



NEW NATIONAL
ASSURANCE COMPANY

People you can talk to.

April 2026

Mechanical Breakdown **Insurance**

Benefits schedule

2026



Benefits Schedule

Motor Vehicles & Motorcycles



Congratulations!

Welcome to Bloom Raceways Mechanical Breakdown Insurance. Your policy with us provides you with cover for when you need it most. Our promise to you is to keep you moving, keep you smiling, and help preserve one of your most important assets, your vehicle.

This document details the benefits payable under your policy. We would recommend that you keep a copy of this document, along with the policy terms and conditions with you or saved electronically where it can be accessed easily if required.

Please remember the following important contact details, or save them in your phone:

Bloom

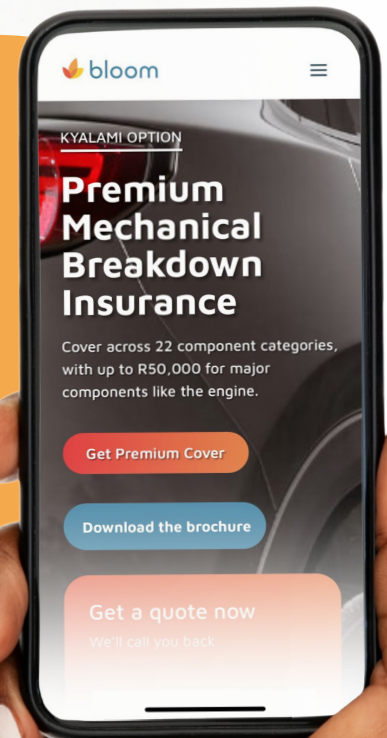
 **bloom.insure**  **+27 (0) 87 688-2500**

 **customer.services@bloom.insure**

MotoTech

 **+27 (0) 10 020-2566**  **admin@mototech.biz**

 **PO Box 177, Bedfordview, 2008**



Office Hours:

Mon - Thurs - 08:00 - 16:30 Fri - 08:00 - 16:00

We are not open on weekends and public holidays

All of our telephony and systems are fully cloud-enabled, allowing our staff to spend more time with our partners and clients, and improving our service offering to you.

Why Choose Bloom?

People who put you first.

At Bloom, we believe insurance should work for you — not the other way around. That's why thousands of South Africans trust us to protect what matters most.

Rated 10/10 on Trustindex. Scored 4.88 on HelloPeter.

Our customers speak for us. From first quote to claim, we're proud to consistently deliver the kind of service that earns real five-star reviews — not just promises.

Digital-first. Hassle-free. Always on.

We don't waste your time with unnecessary paperwork or offices. All our systems are cloud-enabled, letting us focus on what matters — you. That means faster service, better communication, and more time dedicated to keeping you and your vehicle moving.

Your cover. Your way.

Whether you're on the Kyalami Premium option or the Killarney Essential option, you get the same commitment: transparent cover, no excess on approved claims, and a team that's ready when you need us.

Terms and conditions of cover

All benefits offered under this policy are subject to the full terms and conditions of the policy document.

A comprehensive description of the terms, conditions, and exclusions is available upon request or within your policy document.

Waiting period:

A 60-day waiting period applies from your policy start date, requiring three full premium payments before any claim will be accepted. Claims submitted within this period will not be approved.

Subsequent claims:

Claims arising from a breakdown occurring within 1,500km of a previously reported claim may not be covered. Please refer to your policy document for full details.

No excess:

No excess is payable on approved claims. Your full benefit limit is available to you.

Disclaimer: This document is a summary for information purposes only and does not supersede the policy terms and conditions. In the event of any discrepancy, the policy terms and conditions will prevail.

Waiting Period:

A 60-day waiting period applies from your cover start date (requiring 3 full premium payments). Claims submitted within this period will not be accepted.

Qualifying Criteria

Across all of our mechanical breakdown insurance options, there are no age or mileage restrictions.

You can purchase the policy of your choice, regardless of the age of your vehicle or the mileage traveled.

Benefit Categories

Each policy has a single benefit category.

This means that when you buy a policy, regardless of the age of the vehicle or the mileage on the vehicle, or how far you travel, you will still enjoy the same benefit.

Kyalami Option

Premium Cover



Cover across 22 component categories, with up to R50,000 for major components like the engine.

Up to R50,000 engine cover



Your engine is the most important and most commonly repaired component in your vehicle. Your Kyalami option gives you up to R50,000 in engine cover, with no excess to pay on approved claims.

