



1st for women

**Tyre & Rim Guard with Fine Support
Terms & Conditions**

Even the most careful drivers can be caught unawares by potholes and uneven roads. This product has been designed with this in mind and offers cover for accidental damage to your tyres and rims.

What can I claim for?

You can claim for the cost of repairing or replacing damaged tyres and/or rims fitted to the insured vehicle on the policy.

Payment is subject to the cover limits stated in the policy schedule.

If tyres and/or rims need replacement, they will be replaced with tyres and/or rims of a similar value and specification (up to the maximum cover limits selected) as those fitted to the vehicle when a loss occurred.

Your obligations

If you do not fulfil all of the following obligations, cover may be cancelled.

Your obligations are to:

- Provide true and complete information.
- Use all reasonable care to maintain the vehicle in an efficient, roadworthy condition and take all reasonable precautions to prevent or minimise loss or damage.
- Be open about anything you have not yet disclosed, but that may be relevant for us to know in order to accept the policy, or about anything that changes that may be important for us to continue accepting the policy.
- Give us correct information. Non-disclosure or misrepresentation of information may influence us on any claim/s arising from your contract of insurance and may influence our decision to provide the benefits in terms of your policy, or to accept or terminate your policy.
- Inform us if any of the policy details or declarations are incorrect or if any of these details or declarations change.

How do I make changes?

- Call the **Client Care number** (below).
- Any change or cancellation that you make will be effective from the time and date agreed to.
- We may change or cancel your policy by giving you 30 days' written notice.

How do my payments work?

Your Tyre & Rim Guard policy gives you monthly cover and your premium is deducted in advance on the date stated on your schedule. If in the month following the activation of your policy (and onwards) we do not receive your premium on the due deduction date, you will be allowed a 15-day period of grace in which to pay your premium. If we still do not receive your premium after these 15 days, you will not have cover for that month.

Premium obligations

For your premium obligations, refer to the paragraph headed "payment details" on your schedule. This will give you details regarding the premium payable, the manner of payment of premiums and the due date for payment of your premiums. Your policy will only commence upon receipt of the first premium.

Please take note that we agreed to collect the monthly payment for your policy by debit order, and your initial debit will include your commencement premium and an administration fee. A deduction will be made on the same date every month. Should this date fall on a weekend or public holiday, the deduction will be made either on the last working day prior to or the first working day after the weekend or public holiday. If we do not receive your premium on your preferred deduction date, we may attempt to collect your premium on a more suitable date in an effort to keep you covered. If payment is not received for three consecutive months, the policy will be cancelled immediately.

Payment stopped

When cover is interrupted because you have instructed the bank to stop your debit order payment, the policy will be cancelled immediately.

What is not covered?

We will not indemnify you for:

- the vehicle while
 - it is or was being used for racing, speed or reliability testing, on trails, or for off-road activities when the loss occurred; and/or
 - it was covered by a Comprehensive Motor Policy, and the damage to the tyres and/or rims arose from a vehicle accident, hijacking or theft;
- the cost to repair or replace the tyres and/or rims, that was recoverable from any other insurance policy, or warranty. If a claim is also covered by another policy, we will only indemnify you for our portion;
- the tread depth of any damaged tyre fitted to the vehicle if it was below the legal limit (1mm) when the loss occurred;
- manufacturing defects in the workmanship and/or materials of the tyres and/or rims fitted to the vehicle;
- physical damage to the body of the insured vehicle resulting from the damage to the tyres and/or rims;
- wear and tear damage to the tyres and/or rims;
- repairs done without our prior approval;
- damage to the tyres and/or rims arising from a motor vehicle accident, or from misuse, neglect, or malicious damage;
- the damage that already existed when the policy commenced;
- an incident that may lead to a claim against the policy that was not reported to us within 30 days of a loss;
- claims that exceed double the maximum compensation amount less the excess – both amounts are stated on the policy schedule, to the value stated on your schedule; and/or
- loss or damage that was due to a deliberate act or if a claim is fraudulent in any way.

How do I claim?

- Call the **Claims number** (on the back of this brochure).
- There is no paperwork – all claims are handled telephonically!

Excess

You are liable to pay the applicable excess each time you claim, as stated on your schedule.

Waiting period?

There will be a 30-day waiting period applicable from commencement date of the cover.

Fine Support

Fine Support: We'll monitor and check for fines daily and to help get you guaranteed discounts on all new fines.

What can I claim for?

- The Fine Support service is limited to traffic fines issued within the Republic of South Africa.
- The Fine Support service is limited to vehicles registered under the Tyre & Rim Guard product with the Fine Support benefit.
- Your membership must be paid in full at the time the fine is issued.
- You will be liable for the payment of the actual fine/s.
- At the time that the fine is issued, you must comply with all the legal and regulatory requirements of the National Road Traffic Act, 1996 (Act No. 93 of 1996) and other relevant legislation.
- The Fine Support service does not guarantee the performance of the traffic department.

- The Fine Support service does not include negotiating reductions in AARTO demerit points.
- Services are dependent on you supplying us with your most updated personal and vehicle information ie vehicle registration number and South African identification number.

How to claim

Call the **Claims number** (below these terms and conditions) from Monday to Friday, between 8:00 and 17:00.

The Fine Support service includes them checking for fines on the traffic fines database against any outstanding fines, using your ID number and providing you with an invoice for fine payment(s). Once the invoice has been paid, Fine Support will provide proof that the fine has been settled and cleared. Fine Support will collect supporting documents - a statement of the incident, a copy of the fine, as well as a copy of the driver's licence. Fine Support will then present the merits to justify the discount of the fine to the relevant traffic department and any recovery/discount will be passed back to the insured.

What is not covered?

We will not provide assistance for the following fines received by members:

- for driving under the influence of alcohol or drugs;
- before the inception of membership (pre-existing fines);
- where no fine value is posted because the offense went straight to court; and
- where arrest warrants have already been issued.

Disputed claims

After we inform you of the decision made on a claim, we will allow you 90 days to make the appropriate representations about our decision. If you do not comply with this time limit, we will not reconsider the disputed claim.

If we do receive representations, the decision will then be reviewed and the outcome communicated to you. If, after review, we do not indemnify you for a claim or any part of it and you wish to challenge our decision, you must serve legal process on us within six months calculated from the expiry of the 90-day period referred to above. If you do not comply with this time limit, you will be prevented from proceeding with legal process.

Sales, Client Care & Claims
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