

# MotoVantage

## Tyre & Rim Cover

What we cover	<ul style="list-style-type: none"> <li>We cover the cost to replace Tyres that are accidentally damaged and cannot be repaired.</li> <li>The cost to repair or replace Rims that are accidentally damaged.</li> <li>We will pay maximum 2 events per 12 months cycle from policy start date in relation to Tyre claims.</li> <li>We will pay for the repairs or replacement of a maximum 3 rims over the period of insurance.</li> <li>You may only claim twice a year for both the Tyre and Rim Cover.</li> <li>Accidental and irreparable damage because of: <ul style="list-style-type: none"> <li>Sidewall damage</li> <li>Puncture that is too large to repair</li> <li>Damage by potholes</li> <li>Damage caused by inequalities in the road surface</li> </ul> </li> <li>Damage caused by debris and other material lying on the road surface</li> </ul>
Non-insurance benefit	<ul style="list-style-type: none"> <li><b>Free puncture repair:</b> 4 per annum.</li> <li><b>Free Tyre rotation service:</b> 1 per annum after the expiry of 12 months from Your cover start date and continue to enjoy these benefits annually thereafter.</li> <li><b>Free Wheel Balancing:</b> 1 per annum – after the expiry of 12 months from Your cover start date and continue to enjoy these benefits annually thereafter.</li> <li><b>Free wheel alignment:</b> 1 per annum- after the expiry of 12 months from Your cover start date and continue to enjoy these benefits annually thereafter.</li> </ul>
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"> <li>We will only cover a Tyre if the tyre description matches the tyre description that was recorded.</li> <li>The Tyres must be within the legal tread limit as determined by the National Road Traffic Act;</li> <li>We will only cover your tyres within the borders of South Africa; and</li> <li>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.</li> </ul>
What is not covered	<ul style="list-style-type: none"> <li>Fire, scorching, charring, melting, or burning.</li> <li>Vandalism or mechanical failure of the vehicle.</li> <li>Cosmetic reasons.</li> <li>Off-road activities.</li> <li>Defective design, workmanship, or materials, for example damage caused by improper mounting or mechanical defects on the vehicle.</li> <li>Modifications to Tyres and/or Rims that are not as per manufacturer specification.</li> <li>Where the Vehicle exceeded the maximum carrying capacity as specified by the vehicle manufacturer at the time of the claim event.</li> <li>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"> <li>use your vehicle as a courier or delivery vehicle</li> <li>rent out your vehicle for use by others;</li> <li>use your vehicle to carry passengers for reward, such as a taxi or limousine (excluding lift clubs).</li> </ul> </li> </ul>

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

### Premium and benefit table MotoVantage Tyre and Rim Cover

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"> <li>• Administrator to be called within 30 days</li> <li>• 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.</li> <li>• Once all has been assessed, the policyholder will be referred to an approved service provider.</li> </ul>
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# Hollard.

**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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**MOTORITE**  
ADMINISTRATORS

**Administered by:** Motorite Administrators (Pty) Ltd  
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