

ADCOVER GUIDE

If your car is gone,
we cover the gap



We are
Motus

What is Adcover?

The Adcover Policy covers the difference between the amount paid out by your comprehensive vehicle insurance policy and the amount that you still owe to the finance provider when your vehicle is stolen, hijacked or written off.

How do you benefit?

- Affordable monthly payments that can be added to your finance deal
- We will contribute towards your motor comprehensive excess
- We will pay a benefit in the event of your death or permanent total disability
- You will get a refund of an amount equal to your policy premium refund if there is no shortfall due at the time of a claim.

Note

- Includes up to R6 000 towards your excess
- Maximum shortfall payout: R500 000
- If your insurer rejects your claim, we'll cover:
 - Reasonable repair costs,
 - Market value* or sum insured (whichever is less), minus excess (for total loss),
 - Towing and storage costs.

*Market value is the average between trade and retail value

Your vehicle qualifies for Adcover if it's:

- A private vehicle or light delivery vehicle weighing no more than 3 500 kg
- A bike, caravan or trailer that carries up to 750 kg
- A taxi weighing no more than 8 700 kg used for transporting paying passengers
- A commercial vehicle weighing 1 500 kg and up to a maximum of 8 700 kg.

Exclusions

- Any consequential or indirect loss or damage of any kind or description whatsoever
- Any legal costs which you owe to the finance company or any other amount deducted from your claim by your motor insurer
- Any losses as result of your intentional non-compliance with your motor comprehensive policy terms and conditions
- Unauthorised use of vehicle
- Loss or damage to sound equipment or non-standard fittings or accessories
- Loss or damage to someone else's property or death of or injury to passengers or to other people
- Wear and tear, mechanical, electrical or electronic breakdowns, failure, breakages or depreciation and any resultant non-accident damage
- Loss or damage due to the operation of any tool or plant that forms part of the vehicle
- Any liability arising from a contract, unless you would have had the same liability had you not entered into the contract
- Where the load the vehicle is carrying is greater than the carrying capacity for which the vehicle is designed
- Where the driver does not have a current, valid and unendorsed driver's license (as defined by South African Law)
- If the driver of the vehicle is under the influence of alcohol or drugs or the alcohol content of the driver's blood exceeds the legal limit
- Any losses which should be covered under your comprehensive motor insurance policy
- Any losses where the vehicle has been confiscated, commandeered, requisitioned or repossessed by any legal process

Note

This document serves as a summary of the policy wording, however the policy wording needs to be read in conjunction with this document to establish the full terms, conditions, limitations and exclusions that are applicable.

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Claims

For Adcover claims, contact M-Sure on **0860 927 726** or email adcoverclaims@m-sure.co.za.
You must advise us within 30 days if the claim under the comprehensive motor insurance policy is rejected and within 60 days of the motor claim being settled.



Cooling off period

If the policy has a duration of 31 days or more, and if no benefit has yet been paid or claimed or an event insured against under the policy has not yet occurred, you have the right to cancel this policy within 14 days after the date of receipt of the policy document.



The above list is for illustration purposes only. Only key components shown above. Terms, Conditions and Limitations apply.
List correct at time of publication. E&OE.

Sales Line: 0861 900 300 | tatamobility.co.za

SOLD BY



CUSTOMER CARE & CLAIMS



INSURER



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