion of renewal, License ZA will deliver your new vehicle licence disc to the address provided in your membership schedule or your chosen delivery address.
- Should you fail to receive your new license disc from the appointed courier service at your chosen
 delivery address you will be held liable for any additional courier cost that might arise for delivery at
 a later date/time.

Traffic Fine Administration

TRAFFIC FINE PAYMENT NUMBER

(011) 8010000 AND PRESS 7

Product description

As the leaders in the field for providing emergency services, this traffic fine administration plan is designed to take away the hassle of received traffic fines. Additional assistance is provided if a warrant of arrest for outstanding traffic fines needs to be settled. This service is provided by License ZA which has a highly qualified and professional team to efficiently execute this service. This Vehicle traffic fine administration service is provided to the member within the borders of the Republic of South Africa.

Product Terms and Benefits

- This service is absolutely free to our clients and we will only take a percentage of the saving negotiated with authorities as remediation.
- Should we fail to negotiate a saving no cost will be charged for our work



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- We obtain all outstanding fines nationally from the traffic authorities on your behalf.
- Traffic fines are loaded on LZA traffic fine database.
- Representation to relevant traffic authorities are done to obtain reduction on fines.
- All warrants of arrest are settled with relevant traffic authorities
- We will also redirect traffic fines that are not for your account.
- You will need to inform LZA who the traffic fine offender is to whom the fine must be redirected too
- LZA will redirect the fine to the offender and submit proof thereof to you.

LZA Requirements For Redirection:

A copy of the Offender's ID
The Offender's physical address
The Offender's contact details

Reduction of Fines

In the event where we were able to negotiate a reduction/saving on your original fine amount issued we will take a 50% service fee of that saving:

- Should the original fine amount be R 1000.00 and we were able to reduce the fine to R 500.00.We will pay R 500.00 toward the traffic authorities, our service fee would be R 250.00 and you will save R 250.00
- You will therefore be invoiced for an amount of R 750.00.
- Payment to authorities will only be done once we received payment for the full invoice amount.

Payment of Warrants Of Arrest

- Warrant of arrest cost is for your own account.
- A service fee of R 150.00 per payment, plus postal order fees (where applicable) will be added for this service.

Redirection of traffic fines

- Redirection of traffic fine cost, if any or applicable is for your own account.
- A service fee of R 250.00 will be required for this service.



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Uninsured Loss Recovery

THIRD PARTY VEHICLE LEGAL CLAIMS

DEFINITIONS

1. Accident

shall mean any delicta, event, which results in the member suffering any patrimonial loss to
his vehicle, as a result of the negligent conduct of any third party, excluding any such losses
if such losses were the result of any mala fide act, done or caused to be done by the
member hereof.

2. Damages

shall mean any patrimonial damages lawfully recoverable from any third party resulting to a
motor vehicle collision, inclusive of the costs of interim vehicle rental, the reasonable costs of
repairs, or the written of value of such vehicle.

3. Costs of Repairs

 shall mean the lowest of the amount, of three quotations or invoices obtained by the member from any reputable and registered technician being an expert in the field of vehicle repairs and/or the costs as indicated on a validated assessor report.

4. Written off Value

• shall mean the difference between market and retails value of the vehicle, less any salvage value as determined from time to time by TransUnion.

5. Benefits

• shall mean the benefit as set out in the benefit table listed below.

6. Service Provider

 shall mean the selected correspondents and/or contractors appointed by Novation Financial Services to render the service to the member.

7. Territory

shall mean the Republic of South Africa.



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Account Enquires: 011 801 0001 Emergency Assist: 011 801 0000

Fax: 0865522082 www.caninfinity.co.za E-mail: info@caninfinity.co.za

GENERAL EXCLUSION CONDITIONS:

Novation financial Services is under no obligation to provide for payment of any services in the event of:

- Any damages incurred to the member's or any third-party vehicle, was a result of any mala fide conduct done by the member him and/or herself;
- Any claim not relating to patrimonial damages suffered to the vehicle of the member;
- Any claim, where the value of the claim is within the jurisdiction of the small claims court;
- Any premium not having been paid or met by the member in terms of this agreement;
- Any cost order made or awarded against the member in the unsuccessful persecution of a claim in terms of this agreement;
- Any claim that is older than two years;
- Deliberately lying or providing untrue or false information pertaining to your claim;
- In the event the member fails and/or are unable to provide requested documentation to Novation financial Services and/or their service providers upon their request and within 1 month from their written request.

Novation Financial Services is under no obligation to pay any claim for damages suffered or incurred by the member, other than such legal fees in pursuing such civil claim through any competent court having jurisdiction over such claim for damages within the borders of the Republic of South Africa.

