

Tyre cover

1. Introduction

Tyre cover is an Optional benefit. You chose to be covered for this benefit and you must pay the extra *premium* set out in your policy schedule.

2. Tyre cover

We will cover your *car's* tyres for certain benefits as set out below, up to the *limits* set out in the policy schedule. The benefits are only available at Tiger Wheel & Tyre (TWT) fitment centres within South Africa, unless we say differently.

2.1 Conditions for cover

- a. You must insure all four tyres of your *car*, whether new or used.
- b. The tyres must be fitted to the *car* that is set out in the policy schedule.
- c. The tyres must be within the legal tread *limit* as determined by the National Road Traffic Act, according to which:
 - The tyre's pattern must be clearly visible across the full surface of the tyre, and the tyre must have a tread depth of at least 1mm.
 - If the tyre has a tread depth indicator, the tread may not be level with the tread depth indicator.

2.2 What we cover

You could choose between **Standard cover** or **Extended cover**, as set out in the policy schedule.

- **Standard cover** includes puncture repair, wheel alignment/balancing and replacing one damaged tyre per claim.
- **Extended cover** includes everything under standard cover, as well as replacing the undamaged tyre on the same axle as the damaged tyre.

a. Puncture repair

We will repair four punctures per year at any TWT store. We will only repair one puncture per tyre per year.

b. Wheel alignment and balancing

If you do not have a claim, we will balance all the tyres and perform wheel alignment once in every 12 month *period of insurance*.

c. Damaged tyres – one tyre

If the tyre is accidentally damaged and cannot be repaired in the opinion of TWT, we will give you a credit amount to buy the same or similar new tyre at TWT. We will balance the new tyre and perform wheel alignment.

d. Damaged tyres – same axle

Some *car* manufacturers insist that tyres have the same tread per axle otherwise it can affect the vehicle warranty. We will also give you a credit amount for the undamaged tyre on the same axle as the damaged tyre. The same credit amount will apply as for the damaged tyre. We will also balance and align the new tyre.

2.3 How we calculate the credit amount

The credit amount is a percentage of the price of a new tyre and depends on the remaining tread depth of the damaged tyre, as set out below: You will have to pay the difference between the cost of a new tyre and the credit amount.

Remaining tread depth of the damaged tyre	Tread depth of a new tyre				
	7mm	8mm	9mm	10mm	11mm
11mm	-	-	-	-	90.9%
10mm	-	-	-	90.0%	81.8%
9mm	-	-	88.9%	80.0%	72.7%
8mm	-	87.5%	77.8%	70.0%	63.6%
7mm	85.7%	75.0%	66.7%	60.0%	54.5%
6mm	71.4%	62.5%	55.6%	50.0%	45.5%
5mm	57.1%	50.0%	44.4%	40.0%	36.4%
4mm	42.9%	37.5%	33.3%	30.0%	27.3%
3mm	28.6%	25.0%	22.2%	20.0%	18.2%
2mm	14.3%	12.5%	11.1%	10.0%	9.1%

2.4 How to claim for the tyre cover

- You must take the tyre to a TWT store within 30 days of the event.
- You must give TWT your identity number, policy number and your car's registration number.
- The TWT manager will assess the tyre and decide if the claim is valid.
- You may not claim for any benefit during the waiting period set out in the policy schedule.

2.5 If the claim is valid – what we will pay

- If it is a valid claim, you may not keep or buy the damaged tyre. The tyre then becomes our property.
- We will give you a credit amount to buy a new tyre at a TWT fitment centre. If the tyre is not available and TWT cannot find the tyre for you, you may buy the tyre elsewhere. We will then pay the credit amount to you in cash, on receipt of your invoice.
- We will not pay you a cash amount under any other circumstances.

2.6 If there is no TWT store in your area

- You may make use of another tyre fitment centre, but only if there is no TWT store within 20 km from the place where your tyre got damaged.
- You can only claim for the Puncture repair and Damaged tyre benefit (for one tyre only).
- You must call us within 30 days of the event on our **Helpline** number set out in the **Quick reference guide**.
- You must pay the other tyre fitment centre directly and claim back the costs from us.
- You must give us a copy of the invoice from another tyre fitment centre before we will consider your claim.
- If you replaced a damaged tyre, we need the tread depth of the damaged tyre as at the date of the incident to calculate the appropriate credit amount. You must make sure that the tread depth of the damaged tyre as at the date of the incident is set out on the invoice from the tyre fitment centre.
- If you chose to have the tyre on the same axle covered as well, you must take the undamaged tyre to a TWT fitment centre to be replaced.
- If the amount you paid is more than the price of the same tyre at TWT, we will only pay you back a credit amount based on the TWT price.
- If the amount you paid is less than the price of the same tyre at TWT, we will only pay you back a credit amount based on the price you paid.

2.7 Exclusions – what we do not cover

There are certain times when we won't pay a claim – these are called exclusions. Below is a list of all the reasons why we will not pay a claim.

- a. We will not pay for replacing a tyre if it is damaged because of:
 - Fire, scorching, charring, melting or burning.
 - Vandalism or mechanical failure of the car.
 - Cosmetic, chemical or malicious reasons.
 - Defective design, workmanship or materials.
- b. We do not cover the following kinds of tyres:
 - Tyres that can safely be repaired in the opinion of TWT.
 - Tyres that are damaged because the *car* was in an accident, and the accident also caused damage to other parts of the *car*.
 - Tyres with less tread than the legal tread limit, as determined by the National Road Traffic Act, according to which:
 - The tyre's pattern must be clearly visible across the full surface of the tyre, and the tyre must have a tread depth of at least 1mm.
 - If the tyre has a tread depth indicator, the tread may not be level with the tread depth indicator.
- c. We do not cover any of the following:
 - Loss or damage to rims or alloy wheels.
 - Replacing a tyre because it is lost or stolen.
 - Replacing a tyre on the same axle as the damaged tyre, unless you chose the **Extended cover**.
- d. We do not cover damage to tyres if you:
 - Submit a claim later than 30 days after the date of the event that caused the damage.
 - Claim for an event that happened during the waiting period as set out in the policy schedule.
 - Abused or misused your *car*. For example: Using your *car* for drag-racing.