No excess payable

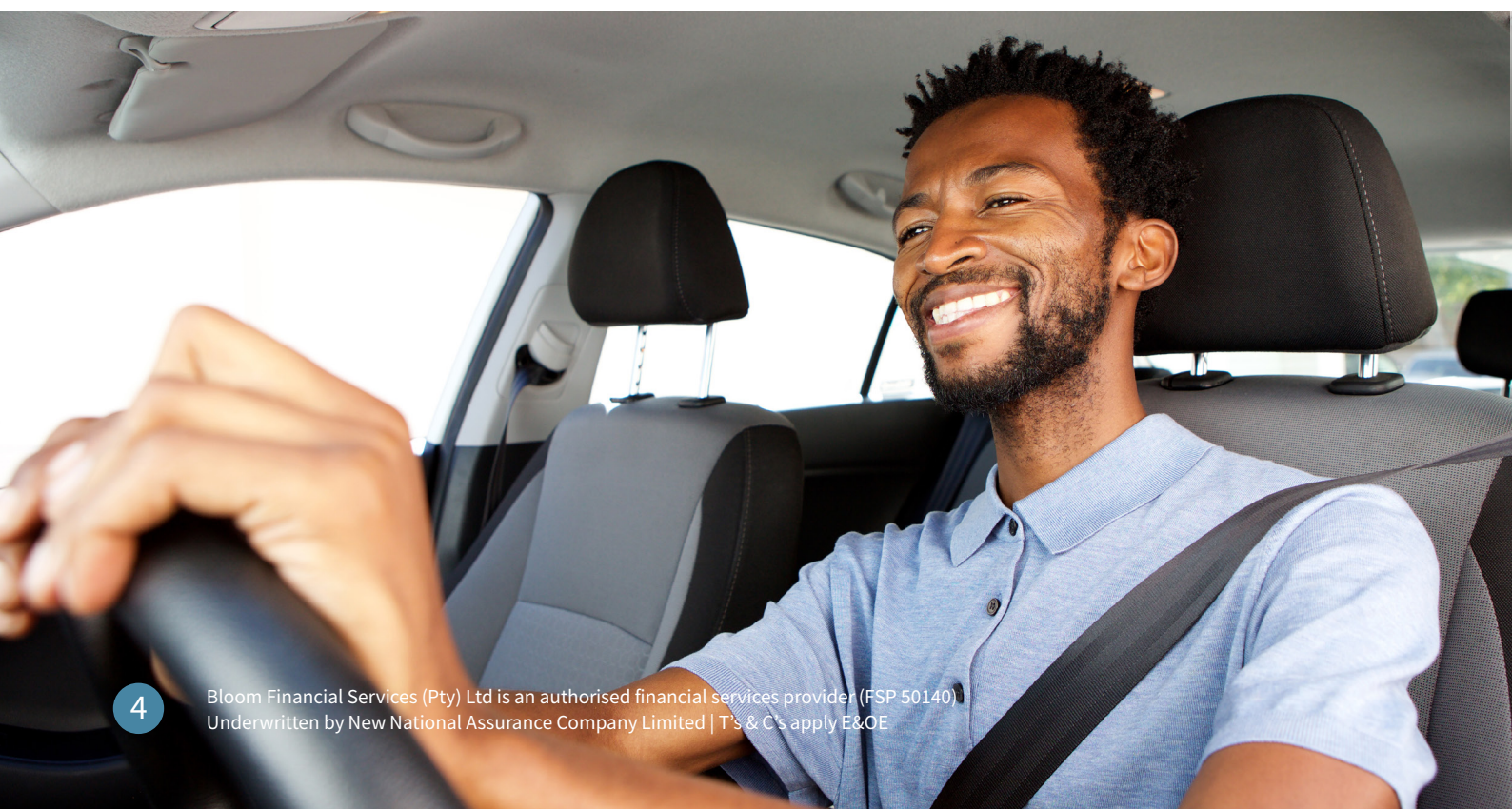


No excess payable on approved claims — your full benefit limit is available to you.

No vehicle restrictions



All of our mechanical breakdown insurance policies are available to every vehicle owner. There are no restrictions based on your vehicle's age or mileage - you're free to choose the policy that best suits your needs.



Why Choose Kyalami?

Premium Vehicle Protection



Our top-tier option, designed for drivers who want the highest level of mechanical breakdown protection available.



Benefits covered

Protects key components like the engine, gearbox, cooling system and more.



