



Trust Company Ltd.

Mechanical Breakdown Guarantee Policy

For vehicles with final destination to Zambia

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WELCOME

Congratulations on your vehicle purchase from Trust Company Ltd. with a Mechanical Breakdown Guarantee so that you can enjoy worry free motoring.

Please take time to familiarize yourself with this material. You need to know and understand this information. In particular, you should note that this guarantee policy might not cover you if you do not follow the vehicle servicing requirements set out on page 9.

IMPORTANT NOTICES

Trust Company Ltd. is the provider of the guarantee under this contract and is referred to as “We”, “our” or “us”.

“You” or “your” means the owner of the vehicle as it appears on your Trust Company Invoice.

Trust Company Repair Facility: Repairs must be undertaken by a Trust Company approved repairer. Please refer to the section headed “What To Do If You Have A Claim” on page 7.

Vehicle Details: Your vehicle details are shown on your Trust Company Invoice. If your vehicle details are incorrect in any way with regard to make, model, year, then you may not qualify for the extent of cover you have selected. It is important that you check this and advise us immediately if any details are incorrect.

ESSENTIAL

Introduction

This cover applies to your vehicle purchased from Trust Company Ltd. with final destination to Zambia.

We cover

We cover the reasonable cost to repair the actual failure of mechanical or electrical parts as a result of a sudden and unforeseen breakdown that occurs during normal use in Zambia, unless otherwise excluded.

Time and Policy Expiration

This Policy is valid for 30 days after your vehicle is cleared from the arrival destination port, as indicated on the cargo release document.

Every claim has to be notified within this period. We will not consider claims notified after this period.

After the notification of claim, the car has to be taken to an authorized repairer within 14 days. In case of failure to take the vehicle to an authorized repairer within this period we will consider the claim closed.

We will pay

The maximum amount we will pay for any one claim is the FOB price paid for the vehicle.

Qualifying Vehicles

All vehicles purchased from Trust Company Ltd., with final destination to Zambia and official payment confirmation date from September 1, 2013.

Modified Vehicles and Vehicles Without Trust`s Logo Sticker

We do not cover any vehicle that is modified in any way from the manufacturer's standard specification after you have received it.

We do not cover any vehicle where the official Trust Logo sticker on the back has been removed.

We do not cover

This warranty does not cover:

1. Repairs that are covered by the manufacturer's warranty or repairs that are the subject of a manufacturer's recall or any component design fault or any damage arising from the design fault.
2. Any fault existing and disclosed at the commencement of cover and any resulting damage.
3. Chassis, panel, paintwork, glass, upholstery and any other cosmetic item.
4. Batteries, exhaust system, air bags and components, sunroofs, catalytic converters, tires, audio and entertainment systems, global positioning systems, seats, lights, communication systems, fuel tanks, suspension bushes, keys and remotes.
5. Manual clutch and flywheels wear and tear.
6. Spark plugs, glow plugs, drive belts, lubricants, gas, filters, injector servicing and fluids.
7. Any costs relating to servicing, maintenance, adjustment or tuning.
8. Costs arising from the failure of the cam belt and/or any resulting damage when the cam belt is not replaced in accordance with the manufacturers recommendation.
9. Repairs necessitated by external causes, contamination, perishing, corrosion, rust, consequential loss or damage, accident damage, fire damage, water damage, theft, willful damage, misuse, neglect, faulty repair and/or defective workmanship.
10. Repairs necessitated by the failure of any plastic components due to gradual deterioration and any resulting damage.
11. Repairs resulting from incorrect use of fuel, oil, lubricant, coolant or any other fluid. This includes using the wrong octane fuel grade and the use of any bio fuel.
12. Any repairs commenced or carried out without our approval.
13. Any repairs for claims notified to us after the expiration date of the policy.
14. Failure due to use of the vehicle after a mechanical breakdown occurs or warning signals appear.
15. Costs arisen from not having availability of your vehicle during the repairs.

Other Benefits

Towing

We will pay the reasonable cost to tow your vehicle to the nearest authorized repair centre up to a maximum of \$250, but only when the repair centre confirms that the vehicle problems are covered by this policy.

Conditions

You must take all reasonable steps to protect your vehicle from breakdown and comply with

operating and safety recommendations.

