

Cubbi Care

Protect & maintain your car

TAKING CARE OF YOUR JOURNEY



Cubbi Care

Cubbi Care Insurance: For fearless drivers

At Cubbi, we care about so much more than just buying and selling cars.

We care about the journey – your journey.

Helping you find your dream car is just the beginning. We want you to enjoy thousands of safe and happy kilometers. We also know that the ongoing repair and maintenance of your car doesn't come cheap.

The CubbiCare range of Value-Added Products has been carefully created to make sure that you have the cover and services you need to keep your wheels on the road and your budget safe.

So if you hit a pothole, scratch your bumper, have a mechanical fault or even worse, your car is stolen or written off – we will be there for you.

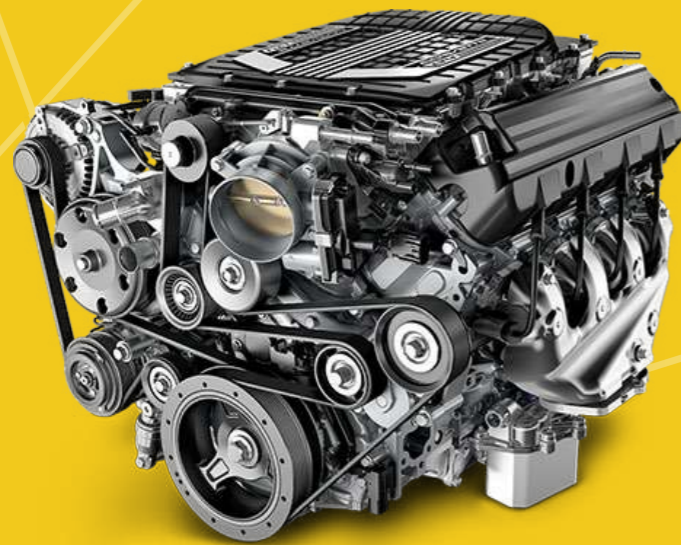
CubbiCares - with you for the journey.

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Cubbi Care WARRANTY

Say goodbye to unexpected repair bills



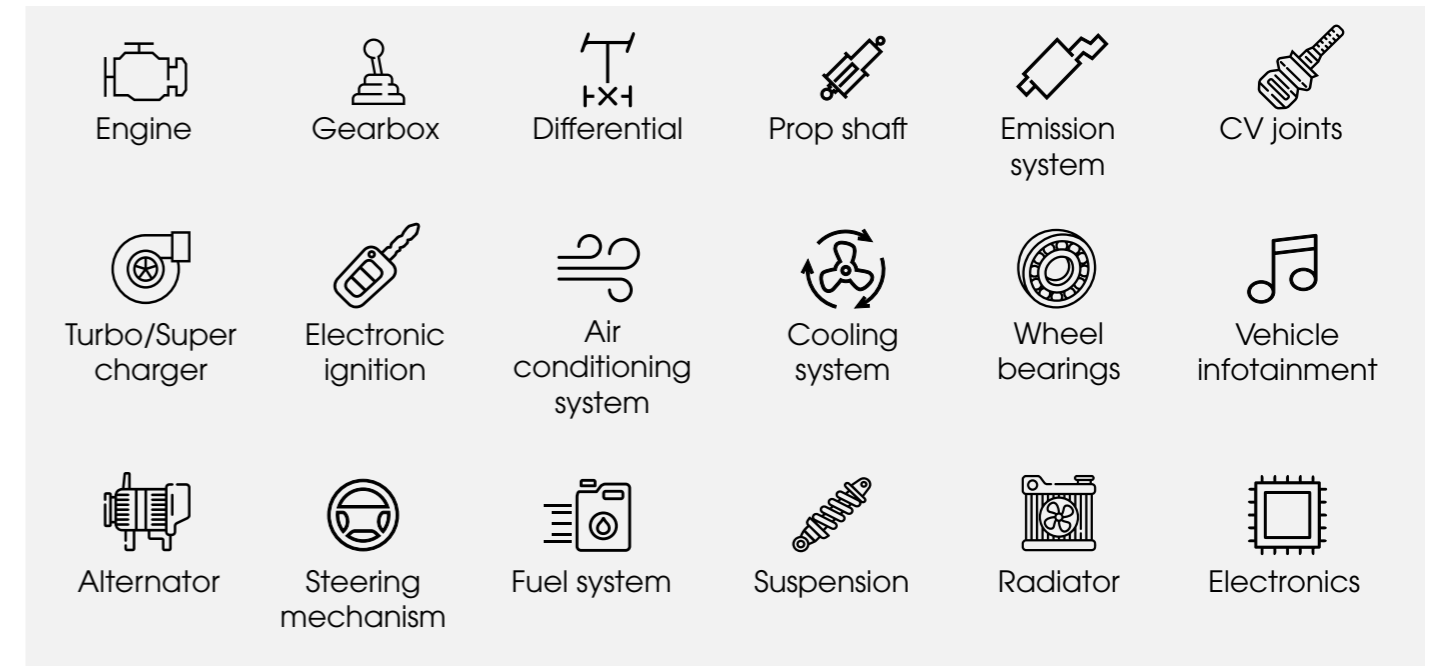
Every time you drive, there are thousands of moving parts in your vehicle and it's only a matter of time before something breaks. Unexpected breakdowns are inconvenient, and the cost of vehicle repairs can be devastating.