YOUR SERVICE IN TERMS OF THIS AGREEMENT:

Novation financial services will provide the following services as a result of a member's involvement in a motor vehicle accident, subject to any such limits as contained in the benefit table herein below:

- All such legal costs charged by any service provider associated with the persecution of any claim for damages suffered by the member against any third party.
- All such legal costs charged by any service provider associated with the defending of any claim for damages suffered by the member instituted by any third party.

BENEFIT SUMMARY SCHEDULE:

Novation Financial Services will provide the Member with the following services:

BENEFIT	LIMIT
As a result of a claim for damages suffered by the member within the territory	Full Cost
Instituting any claim for damages sustained to the members vehicle	Full Cost
Defending any claim by any third party as a result of a damages claim	Full Cost



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DISCLOSURE AND OTHER LEGAL REQUIREMENTS

IMPORTANT - PLEASE READ CAREFULLY

As a CAN Infinity member you have the right to the following information:

Contact Details:

• For any Legal Representation claims please NOTE office hours 08h00 to 17h00 Mondays to Fridays on **011 801 0000 on option 6**

ALTERNITIVE NUMBER: 010 592 1920

- For any administration queries or if you wish to update your information please contact us during office hours 08h00 to 17h00 Mondays to Fridays on **011 801 0001 on option 3**.
- For any account queries please contact us during office hours 08h00 to 17h00, Mondays to Fridays on **011 801 0001** and on option 3.

CAN INFINITY

This entity is performing a sales and administration services on behalf of the member, in terms of this written agreement

Business Name Car Assistance Network

Trade Name CAN Infinity Emergency Services

Postal Address CAN Infinity Assistance, POSTNET 76, Private Bag X

10030, Randburg

2125

E-Mail Address <u>info@carassistance.co.za</u>

Telephone 011 801 0001

Fax 086 552 2082

Registration Number 2003/011204/07



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Fax: 0865522082 www.caninfinity.co.za E-mail: info@caninfinity.co.za

Details of how to institute a Claim

- Should you have an emergency or claim against your membership, please do the following:
- Notify our claims department by telephone on <u>011 8010000</u>
- Our claims department will then attend to you claim.
- Should you experience any difficulty kindly contact us on <u>011 8010001</u> during office hours and someone will assist you.

Complaints

If you have a query about this membership or you are in any way unhappy with the service that you
have received in respect of the administration or claim services performed, please contact us on
011 8010001 during office hours

Your Broker

This entity is providing advice and intermediary services on your behalf.

Premium

- The agreement is a monthly/annual agreement and the premium is payable on the deduction dates as stated on the certificate.
- Your premium will increase by 12% on the anniversary date and every year thereafter. It is our proactive not to increase premiums.
- If you are a CAN Infinity direct client, you will be debited from Sage pay on our behalf and the
 reference that will appear on your bank statement will be an eight digit number followed by CAN
 Sage pay.

Extent of Premium Obligations

You hereby undertake and confirm that there will be sufficient funds in your account on the
deduction date as specified in your certificate. You hereby authorize us and give your consent that
in the event that there are not sufficient funds in your account on the deduction date that we may
double debit and/or add any other fees/penalties applicable and deduct that amount from your
account on the next debit date.

Premiums not Received

 If we do not receive the premiums for your CAN Infinity Assistance membership or product, on the deduction date as stated in the certificate, you will not have any cover under the agreement.



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 If the premium is not received for 3 (three) consecutive months, your membership will immediately be canceled without any notification.

Premium Collection Agency Details

- The mandate to collect premiums via debit order is provided to a collection agency by CAN Infinity or the financial service provider concerned; this requires that they be correctly licensed to do so.
- If you obtained these services through CAN Infinity their details are as follows:

Sage Pay (PTY) LTD

Support and debit enquiries 0861 338 338

Physical Address Netcash Square

64 Parklands Main Road

Parklands

Cape Town

7441

Postal Address Po Box 50354

Beach Town

West Cape

Cancelations

• The Parties may cancel this membership by giving 30 ordinary working days' notice.

Notice must be given in writing to CAN Infinity assistance, Postnet suite 76, Private bag X 10030, Randburg 2125, alternatively by fax to 0865522082 or via e-mail to info@carassistance.co.za

Authority and Mandate

- This Authority and Mandate refers to our contract as dated on the voice recording and commencing on the commencement date and continuing until this Authority and Mandate is terminated by you by giving us notice in writing of no less than 30 ordinary working days in writing.
- The individual payment instructions so authorized will be issued and delivered as follows
- On the payment day of each month/year. In the event that the payment day falls on a Saturday, Sunday or recognized South African public holiday, the payment day will automatically be the very next ordinary business day. Further, if there are insufficient funds in the nominated account to meet the obligation, we are entitled to track your account and re-present the instruction for payment as soon as sufficient funds are available in your account.



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If the agreement is cancelled, we will not refund any payments made by you.

Other Matter of Importance

• You must be informed of any material changes to the information provided above. Please visit our website: www.caninfinity.co.za regularly for any material changes or updates.