X-SURE®

Tyre & Wheel Insurance

Tiger Wheel&Tyre

X-Sure® Tyre and Wheel Insurance Terms and Conditions

The X-Sure® Tyre and Wheel Insurance ("Policy") is subject to the terms, conditions, benefits and exclusions set out in this document and must be read with the Policy schedule. These documents explain how the Policy works.

1. The parties to this Policy

- 'We', 'us' and 'our' refers to The Hollard Insurance Company Limited (Hollard), registration number 1952/003004/06. Hollard is a licensed Non-life Insurer and an authorised Financial Services Provider 'You' and 'Your' refers to the individual named in the Policy Schedule who is the Policyholder under this Policy.
- 'Administrator' refers to Motorite Administrators (Pty) Ltd an Authorised Financial Service Provider License No. 9140 Registration No. 1997/00063707, appointed by Hollard to administer Your Policy.

2. Key definitions used in this Policy

We have given a specific meaning to certain words.

- 'Accidental Damage' means physical damage to Tyres or Wheels arising from an Event occurring by chance or unintentionally, as a result of Road Hazards.
- 'Commercial Use' means if the vehicle carries goods for commercial benefit or financial gain.
- 'Event' The Event which gave rise to Your claim. You may claim for multiple Tyres or Wheels, subject to the limits set out in Your Policy Wording and Policy Schedule.
- 'Alloy Wheel' means a wheel that is made of an alloy of light metals, namely aluminum, magnesium, or both. Refurbishment is only applicable for alloy wheels.
- 'Period of Insurance' is the period for which You paid a Premium. This period is the shorter of:
  - The time when the tread on Your Tyre is below 1mm, being the legal limit for tread on a Tyre; or
  - When this Policy ends for any other reason as set out in the section.
- Ending Cover under this Policy: When this Policy ends.
- 'Policy' means Your Policy Schedule and this Policy wording and any endorsements or amendments that collectively make up Your insurance contract with Us and should be read together.
- 'Policy Start Date' is the date on which You bought this Policy and the date that cover begins as stated in Your Policy Schedule.
- 'Policyholder' refers to You, the owner of the Policy, named in the Policy Schedule.
- 'Policy Schedule' the Schedule containing Your details and the details of The Vehicle, Period of Insurance, Benefit Limits payable, Premium payable, bank details and address.
- 'Premium' for term policies is the amount that You paid to Us when You bought this Policy as set out on Your Policy Schedule. The Premium is paid for the period of insurance. For monthly policies it is the amount that You must pay to Us every month for the insurance benefits under this Policy, as set out on Your Policy Schedule.
- 'Premium Collection Date' is the date on which You must pay the Premium. This is the date on which We will debit the Premium.
- 'Wheel/s' means both steel and alloy wheels.
- 'Wheel Benefit Limit' is the rand amount reflected in the Policy Schedule. This is the amount We will pay in relation to Wheel/s over the period of insurance.
- 'Road Hazards' mean cuts, snags, irreparable punctures or bruises to Tyres and damage caused to Tyres or Wheels by potholes, rocks, broken glass, steel bits, wooden debris, splinters and similar road conditions or objects.
- 'Tyre(s)' are all the Tyres fitted to Your vehicle at the time of the Event occurring. These Tyres may be new or used.
- 'Tyre Benefit Limit' is the rand amount as reflected in the Policy Schedule, this is the amount We will pay in relation to tyres over the period of insurance.
- 'Tyre Retailer' refers to an Administrator approved Tyre and Rim fitment centre.

3. Qualifying criteria for cover

a) Vehicle:
   i) All passenger vehicles and light delivery vehicles used for normal social, domestic and business purposes.
   ii) Vehicles used for commercial purposes are excluded: buses, caravans, or vehicles that are used for commercial travelling or as a tool of trade. For example: using the vehicle as a courier or delivery vehicle; renting the vehicle out to others; using the vehicle to carry passengers for reward, such as a taxi, e-hailing services or limousine (excluding lift clubs).

b) Tyres and Wheels:
   i) Any Tyre fitted to a qualifying vehicle, which meets the legal tread limit as determined by the National Road Traffic Act, 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.
   ii) Any Wheel that is not modified beyond vehicle manufacturer specifications.