Keep your car on the road and protect yourself from budget busting repair bills with our selection of Warranty options.

26/11/2024

What do you get?

If your vehicle suffers a mechanical or electrical breakdown you will have access to cover for the repair or replacement of covered components such as:



Full list of covered components can be found in the Policy Wording.

Cover also includes:

- Overheating
- Over fueling
- Cambelt Failure
- Wear and tear cover



24 Hour Towing and Emergency Roadside Assistance

Why you need our Warranty

- ✓ You won't be caught off guard with expensive repair bills.
- ✓ You will have access to 24-hour towing and roadside assistance.
- ✓ You can choose the warranty option to best suit your vehicle.
- ✓ Extend the life of your vehicle and increase the resale value.
- ✓ Once off affordable premium.
- ✓ No excess.

Please refer to the policy wording for the full terms and conditions.

Cubbi Care

TYRE & RIM COVER

Don't let potholes put a hole in your pocket







The reality is, even if you're a careful driver, the roads we travel on daily are not always in the best condition and your tyres are exposed to countless hazards. Unexpected tyre blow-outs are also often accompanied by expensive wheel rim damage which can bring you to a standstill.

Don't let potholes, glass, or debris disrupt your journey and drain your wallet. With our Tyre & Rim Cover, you can bid farewell to these worries and keep your budget intact!

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What do you get?

If your tyres, or tyres and rims, are damaged due to a road hazard incident, you will have access to these great benefits:

	Essential	Elite
 Tyre Cover Cover towards the cost of replacing tyres with irreparable damage.*	Up to R8,000 per incident	Up to R11,000 per incident
 Rim Cover Cover towards the repair or replacement of buckled or cracked rims (not cosmetic damage) as part of a valid tyre claim.	Up to R500 per rim	Up to R1,000 per rim
 Puncture Repair Cover for the cost of repairing tyre damage.	Unlimited	Unlimited
 Annual Balancing & Alignment Claim once a year as part of a valid tyre claim or as general maintenance.	Up to R350	Up to R350

*The amount covered is based on the tread remaining on the damaged tyre

Replacement Tyre Liability	
Tread depth of damaged tyre	Replacement Benefit %
First 10 000km from purchase	100%
7mm and above	100%
4mm and above	60%
1mm and above	30%

Why you need Tyre & Rim Cover

- ✓ Tyre damage is unavoidable, but the repair & replacement costs are.
- ✓ Annual balancing and alignment benefit helps get the most out of your tyres.
- ✓ Covers all tyres and rims fitted to the vehicle at any time.
- ✓ Affordable once off payment.
- ✓ No excess.

Please refer to the policy wording for the full terms and conditions.

Cubbi Care

SCRATCH & DENT COVER

Don't let scratches dent your budget



Even the best drivers have no control over stone chips, trolley dents and scratches from day to day driving. The interior of your vehicle is just as prone to tears and scuffs. Not only do these damages lower the value of your vehicle, but they are expensive to repair.

With our Scratch & Dent Cover you can keep your car in showroom condition without breaking the bank.

What do you get?

The Cubbi Care Scratch & Dent Cover is designed to provide you with cover for the repair of minor damages to your vehicle caused by day-to-day driving.

	Lite	Essential	Elite
Policy Term	12 Months	12 Months	24 Months
Exterior Damages Cover Limit	R 2,000	R 3,000	R 3,500
This limit includes:			
Paintless Dent Removal	✓	✓	✓
Scratches	✓	✓	✓
Chips	✓	✓	✓
Hail Damage	✓	✓	✓
Tar Removal	✓	✓	✓
Minor Dents (15cm)	✗	✓	✓
Interior Damages Cover Limit	✗	R 3,000	R 3,500
Wheel Rim Damages Cover Limit	R 1,000	R 3,000	R 3,500
Pay in Threshold	✗	✗	R 500
Maximum Number of Claims	2 Claims	3 Claims	6 Claims

What is a pay in threshold?

