



BMW Financial Services

BMW TOP UP  
COVER

## **BMW TOP UP COVER.**

Ensure nothing interrupts your journey with insurance engineered to protect you from finance settlement shortfalls.

### **Cover Option 1: BMW Top Up Core Cover.**

Enjoy a simpler, no-frills version of our traditional Top Up cover. Top Up Core gives you peace-of-mind with essential cover where you need it most.

- Covers vehicle amounts greater than R50 000.
- Maximum benefit – R600 000 shortfall.
- This product does not include supplementary cover.

### **Cover Option 2: BMW Top Up Cover.**

Our classic BMW Top Up insurance solution is expertly tailored to cover you in the event of a shortfall claim – with the option to add a deposit protector for added peace-of-mind.

- Covers vehicle amounts greater than R50 000 and less than R1,5 million.
- Maximum benefit – R300 000 shortfall.
- Up to R6 000 excess benefit towards underlying excess in the event of a valid shortfall claim.
- The maximum amount paid out, will be determined by your underlying Comprehensive insurance cover on your vehicle.

### **Optional Deposit protector available if a deposit was paid.**

- Cover for 3 years on your deposit amount (up the value of R100 000).

### **Cover Option 3: BMW Top Up Over R1.5 million.**

If you're looking for a more extensive Top Up option, we have you covered. You can enjoy a higher cover value and shortfall in the event of a claim.

- Covers vehicle amounts that exceed R1,5 million to a maximum of R2,5 million.
- Maximum benefit of R600 000 shortfall.
- This product does not include supplementary cover or a deposit protector option.

### **Cover Option 4: BMW Trade Assist Loan Top Up.**

In the event that you take out a Trade Assist Loan to cover the shortfall on your trade-in vehicle, you can take this option which will cover this amount in the event that your BMW is stolen or written off.

- Covers vehicle amounts greater than R50 000 and less than R2,5 million shortfall.
- Maximum benefit – R600 000 shortfall.
- The maximum amount paid out, will be determined by your underlying Comprehensive insurance cover on your vehicle.

## **BMW Top Up Cover General Terms and Conditions.**

Here, you'll find some general conditions for BMW Top Up Cover.

- Only passenger vehicles weighing less than 3 500 kg will be covered.
- If the vehicle is not comprehensively insured for its full market or retail value, as determined by the TransUnion Dealer Guide at date of purchase, then the BMW Top Up policies above will not operate.
- Where the comprehensive policy is cancelled, or for any reason void or invalid, then the BMW Top Up policies above will not operate.
- Any amount added to the vehicle's selling price which exceeds 10% above the value as per the market or retail value, as determined by the TransUnion Dealer Guide at date of purchase, will not be covered.
- Some general exclusions: arrears, excesses, refundable premiums or capital additions.

Please note that this is not the policy wording. Please read the policy wording for the full benefits, comprehensive terms and conditions of this cover.

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