Tyre and Rim

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Call 0861055505 to access any of the XXX Tyre and Rim products

XXX Tyre and Rim

The tailor-made cover for the direct damage caused by potholes, rocks, curbs, broken glass or nails on any road to any Tyre, Rim of the Insured vehicle or motorbike, subject to the conditions in the policy wording.

General Operative Clause

This policy and the schedule are the contract between EFS ASSISST and the Insured and other Insured(s) stated in the schedule. Any application or statement made by the Insured or on the Insured's behalf will form the basis of this policy and be part thereof.

In consideration of and upon receipt of the premium, the Insurer will indemnify the Insured, subject to the terms, exclusions and conditions of the policy, against occurrences for which the Insured is covered under the policy that occur during the period of insurance stated in the schedule.

The Insurer will indemnify the Insured by direct payment into the bank account as per the banking details on the policy schedule of this policy document.

Defined Event

A. **Basic Cover** (If stated in the schedule to be included)

   The direct damage caused from potholes on the road to any Tyre, Rim of the Insured vehicle or Motorbike, subject to the Specific Exceptions stated in the policy wording.

B. **Plus Cover** (If stated in the schedule to be included)

   The direct damage caused from potholes, rock, Curb, Broken Glass or Nails on the road to any Tyre, Rim of the Insured vehicle or Motorbike, subject to the Specific Exceptions stated in the policy wording.

Optional Cover

A. **Betterment waiver** (If stated in the schedule to be included)

   The deduction/contribution as noted under the betterment clause will not apply to a claim submitted against the policy.

B. **4x4 Cover** (If stated in the schedule to be included)

   The policy will cover incidents arising as a result of off-road use.

Definitions

The following words will have the following meanings when they appear in the document:

"Pothole":	Means a holed formed in a tar/asphalt road surface, by excessive use or by extreme weather conditions;
"Insured Tyres and Rims":	Means the four tyres and rims fitted to the insured vehicle if the vehicle is a motor vehicle and 2 wheels and rims if the insured vehicle is a motorbike;
"Policy":	Means this document together with the Policy Schedule;
"Period of insurance":	Means the period shown on the policy document;
"Eligible Vehicle":	Means a car, 4 x 4, utility vehicle or minibus, trailer or caravan, or motorbike;
"Cost of repairs":	Means the usual and reasonable charges for components and/or labour to repair the Insured Rims or tyres;
"Insured Vehicle":	Means the vehicle reflected under the schedule of insurance;
"You/Your":	Means the person named in the policy schedule;
"Dirt Road":	Means any road that is sandy, stony, rocky or have a bare earth surface that is not maintained by the South African National Roads Agency (SANRAL).

Specific Exceptions

This policy does not cover:

Tyres and Rims fitted to vehicles exceeding 3.5 tons (GVM)

a. Tyres where the tyre tread depth is below the legal limit permitted in the regulations under the Road Traffic Act;
b. Speed testing, reliability trials, hired vehicles or off-road competitive races;
c. Loss or damage caused by a road traffic accident, fire or theft;
d. Any consequential losses incurred as a result of the damage to the insured vehicle, tyres and rims;
e. The cost of repair or replacement if recoverable under any other insurance or warranty;
f. Rethreaded tyres;
g. Temporary or space saver wheels are excluded;
h. The policy does not provide cover for tyre damaged in off road activities;
i. Manufacturing defects in the workmanship and/or materials of the tyre and/or rims fitted to the vehicle;
j. The damage is a result of an accident;
k. Tyre rating is not according to manufactures specification;
l. Any loss or damage incurred outside the Republic of South Africa.

Empire Insurance Administrators

General Conditions

1. **Period of Insurance**
   The Period of Insurance is initially the period from the inception date of the policy to the last day of the calendar month in which the inception date occurs. Thereafter the period of insurance is equivalent to one calendar month, no matter when the cancellation of the policy takes place in the month.

2. **Waiting periods**
   The benefit under this policy is subject to a 30-day waiting period. This policy must follow, and have an underlying insurance policy in place. No claims prior to the inception of this policy will be entertained. The underlying insurer must accept the liability under the underlying policy before liability can be accepted under this policy.

3. **Payment of premiums**
   If we do not receive the payment of your Premium, we will not be liable to pay any loss as detailed in this document. This includes any reversed premiums or stopped payments.

   If your premium is not received on the due date of the debit order:

   a. You are allowed 15 days of grace in which to pay the premium, except that no such grace period will apply for the first premium payable at the inception of a policy where the premium is payable monthly. However, if you wish to cancel your policy, you must give EFS ASSIST formal notice in writing;
   b. If you do not pay your premium by the time the 15-day grace period has passed, the policy is deemed to have terminated automatically at midnight on the last day of the last month in respect of which a premium was received.

