



RIM AND TYRE

WHAT IS COVERED

- Repair or replacement to a tyre or repairs to a rim fitted on the specified insured vehicle that has been damaged as a result of a cut, bruise, impact break or puncture (excluding cosmetic, chemical or atmospheric damages), you will be credited with an amount equal to the sum insured towards the price of an equivalent new tyre.
- Should you elect not to purchase a new tyre, you shall forfeit your rights to the credit in terms of the claim.
- Free wheel alignment and balancing.
- This policy also covers Flat Tyre Assistance if you require assistance to change a flat tyre.
 - If you need assistance with replacement of a flat tyre, the contact centre may dispatch a service provider to fit the spare tyre.
 - Should there be more than one flat tyre, or the spare tyre is not suitable, and it is determined that Flat Tyre Assistance cannot be provided, the vehicle will be towed to the nearest repairer.
 - The Flat Tyre Assistance is limited to two callouts per year, per policy as stated in the policy schedule. In the event a tow is required, the maximum limit is R1 500 per tow, to the nearest repairer or not exceeding a 40km radius.
- Any number of failures that occur or are reported simultaneously, will be treated as one claim.

LIMIT OF LIABILITY

- Betterment will be applied based on the tyre tread depth.
- The maximum amount payable per insured event for each claim is clearly reflected in the table below.

ELIGIBLE VEHICLES

- The vehicle must be a passenger vehicle, 4x4 or light commercial vehicle with a gross vehicle mass not exceeding 3 500 kg.



RIM AND TYRE COVER OPTIONS

	OPTION A	OPTION B	OPTION C
	Premium Per Month		
	R105.00	R140.00	R165.00
	Limit Per Tyre Per Incident		
	R4 000.00	R6 000.00	R9 000.00
	Maximum Tyre Limit Per Annum		
	R8 000.00	R12 000.00	R18 000.00
	Limit Per Rim Per Incident		
	R2 000.00	R3 000.00	R4 500.00
	Maximum Rim Limit Per Annum		
	R4 000.00	R6 000.00	R9 000.00

*Premiums include VAT and 12.5% Broker Commission for Motor

*Betterment will apply

TREAD MEASUREMENTS

LIMIT OF LIABILITY

1mm	0%
2mm	10%
3mm	25%
4mm	40%
5mm	55%
6mm	70%
7mm	85%
8mm	90%



EXCLUSIONS

- The tyre tread depth is below the Legal Tread Limit (1mm) as stipulated by the National Road Traffic Act No 93 of 1996 as may be amended.
- The tyres and/or rims fitted to vehicles exceeding 3,500 kg (GVM), or for racing, speed testing, reliability trails, off-road activities.
- The tyres and/or rims fitted to taxis, buses, dispatch or courier services, driving tuition, commercial or agricultural vehicles, motorcycles, quads and car hire vehicles.
- Damage arising from theft, hijack or following an accident, where the vehicle or motorcycle is covered under a motor insurance policy.
- The cost of repair or replacement, if recoverable under any other insurance policy or warranty.
- Damage is caused by cosmetic, chemical or atmospheric damage.
- Manufacturing defects in workmanship and/or materials of the tyres and/or rims fitted to your vehicle.
- Any consequential losses incurred as a result of the tyre and/or rim damage.
- Any physical damage to your vehicle arising from the tyre and/or rim damage.
- Any claim arising out of wear and tear of the tyres and/or rims.
- Any repairs undertaken without the prior authorisation of CLC.
- Any damages arising out of any motor vehicle accident, malicious damage, misuse or neglect.
- Where the cause of the failure or damage existed at the time of the inception of the Policy.
- Any legal liability of whatsoever nature.
- Any claim under this Policy not reported to CLC within 30 days from date of loss the damage will no be covered.
- Any amount exceeding the maximum liability limit per Policy as stipulated in the "Limits of Liability" table.
- Any peril excluded or circumstance precluded from any other insurance available at inception hereof or for any excess payable by the insured under such insurance, or for any reduction of amount payable under any claim due to the application of average.
- More than the individual value of any item forming part of a pair, set or collection without regard to any special value such item may have as part of such pair, set or collection.
- Detention, confiscation, attachment, destruction or requisition by any lawfully constituted authority or other judicial process.
- Loss or damage to insured property caused by:
 - Any fraudulent scheme, trick, device or false pretence practised on the insured (or any person having custody of the insured property) or fraud or the dishonesty of any principal or agent of the insured;
 - Overheating, implosion, cracking or other failure;
 - Breakdown, electrical, electronic and/or mechanical derangement;
 - Altering, servicing, renovating, testing or any other work thereon;
 - Fault or defect in its design, formula, specification, drawing, plan, materials, workmanship or professional advice, normal maintenance, gradual deterioration, depreciation, or chemical action or reaction, frost, change in temperature, expansion or humidity, fermentation or germination, dampness, dryness, wet or dry rot, shrinkage, contamination, pollution, change in colour or finish or its own wear and tear;
 - Termites, moths, insects, vermin, inherent vice, fumes, flaws, latent defect, fluctuations in atmospheric or climatic conditions or the action of light.

GENERAL TERMS AND CONDITIONS

- A 30 day waiting period is applicable from inception of the policy.
- The terms and conditions shall incorporate, as express terms and conditions, all the contents of your policy schedule, which you will be deemed to have read.
- It is expressly agreed and declared that the Administrator, acting on behalf of the Insurer, will be released from all liability and obligations under the Policy if the terms and conditions of the Policy are not complied with.
- Claims settlement basis include the following methods:
 - Repairing;
 - Replacing;
 - Cash payment;
 - Any combination of the above.
- You must report as soon as possible, within 30 days, of any event that may result in a claim, and advise us of any other policy which may cover the same event.
- You must furnish us with full details of the event within 30 days after it has occurred, as well as all documents which we may reasonably require.
- You must immediately inform us in writing if you become aware of any possible prosecution, legal proceedings or claim against you following an event.
- You must report any event where theft or any other criminal act is involved to the South African Police Services within 24 hours of the event occurring.