4. What do we cover?

a) Cover starts on the Policy Start Date as stated on Your Policy Schedule; however you will have no cover for any loss or Event that occurs within a period of 30 Days from the Policy Start Date.
b) We cover the cost to repair or replace Tyres and or Wheels that are accidentally damaged during the period of insurance.
c) Accidental and irreparable damage due to:
   i) Sidewall Tyre damage.
   ii) A Tyre Puncture that is too large to repair safely in the opinion of Tiger Wheel & Tyre.
   iii) Tyre or Wheel damage by potholes.
   iv) Tyre or Wheel damage caused by inequalities in the road surface.
   v) Tyre or Wheel damage caused by debris and other material lying on the road surface.
d) Cover is only within the borders of South Africa.

5. X-Sure® Policy options and the benefit limits

Option	Benefit Limit per Tyre (VAT Inclusive)	Wheel refurbishment / replacement contribution benefit limit per Wheel (VAT Inclusive)
1	R 1 000 per Tyre	R 1000 per Wheel
2	R 2 000 per Tyre	R 2000 per Wheel
3	R 3 000 per Tyre	R 3000 per Wheel
4	R 5 000 per Tyre	R 3000 per Wheel

a) Main Insurance

i) Tyre Benefit:

- You are covered for two claims in a 12-months cycle, which commences at the Policy Start Date.
- Claims are limited to an Event and not per Tyre. This means that the Policy covers multiple Tyres per claim Event up to the maximum amount specified in the benefit limits table above.
- If one or more tyres are damaged at the same time we will treat this as one claimable Event and You will be covered for the tyre(s) claimed up to the benefit limit.
- You can claim up to 4 tyres per Event with a limit of 2 Events per 12-month cycle.

ii) Wheel Benefit:

- You are covered for 1 claim Event over a 12-month cycle, which commences at the Policy Start Date.
- Claims are limited to an Event and not per Wheel. This means that the Policy covers multiple Wheels per claim Event up to the maximum amount specified in the Policy schedule.

b) Additional value added benefits

The benefits listed below are provided and managed by Tiger Wheel & Tyre. As a X-Sure® Policy holder You will automatically qualify for X-Sure® value added benefits, You will automatically qualify to access the following extra benefits. The value-added benefits will benefit You to help protect and maintain Your Tyres based on the table of the non-insurance benefits listed below.

Please note: The Non-Insurance benefits listed below are provided and managed by Tiger Wheel & Tyre and are not underwritten by the Insurer.

To claim any of the non-insurance benefits below, you must proceed to any Tiger Wheel & Tyre. Provide the Tiger Wheel & Tyre store with Your Policy details where they will contact Us to validate Your in force and paid up Policy status and thereby activate Your additional exclusive benefits.

Benefit	Frequency
Free Puncture Repair	2 per annum after 6 months of Your active X-Sure® Policy.
Free Tyre Balancing & Rotation Service	1 per annum after the 12 months of Your active X-Sure® Policy and thereafter annually.
Free Wheel Alignment	1 per annum after of 12 months of Your active X-Sure® Policy and thereafter annually subject to no claims over the prior 12 months.
Discount Benefit	10% off any Battery Purchase after 3 Months of Your active X-Sure® Policy.
Discount Benefit	10% off any Windscreen Chip Repair at Participating Tiger Wheel & Tyre stores after 3 months of Your active X-Sure® Policy.
Wheel Colour Change Discount Benefit	20% off the cost of a full Wheel Colour Change after 12 months of Your active X-Sure® Policy.

6. How to claim

To register a claim, it's as simple as:

- Visit Your closest Tiger Wheel & Tyre Store where You will be assisted in submitting Your claim.
- Tiger Wheel & Tyre trading hours are - Monday to Friday from 08:00 to 17:00 & Saturdays 8am – 1pm.

