

MotoVantage

Tyre & Rim Cover

What we cover	<ul style="list-style-type: none"> • We cover the cost to replace Tyres that are accidentally damaged and cannot be repaired. • The cost to repair or replace Rims that are accidentally damaged. • We will pay maximum 2 events per 12 months cycle from policy start date in relation to Tyre claims. • We will pay for the repairs or replacement of a maximum 3 rims over the period of insurance. • You may only claim twice a year for both the Tyre and Rim Cover. • Accidental and irreparable damage because of: <ul style="list-style-type: none"> • 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
Non-insurance benefit	<ul style="list-style-type: none"> • Free puncture repair: 4 per annum. • Free Tyre rotation service: 1 per annum after the expiry of 12 months from Your cover start date and continue to enjoy these benefits annually thereafter. • Free Wheel Balancing: 1 per annum – after the expiry of 12 months from Your cover start date and continue to enjoy these benefits annually thereafter. • Free wheel alignment: 1 per annum- after the expiry of 12 months from Your cover start date and continue to enjoy these benefits annually thereafter.
What vehicles are eligible	<p>We cover all passenger vehicles and light delivery vehicles used for normal social, domestic, and business purposes.</p> <ul style="list-style-type: none"> • We will only cover a Tyre if the tyre description matches the tyre description that was recorded. • The Tyres must be within the legal tread limit as determined by the National Road Traffic Act; • We will only cover your tyres within the borders of South Africa; and • You may take your vehicle to a Tyre Specialist of your choice provided that they are authorised by the Administrator. Contact the Administrator for approved repairer options.
What is not covered	<ul style="list-style-type: none"> • 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. • Modifications to Tyres and/or Rims that are not as per manufacturer specification. • Where the Vehicle exceeded the maximum carrying capacity as specified by the vehicle manufacturer at the time of the claim event. • 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: <ul style="list-style-type: none"> • 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).

We don't cover the following kind of Tyres	<ul style="list-style-type: none"> • Tyres and or Rims that can be repaired. • Tyres and Rims that were damaged where the vehicle was involved in an accident. • Tyres with less thread than the legal thread limit. • Tyres specifically designed for off road use.
We don't cover the following	<ul style="list-style-type: none"> • Replacing a Tyre or Rim because its stolen. • Where the vehicle was used for commercial purposes.
We don't cover damaged to Tyres and Rims if you:	<ul style="list-style-type: none"> • Submit a claim later than 30 days after the date of the Event that caused the damage; or • Failed to protect and maintain Your Tyres as set out in the section – Your responsibilities: You must maintain your Tyres. • Abused or misused Your vehicle. For example: Using Your vehicle for drag-racing.

Premium and benefit table

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Product Option	Term	Premium (Incl. VAT)	Premium (Excl. Vat)	Benefit Limit
Tyre and Rim Cover	24 months	R1 327.00	R1 153.91	R1 000 per tyre/rim
		R2 237.00	R1 945.22	R2 000 per tyre/rim
		R2 937.00	R2 553.91	R3 000 per tyre/rim
		R4 197.00	R3 649.57	R5 000 per tyre/rim
		R5 727.00	R4 980.00	R7 000 per tyre/rim
	36 months	R1 817.00	R1 580.00	R1 000 per tyre/rim
		R2 797.00	R2 432.17	R2 000 per tyre/rim
		R3 917.00	R3 406.09	R3 000 per tyre/rim
		R5 874.00	R5 107.83	R5 000 per tyre/rim
		R8 170.00	R7 104.35	R7 000 per tyre/rim

Benefit limits are limited to per Tyre or Rim, not to a claim.

Claiming under the policy	<ul style="list-style-type: none"> • Administrator to be called within 30 days • Administrator to be provided, photographs, policy number nature of damage to the tyre and odometer reading at the time of the event as well as the vehicle registration number. • Once all has been assessed, the policyholder will be referred to an approved service provider.
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Underwritten by: The Hollard Insurance Company Limited
(Reg. No. 1952/003004/06) that is licensed as a Financial Services Provider in terms of the FAIS Act, License No. 17698 and is authorized to sell Short-term Insurance Products.
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Administered by: Motorite Administrators (Pty) Ltd that is licensed as a Financial Services Provider in terms of the FAIS Act, License No. 9140 and is authorized to administer Short-term and Long-term Insurance Products.
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