

TYRE AND RIM COVER

Tyre and Rim Qualification

Any tyre fitted to a qualifying vehicle:

- Any tyre fitted which meets the legal tread limit.
- The tyre's tread pattern must be clearly visible across the full surface of the tyre.
- The tyre must have a tread depth of at least 1mm across the entire surface and circumference of the tyre

Any Rim that is not modified beyond manufacturer specifications.

What do we cover?

Accidental and irreparable damage as a result of:

- Sidewall damage
- Puncture that is too large to repair
- Damage by potholes
- Damage caused by inequalities in the road surface
- Damage caused by debris and other material lying on the road surface

Additional Non-insurance benefits:

Please note: The Non- Insurance benefits listed below are provided and managed by Our approved service provider and are not underwritten by the Insurer.

As a loyal customer, you automatically qualify to access the following extra benefits:

Benefit Frequency

- Free puncture repair: 4 per annum
- Free tyre rotation service: 1 per annum after the expiry of 12 months from Your cover start date and continue to enjoy these benefits annually thereafter
- Free Wheel Balancing: 1 per annum – after the expiry of 12 months from Your cover start date and continue to enjoy these benefits annually thereafter
- Free wheel alignment: 1 per annum- after the expiry of 12 months from Your cover start date and continue to enjoy these benefits annually thereafter

To claim for any one or any of the non-insurance benefits listed above You need to visit any Tiger Wheel & Tyre or Tyres & More outlets. Upon presenting them with Your Policy details, they will validate Your cover and assist You with Your claim at no cost.

What vehicles are eligible?

We cover all passenger vehicles and light delivery vehicles used for private use:

- We will only cover a tyre if the tyre description matches the tyre description that was recorded;
- The tyres must be within the legal tread limit as determined by the National Road Traffic Act;
- We will only cover your tyres within the borders of South Africa; and
- You may take your vehicle to a tyre specialist of your choice provided that they are authorised by the Administrator. Contact the Administrator for approved repairer options.

Once we have paid a claim, we have met our responsibilities in respect of that particular claim, to the policyholder in terms of this policy. We will not be responsible for any other costs relating to that claim

What do you need to do?

- You must pay the premium for the period of insurance.
- You must maintain your tyres and take all reasonable steps to prevent damage to your tyres. For example:
 - You must make sure that your tyres are inflated at the correct pressure and rotated regularly as stipulated by the tyre manufacturer.
 - Any modifications to your vehicle must be done by an accredited vehicle specialist.
- After an event, you must take reasonable steps to protect your tyres and rims from further damage. Do not continue to drive with a flat tyre, because this may cause further damage to the tyre.
- You may not use your vehicle for commercial purposes. We do not cover tyres on fleet vehicles, buses, caravans, or vehicles that are used for commercial travelling or as a tool of trade. Commercial use, where the vehicle is used to generate income or revenue directly resultant from the use of the vehicle is not covered under this policy.
- You must be honest. We will not accept any responsibility under this policy if you, or any person acting for you, is dishonest or misrepresents any information. You will lose your right to claim if we are prejudiced or suffer a loss because of dishonest behavior or misrepresentation
- We will only cover a tyre and rim if the tyre and rim description matches the description that was recorded when you bought your policy; or when you replaced a tyre as set out in the section claiming under your policy.

What is not covered

Below is a list of all the reasons why we will not pay a claim. We will not pay for Tyres and/or Rims that are damaged because of:

- Fire, scorching, charring, melting or burning.
- Vandalism or mechanical failure of the vehicle.
- Cosmetic reasons.
- Off-road activities.
- Defective design, workmanship or materials, for example damage caused by improper mounting or mechanical defects on the vehicle.
- Modifications to Tyres and/or Rims that are not as per manufacturer specification.
- Where the Vehicle exceeded the maximum carrying capacity as specified by the vehicle manufacturer at the time of the claim event.

We do not cover the following:

- Tyres and/or Rims that can safely be repaired in the opinion of the Administrator or approved tyre/rim specialist.
- Tyres and/or Rims that are damaged because the vehicle was in an accident, and the accident also caused damage to other parts of the vehicle.
- Tyres with less tread than the legal tread limit, as determined by the National Road Traffic Act
- Tyres and/or Rims that are damaged because the vehicle was in an accident, and the accident also caused damage to other parts of the vehicle.
- Tyres designed specifically for off road use will not be covered under this Policy

We do not cover any of the following:

- We do not cover tyres on fleet vehicles, buses, caravans, or vehicles that are used for commercial travelling or as a tool of trade. For example, if you:
 - use your vehicle as a courier or delivery vehicle
 - rent out your vehicle for use by others;

- use your vehicle to carry passengers for reward, such as a taxi or limousine (excluding lift clubs);
- Replacing a Tyre or Rim because it is lost or stolen.
- Where the vehicle was used for commercial purposes.
- The cost to repair any damage to the vehicle, which is caused by a damaged Tyre. For example, if a Tyre bursts and because of that the vehicle is in an accident, we will not pay for any damage to the vehicle.

We do not cover damage to Tyres or Rims if You:

- Submit a claim later than 30 days after the date of the Event that caused the damage; or
- Failed to protect and maintain Your Tyres as set out in the section – Your responsibilities: You must maintain your Tyres.
- Abused or misused Your vehicle. For example: Using Your vehicle for drag-racing.