



Trust Company Ltd.

# **Mechanical Breakdown Guarantee Policy**

**For vehicles with final destination to Zambia**

## **CONTENTS**

**Page 3: WELCOME**

**Page 3: IMPORTANT NOTICES**

**Page 4: ESSENTIAL**

- Introduction
- We Cover
- Time and Policy Expiration
- We Will Pay
- Qualifying Vehicles
- Modified & converted Vehicles

**Page 5**

- We Do Not Cover

**Page 6**

- Other Benefits
- Conditions

**Page 7: WHAT TO DO IF YOU HAVE A CLAIM**

**Page 8: AUTHORIZED REPAIRERS**

**Page 9: INSTRUCTIONS FOR THE AUTHORIZED REPAIRER**

**Page 10: SERVICING YOUR VEHICLE**

## WELCOME

We thank you for your purchase a vehicle with Mechanical Breakdown Guarantee from Trust Company Ltd..

Please take time to familiarize yourself with the terms and conditions on our Mechanical Breakdown Guarantee Policy.

It is imperative to be noted that this policy applies only when the vehicle servicing requirements are properly followed as stated on page 10.

We consider that you have, at the point of your purchase, read and agreed to this policy which is open to you on our website.

## 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 8.

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, your vehicle may not be qualified for the coverage opted for. It is important that you check this and advise us immediately if you find any disparities.

## **ESSENTIAL**

### **Introduction**

This policy applies to your vehicle purchased from Trust Company Ltd. with final destination Zambia and used in 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, unless otherwise excluded.

### **Time and Policy Expiration**

This Policy is valid for 30 days from the date on which your vehicle is cleared at the destination port as on the cargo release documents.

Every claim has to be notified within this period. We will not consider valid any claim if notified after this period has elapsed.

After the notification of the claim, your car has to be taken to the authorized repairer or the internet identifiable repairer within 14 days. Failure to follow this procedure will result in nullity of warranty.

### **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 with this policy bought from Trust Company Ltd. in October 2017 or onward and with official full payment confirmed.

### **Modified or converted vehicles**

We do not cover any vehicle that is modified or converted in any way from the original state of your purchase from us.

## **We do not cover**

This policy 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 damages.
- 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, stabilizer links, tie rod end boots, power windows, power mirrors, central locks, keys and remotes.
- 5.** Manual clutch and flywheels wear and tear.
- 6.** Spark plugs, glow plugs, drive belts, lubricants, petrol, filters, 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.** Any mechanical functions that are working normally, but are just perceived as lacking or ineffective (such as lack of air conditioner cooling capacity in hot climate).
- 10.** 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.
- 11.** Repairs necessitated by the failure of any plastic components due to gradual deterioration and any resulting damage.
- 12.** 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.
- 13.** Any repairs commenced or carried out without our approval.
- 14.** Any repairs for claims notified to us after the expiration date of this policy.
- 15.** Failure due to use of the vehicle after a mechanical breakdown occurs or warning signals appear.
- 16.** Costs arisen from not having availability of your vehicle during the repairs.
- 17.** Any symptoms that do not affect mechanical functionality such as normal noise, normal vibrations, operation feeling and fluid seepage that is not progressive and does not leave marks on the ground.
- 18.** Consumables: drive belts, sparks plugs, glow plugs, air filters, oil filters, fuel filters, fusible links, brakes (pads, rotors, linings and drums) , wind screen wiper blades, fuses, engine drive belts, timing belts, bulbs, clutch discs, tyres, batteries, thermostats, radiator caps.

**19.** Fluids and lubricants: engine oil, ATF, CVT oil, transmission oil, coolant and its additives, brake fluid, clutch fluid, grease, windscreen washer fluid, battery electrolyte, fuel, power steering fluid, AC gas, differential oil, other fluids and lubricants.

Please be advised that these are Trust Company's standards which may not match those of other Countries.

## **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 Trust** 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** (as listed 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 above mentioned repairer to determine if the breakdown constitutes a claim under the policy.**
- 5. The repairer contacts us for confirmation and pre-approval of the repairs.**
- 6. After receiving our approval, the 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 up to FOB price covered under this policy.**
- 10. We reserve the right to supply the parts required 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 (sales@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:

**sales@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.