

ANNEXURE 1 : KINTO PROTECT <https://www.lexus.co.za/kinto/kintoprotect>

Kinto Protect Limited Liability

With the KINTO Protect product feature, your liability in respect of the cost of any loss suffered as a result of accident damage to the vehicle or total loss of the vehicle is subject to the terms of the KINTO SA Master Agreement and this document.

Sharing of Information

We respect the confidentiality of your information. However, to ensure sound practices and prevent fraud, we confirm and disclose information relating to claims and financial history where applicable.

You agree that we may monitor, track, and analyse vehicle use and driver behaviour via the SVR tracking unit installed in the vehicle. The information gathered will be stored and used in accordance with our Privacy Policy.

KINTO Protect Changes and Cancellation

KINTO SA may change or cancel KINTO Protect at any time by giving you 31 days notice electronically or by post to your last known address if:

- You have had 2 (two) incidents where you are "at fault";
- We are notified by the Police or other lawful authority that the vehicle is being used in any unlawful activity.

Important time limits in connection with Incidents

- Inform us when anything happens to the vehicle which may result in a loss to KINTO SA within 2 days;
- Report vehicle theft and/or accident to the police, within 24 hours and obtain a case number;
- Provide us with any information, evidence, documents, and co-operation asked for, within 14 days of our request; and
- If the vehicle has been stolen and recovered, assist KINTO SA in identifying the vehicle within 21 days of being requested to do so.

What you are Liable for in the event of an Incident (If applicable)

- Driver under 25 years of age: Liability Amount per Incident: R2,500 (Two thousand five hundred Rand);
- No third party involved (Single Vehicle Accident): Liability Amount per Incident: R2,500 (Two thousand five hundred Rand);
- Second incident within 12 months - excluding windscreen repair incidents: Liability Amount per Incident: R2,500 (Two thousand five hundred Rand).

Note: The Liability Amounts stated are cumulative if all stated conditions apply in an incident.

Towing and Storage

KINTO SA has a dedicated towing provider who will assist you in the event of an accident. You will be personally responsible for the cost of the towing and storage of your vehicle if you do not call our towing number and/or do not use our appointed towing operator. Please call KINTO Protect on 0800 220 000 for towing assistance.

What is excluded from KINTO Protect

The items listed below are excluded from KINTO Protect if the loss, damage, or destruction of the vehicle is the result of any of the following:

- Loss or damage to property left in the vehicle;
- Contravention of the National Road Traffic Act;
- The driver of the vehicle was under the influence of alcohol or a prohibited substance;
- The driver of the vehicle does not have a valid driving licence;
- Unauthorised use of the vehicle by someone using the vehicle without your knowledge and consent and you have not laid a criminal charge against him/her with the police within 48 hours - the criminal charge may not be withdrawn;
- If you, or anyone you allow to drive the vehicle, or anyone acting on your behalf, leaves the vehicle's keys and/or ignition keys in or on the vehicle;
- If the vehicle is used to carry fare-paying passengers, for hiring or driving instruction;
- If the vehicle is used in any type of race, competition, rally or at a track day;
- If the vehicle exceeds its registered carrying capacity for people or cargo;
- Damages due to consequential loss;
- Anything that will be paid for under the Road Accident Fund;
- Incidents that occur when the vehicle is outside South Africa, including the indemnification of other parties on your behalf.

Steps to follow after an Incident

When there is an incident that causes any damage to the vehicle, or third-party property, whether or not the accident or damage is caused by the vehicle described in the Schedule to the Master Agreement you must:

- Take reasonable precautions to prevent or minimise further loss, damage, or theft;
- Co-operate fully with us and any third party, in relation to any investigation or legal proceedings associated with the accident, theft or damage sustained in connection with the vehicle.

At the scene of the Accident

1. Never admit to being at fault.
2. If your vehicle needs to be towed, call us on 0800 220 000.
3. Where possible, take photographs of the damage, accident scene and other important details.
4. Obtain the following details from the other parties involved and of any witnesses to the accident;
 - Driver's Name & Surname;
 - ID number;
 - Contact numbers – mobile, work and home;
 - Physical address;
 - Drivers licence details;
 - Vehicle Details – description, registration number, licence disc;
 - Insurer details – Insurer name, broker, policy number, contact numbers.

When asking for the above particulars, please mention that you will be giving their personal information to us in accordance with our Privacy Policy which can be viewed on <https://www.lexus.co.za/kinto>

After the Accident or Theft

1. Call us on 0800 220 000 within 24 hours to report the damage or incident or as soon as reasonably practicable;
2. Report the accident to the police within 24 hours and provide us with the police case number and police report;
3. Complete and lodge the appropriate Incident Report in the format provided by KINTO Protect together with all supporting information and documentation, accurately and within 7 days. The appropriate Incident Report can be downloaded from <https://www.lexus.co.za/kinto/kintoprotect>
4. Do not admit any fault, make any offer of/or settlement, without our written agreement;
5. You must obtain our written approval before repairing any damage; and
6. Comply with instructions and guidance provided by KINTO SA or Vap-Sure.

Windscreen Replacement or Repairs

Complete and lodge the appropriate Incident Report in the format provided by KINTO Protect together with pictures of the chip and/or crack. Our service provider will be sent out to repair the damage. If unrepairable, the service provider will notify us and make arrangements for replacement of the windscreen. The appropriate Incident Report can be downloaded from <https://www.lexus.co.za/kinto/kintoprotect>.

Administration of Incidents and Claims

KINTO SA has appointed Vap-Sure to administer all incident related matters. Their particulars are as follows:

Name: **Vap-Sure Underwriting Managers Proprietary Limited**

24/7 Call Centre number: 0800 139 111

Please call the above number for accidents, incidents, thefts, towing and roadside assistance.