4. **Duty of care**
   The Insured must exercise all reasonable precautions for the maintenance and safety of the property insured as well as to prevent or minimise loss or damage.

5. **Limitations and amendments (including inflation and premium adjustments)**
   Limitations and amendments to the policy contract may be made by the Insurer after giving the Insured 31 day's written notice thereof at the Insured's last contact address according to Insurer's records.

6. **Cancellation**
   The policy or any section thereof may be cancelled by the Insured immediately at any time or by the Insurer giving the Insured 31 day's written notice thereof at the last contact address according to Insurer's records.

7. **Betterment**
   Betterment will be calculated on each claim as follows:

   Contribution:

   20% Betterment deducted: 7.1mm – 8mm Remaining tread at time of assessment;
   40% Betterment deducted: 5.1mm – 7mm Remaining tread at time of assessment;
   60% Betterment deducted: 3.1mm – 5mm Remaining tread at time of assessment;
   80% Betterment deducted: 1mm – 3mm Remaining tread at time of assessment.
   No cover - below the legal limit permitted in the regulations under the Road Traffic Act.

PLEASE NOTE: If at any time betterment is questioned, we need to be provided with proof of last replacement of tyres and the current mileage of the vehicle from time tyres where replaced.

8. Limit of Indemnity

The amount deducted by the underlying insurance company in respect of the basic or additional excess(s) is up to the maximum amount as stated in the schedule. Excess(s) applicable is as per the underlying policy.

The policy will only pay if the underlying policy kicks in.

No claims will be settled by the Insurer in the event of the underlying insurance company repudiating the Insured's claim.

In the event that an item is recovered with no damages, and the Insurer has already reimbursed the client his/her excess, and the underlying Insurer refunds the excess, such refunds will be paid back to the Insurer. The Insured will waive his/her rights to the Insurer for such monies recovered under this policy. The same will apply to any recoveries made from third parties in respect of any claim.

9. Claims

In the event of an occurrence that may result in a claim, the Insured must notify the Insurer thereof within 31 days, as well as give details of any other policy that covers the same occurrence and supply the Insurer with full details in writing together with full details of the relevant underlying insurance company insuring the Insured's items at the time.

Any occurrence where theft or any other criminal act or loss is involved must be reported to the police immediately.

10. Insurer's rights after an occurrence that may lead to a claim

The Insurer reserves the rights to contact the underlying insurance company in the event of a claim to confirm the amounts deducted and to check that all documentation is complete.

In the event of a dispute or misrepresentation, the underlying insurance company's decision will be final.

The Insured shall at the expense of the Insurer, do and permit to be done all such things as may be necessary or reasonably required by the Insurer for the purpose of enforcing any rights to which the Insurer shall be, or would become, subrogated upon indemnification of the Insured.

11. Fraudulent or wilful acts

All rights of indemnity under the policy will be forfeited in the following circumstances:

a. If a claim is in any respect fraudulent or if fraudulent means are used by the Insured, or on the Insured's behalf, to obtain any benefit under this policy;
b. If a claim in any way occurs due to a wilful act committed by the Insured or with the Insured's knowledge;
c. Information supplied in connection with a claim is not true.

12. Other Insurance

If a claim payable under this policy is also payable under any other policy the Insurer will only pay a proportional share of the claim.

Products

Cover Type	Basic Cost/Month	Plus Betterment Waiver	Plus 4x4 Extension	Excess
Cover A: R10 000 per Vehicle	**R 60**	**Additional R 40**	**Additional R 40**	**R 500 per Claim**
Cover B: R20 000 per Vehicle	**R 80**	**Additional R 50**	**Additional R 50**	**R 700 per Claim**
Cover C: R40 000 per Vehicle	**R 100**	**Additional R 66**	**Additional R 66**	**R 800 per Claim**

Product Terms and Conditions

Cover Type	Tyres Limit	Rims Limit	Maximum Cover	Claims Limit
Cover A:	**Max of R 5 000** *per Tyre, Two tyres per Incident*	**Max of R 2 000** *per Tyre, Two tyres per Incident*	**Max of R 10 000** *per Vehicle*	**2** *per Annum*
Cover B:	**Max of R 10 000** *per Tyre, Two tyres per Incident*	**Max of R 4 000** *per Tyre, Two tyres per Incident*	**Max of R 20 000** *per Vehicle*	**2** *per Annum*
Cover C:	**Max of R 20 000** *per Tyre, Two tyres per Incident*	**Max of R 8 000** *per Tyre, Two tyres per Incident*	**Max of R 40 000** *per Vehicle*	**2** *per Annum*