When submitting a claim, Tiger Wheel & Tyre will capture and submit the following to Us may include but is not limited to the below:

- Your Policy number,
- Photographs of the damaged Tyre or rim,
- Photographs of all other Tyres on the vehicle reflecting the make, specifications and batch number or a written report from the Tyre Retailer containing this information,
- Incident details, including a detailed description of the Event,
- The nature of the damage to the Tyre or Wheel together with digital images,
- Photographs of the Tread depth indicator gauge or a written report of the Tyre tread depth of the damaged Tyres from the Tyre Retailer,
- The odometer reading of the vehicle at the time of the incident,
- Vehicle registration number, and
- Tyre replacement quotation.

When the claim is for two or more damaged Tyres or Wheels, the following additional information is required by the Administrator:

- Incident details - including proof of the exact location where the Event occurred by way of geo-location, photographs of the location showing identifiable landmarks or global positioning co-ordinates.
- The Administrator will assess Your claim based on the information provided and will provide You with details of Our approved Tyre Retailers if required,

Please note: Subject to the claims process, You must ensure that no repair work is done on Your vehicle until the Administrator has given its authorisation for the work to be carried out. Any repair work started or carried out without Our prior written authorisation will invalidate the claim.

- Once Your claim is approved as a valid claim under this Policy, the Administrator will issue an authorisation number to the approved Tyre Retailer.

Important notes:

a) We are not liable for any manufacturer defects.
b) We reserve the right to appoint a qualified assessor to assess any of the damage to the Tyre and or wheel
c) For any emergency repairs that might be needed outside of Tiger Wheel & Tyre business trading hours (working hours), You must:
   Have the vehicle taken to a recognised Tyre Retailer,
   - Take pictures of the damaged Tyres or Wheels. Pictures must include the damaged area, Tyre side walls including the tread surface of the Tyre,
   - Request the Tyre Retailer carrying out such emergency repair work to issue the invoice in Your name. The following details must appear on Your invoice: Vehicle details, registration number and/ or Vin Number,
   - Pay the Tyre retailer directly and lodge a claim with the Administrator within 30 days of the Event taking place Upon You lodging a claim,
   - You must submit all of the information noted above.

Please Note: We shall reimburse You for the costs of the emergency work up to the invoice value or applicable benefit limit amount as stated in the Policy Schedule, provided the repair work falls within the terms and conditions and benefit provided in the Policy.

7. Exclusions and components not covered

We will not cover a claim for:

a. Tyres or Wheels that are damaged because of:
   - Fire, scorching, charring, melting chemical burning or flat spots
   - Vandalism or mechanical failure of the vehicle.
   - Modifications to Tyres and/or Wheels 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.
b. We do not cover the following kinds of Damage to Tyres or Wheels:
   - Tyres or Wheels that can safely be repaired in the opinion of the Administrator or approved Tiger Wheel & Tyre specialist.
   - Tyres or Wheels that are damaged because the vehicle was in an accident, and the accident also caused damage to other parts of the vehicle.
c. We do not cover any of the following:
   - Lost or stolen Tyres or Wheels.
   - The cost to repair any damage to the vehicle, which is caused by a damaged Tyre / Wheel. For example, if a Tyre / Wheel bursts / breaks and because of that the vehicle is in an accident, we will not pay for any damage to the vehicle.

d. We do not cover damage to Tyres or Wheels if You:
   - Submit **a claim later than 30 days after the date of the Event** that caused the damage: or
   - Abused or misused Your vehicle. For example: Using Your vehicle for drag-racing.

e. We will not pay for consequential loss. For example, if Your Tyre is damaged on the way to the airport, we will cover You for the damaged Tyre only. We will not pay for any loss You may suffer because You missed Your flight.

f. We do not cover wear and tear. This is the gradual deterioration of Your Tyres that is caused by normal driving of Your vehicle, or by exposure to sunlight and weather conditions.

g. Damage to the Tyres or Wheels which are covered by any other insurance Policy. In this instance, we will only pay Our rateable proportion of any repairs or damage.

8. When does the cover and Policy end?

The Policy and all cover ends:

- When the Policy is cancelled.
- If You do not pay the Premiums as agreed.
- When You replace the Tyres or Wheels and don't inform Tiger Wheel & Tyre.
- If the Insurer / Tiger Wheel & Tyre prove that a fraudulent activity has been committed by You in relation to Your Policy.
- If the insured vehicle changes ownership, the policy comes to an end and You must inform us of the change. If the new owner of the vehicle would like to insure the tyres and wheels they must take out a new policy in their name on the vehicle.