- A.** You should check the engine oil and radiator coolant levels each time you fill the gas tank. This protects the vital systems of your car, and may help you discover potential problems.
- B.** This policy does not apply if your vehicle is used in racing competitions, time trials, rallies, speed testing, pace making, reliability trials or any activities different from normal drive.
- C.** If any claim under this policy is supported found to have any incorrect information, or any statement found to be not true, or any respect fraudulent, then your claim is not payable and this entire policy automatically terminates from the date that the incorrect statement or fraudulent claim was made to us.
- D.** If you breach any policy term or condition no claim will be payable under this policy. Nothing in this policy affects our rights to avoid the policy for nondisclosure.
- E.** This policy applies to you and your vehicle and is not transferable or refundable.
- F.** You must comply with the service requirements detailed in this policy.

WHAT TO DO IF YOU HAVE A CLAIM

To make a claim on this policy you must take the following steps:

- 1. Inform us** of the problem by email (sales@japanesevehicles.com) or phone (+81-52-219-9025).
- 2. As repairs must be carried out by an authorized repair facility, phone the nearest authorized repairer** (list below) to have the vehicle inspected.
- 3. If the vehicle can be driven safely without causing further damage take it to the nearest authorized repairer or otherwise have it towed. The vehicle has to be taken to the authorized repairer within 14 days** from the claim notification.
- 4. Present this policy to the service manager to determine if the breakdown constitutes a claim under the policy.**
- 5. The authorized repairer contacts us for confirmation and pre-approval of the repairs.**
- 6. After receiving our approval, the authorized repairer proceeds to the repairs.**
- 7. In some instances we may require you to complete a claim form or require other documentation such as proof of servicing and other relevant invoices.**
- 8. If the repairer is unable to determine the fault it may be necessary to dismantle parts. If this is the case we must be notified, however, only you can authorize this work. The contract for repair is between you and the repairer.**
- 9. We may agree to indemnify you in relation to costs covered under this policy**
- 10. We reserve the right to supply new, used or reconditioned parts at our discretion.**

AUTHORIZED REPAIRERS

Lusaka

Meekey Motors Ltd.

Mbombo Road plot. No 5091, opposite Family 24 off Lumumba Road, Light Industrial Area.

TEL: 0211-232-950/51

CELL 1: 0966-459-241

CELL 2: 0967-450-726

Contact persons: Mr. Charles Mutale or Tambuzai

Kitwe

R G Mwanjisi Enterprises Ltd.

PLOT # 3618, Nyerere Road, Light Industrial Area, PO BOX 21478.

TEL: 0212-229-796

CELL 1: 0966-460-131

CELL 2: 0955-460-131

EMAIL: rgment@zamtel.zm

INSTRUCTIONS FOR THE AUTHORIZED REPAIRER

When contacted by a Trust Company customer, prior to commencing repairs please contact Trust Company Ltd. by email (marketing@japanesevehicle.com) or phone (+81-52-219-9024) and advise that you wish to make a Mechanical Breakdown claim.

You will need to provide us with the following information in writing by email:

- Vehicle Chassis Number;
- Odometer reading ;
- Initial diagnosis of problem ;
- Estimated cost of repairs.

If the claim is accepted we will authorize repairs in writing by email.

Once work is completed please scan all the documents and the invoice and email them to:

marketing@japanesevehicles.com

Invoices should provide full customer details, full details of the work completed and copies of any subcontracted work (when requested).

REPAIRS MUST NOT BE COMMENCED UNLESS AUTHORISED.

ANY REPAIRS NOT AUTHORISED ARE NOT COVERED

SERVICING YOUR VEHICLE

You are required to keep your vehicle serviced at your cost to ensure the cover under this policy remains in place.

Vehicles must be serviced when the vehicle is received.

Servicing requirements

The following must be checked and attended to as required:

- Change engine oil and oil filter;
- All fluid levels and condition;
- Air filter;
- All belts. Replace if necessary. Please note cam belts must be replaced as specified by the vehicle manufacturer;
- Cooling system including inhibitor and hoses;
- Turbo oil feed;
- Automatic transmission;
- Braking system including brake fluid condition;
- Air conditioning;
- Steering and suspension systems.

The cost of servicing is at your expense.