This benefits allows you to pay in up to R500 when the cost of repair exceeds the maximum cover limit. Any repairs exceeding this limit will not be considered to be minor damage.

Why you need Scratch & Dent Cover

- ✓ You can keep your vehicle in showroom condition.
- ✓ Improve the resale value of your vehicle.
- ✓ No need to claim on your comprehensive insurance and lose your No Claim Bonus.
- ✓ Affordable once off premium.
- ✓ No excess.

Please refer to the policy wording for the full terms and conditions.

Cubbi Care

THEFTBUSTER KEY CARE

Don't let a bad situation get any worse



In South Africa a hijacking takes place every 22 minutes.

The aftermath of any hijacking, smash & grab or vehicle theft is not only very traumatic, but overloaded with unexpected costs caused by the crime. Shattered windows, scratched paint work, locksmiths, key replacements, insurance excesses, stolen bags and personal documents ... it's a nightmare of unavoidable costs.

Don't leave yourself in a vulnerable position. Get back on your feet with Theftbuster Key Care's wide range of cover, key insurance benefits, excess cover and so much more.

26/11/2024

What do you get?

Theftbuster Key Care is designed to provide cover towards the additional expenses you may face following a vehicle theft, hi-jacking or smash & grab, plus it provides cover for when your vehicle keys are lost, stolen or damaged. Cover is for 24 months and the benefits include:

Hijacking, Smash & Grab and Stolen Vehicle Benefits



Up to R15 000 insurance excess cover



Minor damages to the vehicle



Mechanical damage



Window glass & film cover



Door lock replacement



Valet or crime scene vehicle clean up

Lost, Stolen or Damaged Vehicle Key Benefits



Up to R12 000 vehicle key replacement



Up to R30 000 vehicle lockset replacement



Flatbed towing services



Locksmith services for your car, home & office



Car hire and courtesy transport



Home & office key, locks & remote replacement

Value Added Benefits



R10 000 loyalty bonus towards replacement vehicle



Up to R7 000 cell phone cover



Up to R5 000 personal electronic devices cover



Up to R4 000 personal luggage cover



Personal documents



Trauma counselling

Why you need Theftbuster Key Care

- ✓ You won't be left in a vulnerable financial position.
- ✓ Your loyalty bonus goes towards a replacement vehicle if yours is stolen.
- ✓ You won't be left stranded if your vehicle keys are lost or stolen.
- ✓ Affordable once off payment.
- ✓ No excess.

Please refer to the policy wording for the full terms and conditions.

Cubbi **Care**

SHORTFALL PROTECTION

Don't get left in debt when your car is written off or stolen











As you drive your car its value will naturally decrease over time. Unfortunately, this doesn't decrease the amount you owe the bank. Picture this scenario: your vehicle is stolen or worse, written off in an accident. Your comprehensive insurance steps in, but here's the catch – it typically only covers the current value of the vehicle less the excess due, interest, service fees and other additional costs that are part of buying a vehicle. Unfortunately, this often falls short of settling what you owe to the bank, leaving you in debt, and without a vehicle.

26/11/2024

What do you get?

Our Shortfall Protection provides cover should your vehicle be written off or stolen and includes these great benefits:

		Essential	Elite
 Shortfall	Covers the difference between your comprehensive insurance pay out and what you still owe the bank.	✓	✓
 Excess Cover	We will pay your comprehensive insurance excess as part of your shortfall payment.	R 3,000	R 20,000
 Loyalty Bonus	We will pay towards the purchase of a new vehicle from Cubbi.	R 10,000	R 15,000
 Unintentional Violation	Provides cover when your underlying insurer declines your claim due to an unintentional violation.	✗	✓
 Unspecified Extras	Cover towards any extras fitted on the vehicle that were not specified in the underlying insurance policy.	✗	R 10,000
 Instalment Protection	Should your claim with your underlying insurer take more than 60 days, we will pay your monthly vehicle instalment.	✗	3 Months / R 5,000
 Additional Expenses Benefit	Cover towards additional expenses directly associated with the total loss of your vehicle.	✗	R 5,000
 Vehicle Tracking Benefit	Cover towards a Bidtrack tracking device being fitted to your replacement vehicle.	✗	R 1,200

Why you need Shortfall Protection

- ✓ You won't be left with big debt if your vehicle is written off or stolen.
- ✓ You won't run the risk of having to pay installments on a vehicle you no longer have.
- ✓ You will have the boost you need to buy a new vehicle with the loyalty bonus.
- ✓ Affordable monthly premium.