9. When must the Premium be paid?

You must pay the Premium amount stated in the Policy schedule. Premiums are payable in advance. Partial Premium will not be accepted. We will debit Your Premium each month by debit order on Your chosen debit order date. Premiums must be debited from Your chosen South African bank account. If the debit order date falls on a Sunday or a South African public holiday, we will debit Your Premium on either the business day before or after Your chosen date. The Policy is automatically renewed for a further month every time You pay the Premium. If You cancel the debit order mandate, Your obligations will remain. The mandate may be ceded to a third party if the Policy is also ceded to that party.

10. What happens if You miss a Premium?

The Premium is payable monthly in advance by debit order on the Premium due date noted in Your welcome letter. Partial Premium will not be accepted. Written Notification of any changes in banking details must be provided to the Administrator at least 10 days before the next Premium due date. Should the Premium be unpaid as a result of insufficient funds or reasons outside of Your control, we will notify You of the missed Premium and will collect a single Premium on the following Premium due date. In Event that You miss 2 (two) consecutive Premiums the Policy will lapse and all cover and benefits in relation thereto will immediately be cancelled. In the Event of a claim being payable under this Policy, any Premiums that were not successfully collected will be deducted from the claim amount.

11. Period of grace:

You will be entitled to a period of 30 days from the Premium due date in which to pay Your Premium This period of grace only applies from the second month of the currency of this Policy. Should You wish to make payment on a missed Premium contact the Policy's administrator.

12. What do we expect from You?

a) You must take all precautionary and reasonable steps to maintain Your Tyres to prevent any unnecessary damage such as:
   i) Ensure Your Tyres are inflated at the correct pressure and regularly rotated as per the manufacturer specifications.
   ii) Ensure the Tyres and Wheel sizes on Your vehicle are as per the manufacturer specifications, any modifications should be done by a Tiger Wheel & Tyre specialist.
   iii) If You have a damaged Tyre, do not continue to drive if possible as this may cause further damage. You may only do so if Your vehicle has manufacturer approved run flat Tyres. Also take Your safety into account and only stop / pull over when safe to do so.

b) It is Your obligation to accurately and properly disclose all material facts. You remain responsible for the accuracy and completeness of all answers, statements or other information provided by You or on Your behalf. Misrepresentation, fraud, non-disclosure of a material fact or an incorrect or inaccurate statement or information by You or on Your behalf may lead to the rejection of a claim or the cancellation of this Policy, or any section of the Policy, and no refund of Premiums.

13. Policy review and cancellation

You can cancel the Policy at any time. If You cancel within 31 days from the Policy's Start Date and You have not claimed, then we will refund any Premiums paid. This Policy does not have any surrender or paid-up value. We have the right to change or cancel the Policy, benefits, Premiums with 31 days' notice for any reason, including but not limited to:

- Comply with legislation or other rules applicable to this Policy.
- Ensure our reputation remains intact or is not compromised.
- A change in Your claim risk profile.
- The Policy no longer remaining financially feasible for the Insurer. This may be applicable to a product line.
- Stop undesirable or criminal activity.

14. Complaints and claims rejection process

If You have a complaint, You can submit it by calling 087 312 1079 or sending an email to complaints@motorite.co.za. If we reject a claim or any portion of it, You have 90 days to ask us in writing for a review of the decision. We will review the claim decision when we receive the request and tell You of our reviewed decision in writing. If You do not serve a summons on us within 180 days from the day when we tell You of our final decision, we will be relieved of our liability and Your claim will be deemed to have expired. This 180-day period is in addition to the 90 days as referred to above. If we still reject Your claim and You are not satisfied with the reason that we give for the rejection or if You have any unresolved dispute about this Policy, You may refer the matter to the National Financial Ombud Scheme; NFO Cape Town: 6th Floor, Claremont Central Building, 6 Vineyard Road, Claremont, 7708.NFO Johannesburg: 110 Oxford Road, Houghton Estate, Johannesburg, Gauteng, 2198 Tel: 0860 800 900. Email: info@nfosa.co.za; Website: www.nfosa.co.za.