Extensions of cover

Receive additional valuable support benefits, including mobility charges, towing and recovery, accommodation, instalment protection, and insurance excess assistance — all designed to support you during unexpected breakdowns.



No cumulative claims limit

Make multiple claims over time with no lifetime cap, subject only to your per-component limits.



Zwartkops Option

Enhanced Cover



Cover across 22 component categories, with up to R40,000 for major components like the engine.

Up to R40,000 engine cover



Your engine is the most important and most commonly repaired component in your vehicle. Your Zwartkops option gives you up to R40,000 in engine cover, with no excess to pay on approved claims.

No excess payable



No excess payable on approved claims — your full benefit limit is available to you.

No vehicle restrictions



All of our mechanical breakdown insurance policies are available to every vehicle owner. There are no restrictions based on your vehicle's age or mileage - you're free to choose the policy that best suits your needs.

Why Choose Zwartkops?

Enhanced Vehicle Protection



A high-value option that delivers comprehensive cover across all major components at a mid-range premium.



Benefits covered

Protects key components like the engine, gearbox, cooling system and more.



Extensions of cover

Receive additional valuable support benefits, including mobility charges, towing and recovery, accommodation, instalment protection, and insurance excess assistance — all designed to support you during unexpected breakdowns.



No Cumulative Claims Limit

Make multiple claims over time with no lifetime cap, subject only to your per-component limits.



Phakisa Option

Reliable Cover



Cover across 22 component categories, with up to R30,000 for major components like the engine.

Up to R30,000 engine cover



Your engine is the most important and most commonly repaired component in your vehicle. Your Phakisa option gives you up to R30,000 in engine cover, with no excess to pay on approved claims.

No excess payable



No excess payable on approved claims — your full benefit limit is available to you.

No vehicle restrictions



All of our mechanical breakdown insurance policies are available to every vehicle owner. There are no restrictions based on your vehicle's age or mileage - you're free to choose the policy that best suits your needs.

Why Choose Phakisa?

Reliable Vehicle Protection



A solid, balanced option for cost-conscious drivers who want dependable cover for essential components.



Benefits covered

Protects key components like the engine, gearbox, cooling system and more.



Extensions of cover

Receive additional valuable support benefits, including mobility charges, towing and recovery, accommodation, instalment protection, and insurance excess assistance — all designed to support you during unexpected breakdowns.



No Cumulative Claims Limit

Make multiple claims over time with no lifetime cap, subject only to your per-component limits.



Killarney Option

Essential Cover



Cover across 22 component categories, with up to R20,000 for major components like the engine.

Up to R20,000 engine cover



Your engine is the most important and most commonly repaired component in your vehicle. Your Killarney option gives you up to R20,000 in engine cover, with no excess to pay on approved claims.

No excess payable



No excess payable on approved claims — your full benefit limit is available to you.

No vehicle restrictions



All of our mechanical breakdown insurance policies are available to every vehicle owner. There are no restrictions based on your vehicle's age or mileage - you're free to choose the policy that best suits your needs.



Why Choose Killarney?

Essential Vehicle Protection



Our entry-level option — affordable protection for core components, with no age or mileage restrictions.



Benefits covered

Protects key components like the engine, gearbox, cooling system and more.



Extensions of cover

Receive additional valuable support benefits, including mobility charges, towing and recovery, accommodation, instalment protection, and insurance excess assistance — all designed to support you during unexpected breakdowns.



No Cumulative Claims Limit

Make multiple claims over time with no lifetime cap, subject only to your per-component limits.



