

TYRE & RIM COVER

What is covered?

We cover the cost to replace tyres that are accidentally damaged during the period of insurance and cannot be repaired in our opinion. We also cover the cost to repair or replace rims that are accidentally damaged during the period of insurance. We will give you a benefit amount up to a maximum of the insured limit as specified in your Policy Schedule.

Duration of cover

This is a term policy and valid for 2 years (24 months) or 3 years (36 months) from date of purchase of the insurance as indicated on the Policy Schedule.

Termination of Benefit

The period of insurance comes to an end when;

- You sell your vehicle. You need to notify us of the sale of your vehicle within 30 days in order for Us to stop the premium collection on monthly policies. You will be entitled to a refund of premium as set out in section E.
- You have exhausted the benefits under this Policy, as set out in your Policy wording and Policy Schedule;
- You asked us to cancel this Policy

Additional Benefits (Non-Insurance benefits)

As a loyal Policyholder you will be entitled to **free** wheel alignment and balancing service as well as a **free** tyre rotation service after 12 months from your cover start date and continue to enjoy these benefits annually thereafter.

You will also be entitled to **4 free puncture repairs per annum** during your period of cover.

Restrictions on Liability

- No taxis
- No buses
- No caravans
- No trailers
- No commercial vehicles
- No car hire vehicle
- No fleets

Specific Exclusions to Liability

- Cosmetic
- Loss or theft of insured items
- Manufacturing defects
- Loss or damage to vehicle
- Damage to rim or alloy wheels
- Injury to driver due to hazard
- Exceed no. of tyres fitted as per invoice
- Items deemed safely repairable
- Damage to tyres (not rims/alloys) if there are other damages to car as well
- Loss/damage caused by the other person
- Recklessness causing damage
- Claim not submitted within 30 days

Items unusable or irreparable due to

- Vandalism
- Abuse
- Mechanical irregularities of vehicle
- Outside the Republic of SA.

Claims procedure and notification period

- a. You must contact the Administrator within 30 days of the event.
- b. You must provide the Administrator with:
 - Photographs of the damaged Tyre or Rim,
 - Your Policy number,
 - Nature of the damage to the Tyre or Rim,
 - Odometer reading of the vehicle at the time of the Event, and
 - Your vehicle's registration number.
- c. The Administrator will assess your claim based on the information provided and will refer you to an approved service provider.
- d. Please note: Subject to the claims process, you must ensure that no repair work is done on your vehicle until the Administrator has given its authorisation for the work to be carried out. Any repair work started or carried out without prior written authorisation will

invalidate the claim

e. Once your claim is identified as a valid claim under this Policy, the Administrator will issue an authorisation number to the approved Tyre specialist.

Claims Administrator

Motorite Administrators

PO Box

1034

Gallo Manor

2052

0873121079

cssupport@motorite.co.za

Note

This document is purely a factual summary to be utilised for information purposes. For all the contractual terms and conditions, full benefits and exclusions please refer to the Policy Wording once the policy is in force.