15. General conditions

This Policy will be subject to the Laws that apply in the Republic of South Africa. We may be lenient in enforcing the terms and conditions if it is to Your benefit. This will not prevent us from being able to enforce any existing or future right we have. If You have any other insurance Policy covering the same loss or damage covered by this Policy, we are only liable to contribute a pro-rata proportion of loss or damage. If we ask, You must help us to bring legal proceedings against any party responsible for Your loss.

We are entitled to bring such legal proceedings in Your name. We will have full discretion in the conduct of any proceedings or in the settlement of any claim. You undertake not to commit any act or omission which may diminish our claim against the party responsible for your loss.

We will communicate with You using the contact details You have provided to us. All communication will be considered as delivered on the date of being sent. You can ask for a copy of a written or printed record of any transaction.

16. Intermediaries

The Intermediary is authorised to act on behalf of the insurer. The Intermediary has not received more than 30% of total remuneration, including commission, from the insurer in the preceding year. The Intermediary has a contractual relationship with the insurer and is authorised by them to market their insurance products. The Intermediary holds appropriate Professional Indemnity Insurance and Fidelity insurance. The Intermediary does not directly or indirectly hold more than 10% of the insurer's shares or has any equivalent substantial financial interest in the insurer.

The Engine Room Direct Solutions (Pty) Ltd. Reg. No. 2009/005040/07, FSP No. 45528, is an Authorised Financial Services Provider for FAIS categories: Category 1 Short Term Insurance – Personal Lines A1; Short Term Insurance – Personal Lines; Short Term Insurance – Commercial Lines.

Physical Address: MotoVantage House, Stonemill Office Park, 300 Acacia Road, Blackheath, Johannesburg. Postal Address: PO Box 1034, Gallo Manor, 2052. Contact details: 0873121079 info@the-engine-room.co.za. Compliance officer: The Compliance Officer compliance@motovantage.co.za

17. Conflict of Interest Management Policy

An Financial Services Provider in terms S3A(2) (a)of the FAIS General Code of Conduct is required to have a Conflict of Interest Policy. A copy of the MotoVantage FAIS Conflict of Interest Policy, that also covers this FSP, can be found at www.motovantage.co.za

18. Protection of Information

We are committed to ensuring high standards in the handling of personal information and respect the data privacy of our Policyholders, stakeholders and web visitors. Personal information will not be disclosed to any other party without the consent of the person involved. We are committed to protecting other people's personal information, in accordance with applicable legislation.

The Insurer or related parties may process the information supplied by You during the formation and performance of this insurance contract, for the Policy administration, customer services, payment of claims and the production of management information for business analysis.

19. Insurer

The Hollard Insurance Company Limited (Registration number 1952/003004/06), Hollard is a licensed Non-life Insurer and an authorised Financial Services Provider - Physical address: Hollard Villa Arcadia, 22 Oxford Road, Parktown 2193 PO Box 87419, Houghton, 2041. Contact number 0860 666 675. The Insurer has professional indemnity insurance. Hollard has a Conflict of Interest Management Policy (COIMP) in place. A copy of this is available on the Hollard website.

20. Administrator

Motorite Administrators (Pty) Ltd Reg No. 1997/00063707. P.O. Box 1034, Gallo Manor, 2052 MotoVantage House, Stonemill Office Park, 300 Acacia Road, Blackheath, Johannesburg, 2195. For all claims and admin queries call 087 312 1079

Motorite Administrators (Pty) Ltd is an Authorised Financial Services Provider FSP No. 9140, for FAIS categories: Category 1 Short Term Insurance Personal Lines, Short Term Insurance Personal Lines A1, Short Term Insurance Commercial Lines. Compliance Officer: Name: Associated Compliance Email: Craig Ormrod: craig@associatedcompliance.co.za Mbali Faku: mbali@associatedcompliance.co.za. The Administrator has professional indemnity insurance.

The Insurer has appointed Motorite to perform the binder function of settling claims for a binder fee 4.9% of Gross Written Premium (total Premium written by the Insurer). X-Sure® is a short-term insurance personal lines product.