Motor Vehicle Covered Parts

Limit of Indemnity



Item	Kyalami	Zwartkops	Phakisa	Killarney
Engine	R 50,000.00	R 40,000.00	R 30,000.00	R 20,000.00
Gearbox	R 40,000.00	R 35,000.00	R 25,000.00	R 17,500.00
Differential and Front Wheel Drive Unit	R 35,000.00	R 30,000.00	R 22,500.00	R 15,000.00
Transfer Case	R 35,000.00	R 30,000.00	R 22,500.00	R 15,000.00
Forced Induction System	R 10,000.00	R 8,000.00	R 6,500.00	R 5,000.00
Management System	R 10,000.00	R 8,000.00	R 6,500.00	R 5,000.00
Air Conditioner	R 9,000.00	R 6,500.00	R 5,000.00	R 4,000.00
Braking System	R 9,000.00	R 6,500.00	R 5,000.00	R 4,000.00
Clutch and Flywheel	R 9,000.00	R 6,500.00	R 5,000.00	R 4,000.00
Cooling System	R 9,000.00	R 6,500.00	R 5,000.00	R 4,000.00
Drive Shafts	R 9,000.00	R 6,500.00	R 5,000.00	R 4,000.00
Electrical Components	R 9,000.00	R 6,500.00	R 5,000.00	R 4,000.00
Electronic Ignition	R 9,000.00	R 6,500.00	R 5,000.00	R 4,000.00
Propulsion System	R 9,000.00	R 6,500.00	R 5,000.00	R 4,000.00
Pulleys	R 9,000.00	R 6,500.00	R 5,000.00	R 4,000.00
Sensors and Sender Units	R 9,000.00	R 6,500.00	R 5,000.00	R 4,000.00
Steering System	R 9,000.00	R 6,500.00	R 5,000.00	R 4,000.00
Suspension	R 9,000.00	R 6,500.00	R 5,000.00	R 4,000.00
Wheel Bearings	R 9,000.00	R 6,500.00	R 5,000.00	R 4,000.00
Alarms and Immobilisers	R 4,000.00	R 3,000.00	R 2,500.00	R 2,000.00
Audiovisual, Communication, and Navigation Systems	R 4,000.00	R 3,000.00	R 2,500.00	R 2,000.00
Central Locking and Transponder Keys	R 4,000.00	R 3,000.00	R 2,500.00	R 2,000.00

Motorcycle Covered Parts

Limit of Indemnity



Item	Kyalami	Zwartkops	Phakisa	Killarney
Engine	R 50,000.00	R 40,000.00	R 30,000.00	R 20,000.00
Gearbox	R 40,000.00	R 35,000.00	R 25,000.00	R 17,500.00
Drivetrain and Drive Shafts	R 35,000.00	R 30,000.00	R 22,500.00	R 15,000.00
Forced Induction System	R 10,000.00	R 8,000.00	R 6,500.00	R 5,000.00
Management System	R 10,000.00	R 8,000.00	R 6,500.00	R 5,000.00
Braking System	R 9,000.00	R 6,500.00	R 5,000.00	R 4,000.00
Clutch and Flywheel	R 9,000.00	R 6,500.00	R 5,000.00	R 4,000.00
Cooling System	R 9,000.00	R 6,500.00	R 5,000.00	R 4,000.00
Electrical Components	R 9,000.00	R 6,500.00	R 5,000.00	R 4,000.00
Electronic Ignition	R 9,000.00	R 6,500.00	R 5,000.00	R 4,000.00
Propulsion System	R 9,000.00	R 6,500.00	R 5,000.00	R 4,000.00
Sensors and Sender Units	R 9,000.00	R 6,500.00	R 5,000.00	R 4,000.00
Suspension	R 9,000.00	R 6,500.00	R 5,000.00	R 4,000.00
Wheel Bearings	R 9,000.00	R 6,500.00	R 5,000.00	R 4,000.00
Alarms and Immobilisers	R 4,000.00	R 3,000.00	R 2,500.00	R 2,000.00
Audiovisual, Communication, and Navigation Systems	R 4,000.00	R 3,000.00	R 2,500.00	R 2,000.00



Extension Of Cover

Please refer to the policy terms and conditions for more information on the extensions of cover.

Remember that before you can claim for any extension of cover, you must have a valid claim under your policy. If your claim is not approved, you may not claim for any of these benefits.

You are permitted to claim for more than 1 (one) extension of cover at a time.

Item	Kyalami	Zwartkops	Phakisa	Killarney
Mobility Charges	R 2,000.00	R 2,000.00	R 2,000.00	R 2,000.00
Towing or Vehicle Recovery, and Storage Charges	R 2,000.00	R 2,000.00	R 2,000.00	R 2,000.00
Accommodation Charges	R 1,500.00	R 1,500.00	R 1,500.00	R 1,500.00
Instalment Payment Protection	R 1,500.00	R 1,500.00	R 1,500.00	R 1,500.00
Insurance Excess Payment	R 1,500.00	R 1,500.00	R 1,500.00	R 1,500.00

Please note: Claims arising from a breakdown occurring within 1,500km of a previously reported claim may not be covered. Please refer to your policy terms and conditions for full details.

Cumulative Claims Limit

Limit of Indemnity



Across all of our mechanical breakdown policies, there is no cumulative limit on the total value of claims that may be lodged.





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