Please refer to the policy wording for the full terms and conditions.

Cubbi Care

DEPOSIT PROTECTOR

Don't lose your money






There is nothing worse than losing your hard-earned cash, especially when it comes to the deposit you have secured for your vehicle. If your vehicle is stolen or written off, how much of your deposit will you get back? The reality is that you won't get back the full amount leaving you in a difficult position to purchase your next vehicle.

With our Deposit Protector, you will be able to protect your deposit so that purchasing your next vehicle will be that much easier.

What do you get?

Our Deposit Protector covers the deposit you have paid when you purchased your vehicle should it be written-off or stolen.

		Cover Amount
 Deposit Protection	If your car is written off or stolen we will pay the deposit paid by you when you purchased the vehicle.	Up to R300 000
 Loyalty Bonus	We will pay towards the purchase of a new vehicle from Cubbi.	R10 000
 Instalment Protection	Should your claim with your underlying insurer take more than 60 days, we will pay your monthly vehicle instalment.	3 Months / R5 000

Why you need Deposit Protector

- ✓ You won't lose your deposit.
- ✓ You won't run the risk of having to pay installments whilst your claim is being settled.
- ✓ You will have the boost you need to buy a new vehicle with the loyalty bonus.
- ✓ Affordable monthly premium.

Please refer to the policy wording for the full terms and conditions.

Cubbi Care SERVICE PLAN

Keep everything working as scheduled



You rely on your vehicle to take you to work, fetch the kids from school, get to the doctor and even to take your loved one out on a date. To keep things running smoothly you know how important it is to do all routine servicing on your vehicle. Yet somehow it always feels like your next service creeps up on you sooner than you or your budget are ready for.

Protect yourself against the rising costs of parts and labour with our Service Plan.

What do you get?

Our Service Plan is designed to cover the cost of routine services and replacement of essential components that ensure your vehicle keeps running smoothly.

The plan provides cover for a set period of time and covers services at the set kilometre or time intervals, whichever occur first, in line with the manufacturer's service schedule.

Service items covered include:



Oil Filter



Air Filter



Fuel Filter



Spark Plugs



Brake Fluid



Oils & Lubricants



Cambelts



Labour

Why you need a Service Plan

- ✓ You can save money by avoiding rising servicing costs.
- ✓ You can prevent major breakdowns by keeping your vehicle serviced.
- ✓ You can improve your vehicle's resale value by keeping your service history up to date.
- ✓ You can extend the life of your vehicle.
- ✓ Once off affordable plan fee.

Please refer to the plan wording for the full terms and conditions.

Cubbi Care

SERVICE ASSIST PLAN

Stop Wear and Tear from Draining Your Budget



Why do unexpected bills for worn-out components always follow a service?

Daily driving takes a toll on critical components like brakes, wiper blades, and batteries. While replacing these components is vital for your safety, it can really strain your budget.

With Service Assist Plan, you can keep these essential components in top shape without the financial burden.

What do you get?

Service Assist Plan will cover the cost of replacing high wear and tear items, including:

Parts	Assist 1	Assist 2
Brake Pads (Front)	✓	✓
Brake Pads / Shoes (Rear)	✓	✓
Wiper Blades	✓	✓
Vehicle Battery	✓	✓
Front Brake Discs	✗	✓
Rear Brake Discs	✗	✓
Minor Electrical Benefits	R 1,000	R 1,000

Select an option

Choose how long you'd like to have cover for.

- 24 Months / 45 000km
- 36 Months / 60 000km

Why you should choose our Service Assist Plan:

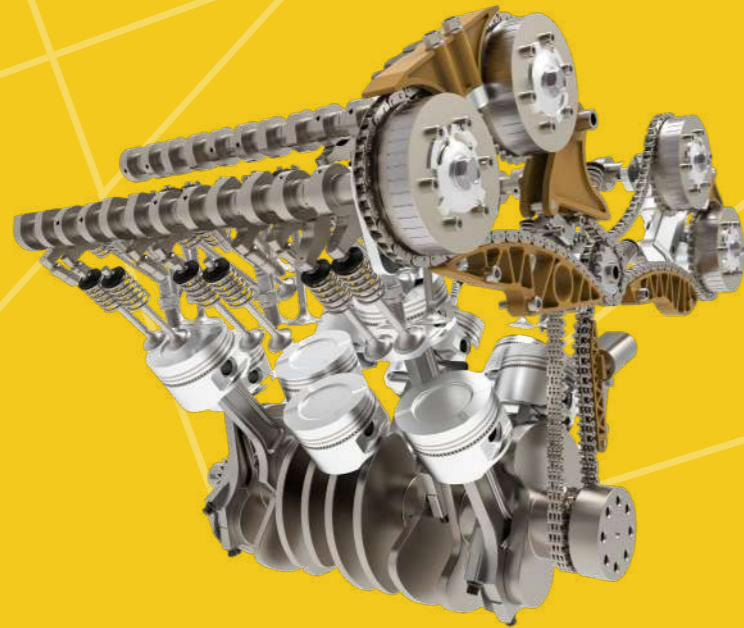
- ✓ You won't be faced with unexpected bills for worn out parts.
- ✓ Covers the wear and tear items not covered as part of your service plan.
- ✓ Prevent further damage and costs by attending to maintenance issues immediately.
- ✓ You can increase the resale value of your vehicle.
- ✓ Once off affordable plan fee.

Please refer to the plan wording for the full terms and conditions.

Cubbi Care

MAINTENANCE PLAN

All in 1 plan







Your vehicle is an engineering masterpiece. Thousands of components, lubricants, wiring and fuses all working together at high speeds to give you the driving experience you'd expect. But keeping all of these elements in good working order can feel like a never-ending expense. Replacing worn out brakes, routine services and repairing component failure can carry very hefty price tags.

Take control of the expenses associated with keeping your vehicle in top running condition with our all-encompassing Maintenance Plan.

What do you get?

Our Maintenance Plan is designed to cover the routine maintenance and servicing of your vehicle, as well as provide cover should you have a breakdown. Some of the benefits included are:

 Vehicle Servicing	Routine servicing of your vehicle at the required service intervals.
 Normal Wear and Tear Maintenance	Includes items such as wiper blades, brake pads, shocks etc.
 Mechanical and Electrical Breakdown	Repair or replacements of components that have failed.
 24 Hour Towing and Roadside Assistance Services	Includes roadside assistance, towing, courtesy vehicle and more

Why you need a Maintenance Plan

- ✓ You won't be caught out by expensive vehicle maintenance bills.
- ✓ You can keep your vehicle in excellent condition.
- ✓ You can increase your vehicle's resale value.
- ✓ You can extend the life span of your vehicle.
- ✓ You will have access to 24-hour towing and roadside assistance services.
- ✓ Once off affordable plan fee.

Please refer to the plan wording for the full terms and conditions.

Cubbi Care COMPREHENSIVE INSURANCE

1 call, up to 14 quotes



Unfortunately, life is unpredictable, and disaster can strike at any time leaving you with devastating repair and replacement expenses. That is why it is essential to make sure you have the right cover in place for your vehicle.

Comprehensive insurance can provide you with cover for:

- Hijacking, theft and total loss of the vehicle
- Accident cover
- Third party cover

Affordable comprehensive insurance, tailored for your needs, is now easier than ever to secure for your vehicle.

What do you get?

In one call you can get up to 14 Comprehensive Insurance quotes from some of South Africa's top insurers.



Why you can't miss out on this opportunity

- ✓ Comprehensive Insurance is a requirement, but the hassle of securing it isn't.
- ✓ Save time and get up to 14 quotes in one phone call.
- ✓ Your quotes are tailored to your needs.
- ✓ You can save hundreds of rands on your insurance premiums.
- ✓ All quotes are obligation free.

Terms and conditions apply.

CONTACT US


Please contact your nearest Cubbi pod should you have any questions about the purchase or use of any of the Value-Added Products listed in the brochure. This brochure is only a guide, and it is important to refer to the relevant terms and conditions for each product.

Insurance products are underwritten by:



 **Queries:**
admin@bidvestinsurance.co.za

Claims:
claims@bidvestinsurance.co.za

 0861 272 777


Bidvest Insurance limited. Reg No. 1997/019461/06, a licenced non-life Insurer, and Authorised Financial Services Provider 46395

Maintenance products are provided by:



 **Queries:**
maintenanceadmin@bidvestfs.co.za

Claims:
maintenance@bidvestfs.co.za

 0861 272 777

Bidvest Maintenance Plan Administrators is a division of Bidvest Insurance Brokers (Pty) Ltd, an authorised Financial Services Provider, FSP 44446, Reg No 1967/000378/07



Comprehensive Insurance provided by:

Bidvest Insurance Brokers, an authorised Financial Services Provider, FSP 44446, Reg No 1967/000378/07

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