

TYRE COVER

Tyre Qualification

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

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
- Malicious damage caused by another person

What vehicles are eligible?

We cover all passenger vehicles and light delivery vehicles used for normal social, domestic and business 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. 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);
- use your vehicle to carry out your trade, such as plumbers, electricians, builders, garden services, farmers, etc.

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 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 if the tyre description matches the tyre 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 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.

We do not cover the following kinds of tyres:

- Tyres that can safely be repaired in the opinion of the Administrator or approved tyre specialist.
- Tyres 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

We do not cover any of the following:

- Replacing a tyre 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.
- If your policy was sold to you through a call centre, you may not claim for a tyre during the first 30 days after the policy start date.
- We will only cover your tyres within the borders of South Africa. If your tyres are damaged outside the borders of South Africa, we will not consider that claim.