



Driving mobility
Expertly crafted solutions for cars and their people

Tyre and Rim

From a total blowout to a small bump in the road, we have you covered

We will pay for the repair
or replacement of your
tyres or rims, so you don't
have to worry about it.



Punctures are common, but you can drive easy because M-Sure has your back.

Tyre and Rim Insurance provides cover for the repairs to damaged tyres, rims or the replacement of the vehicle's tyres or rims occurring during the period of this policy.

How do **you benefit** from a Tyre and Rim insurance?

- ✓ You don't have to worry about unexpected repair costs
- ✓ We repair road hazard damage on tyres and rims
- ✓ You pay no excess on claims made
- ✓ Roadside assistance

Once-off, upfront payment only

You can purchase Tyre and Rim Insurance through our call centre.



Case in point – How does **Tyre and Rim** benefit Cindy?

Cindy lives in the busy city of Johannesburg, and she often leaves the office after dark.

On her way home after a long day of work, she gets a tyre puncture because of a pothole she had not seen.

Cindy tried to get hold of her friend, who then informed her he was away on a business trip.

Stranded, Cindy then remembered she bought a Tyre and Rim policy with M-Sure when she purchased her car.

Tyre and Rim insurance protects the tyres and rims of the car in the event of a puncture or damage caused by road hazards.

Cindy was able to contact the roadside assistance call centre for assistance and have her tyre puncture repaired.

Tyre and Rim FAQs

Will you assist with flat tyre replacements?

Yes, but tyre changes are limited to 2 incidents per 12-month cycle. The good news is you have unlimited puncture repairs for the period of the policy.

What if a pothole damages my vehicle and it breaks down?

Potholes or impacts with any foreign object that causes a breakdown is classed as a Road accident. Our roadside assistance does not include services when accidents happen, when a vehicle is hijacked or with theft recovery.

The small print

This policy covers the tyres and rims of:

- ✓ motorcycles, passenger vehicles and 4x4s
- ✓ light commercial vehicles having a Gross Vehicle Mass (GVM) of less than 3 000 kg

Cover is not available for the tyres and rims of:

- ✓ vehicles used for any sort or form of transporting people for reward
- ✓ hired vehicles
- ✓ rebuilt vehicles (Code 3)
- ✓ courier or delivery vehicles
- ✓ modified vehicles (including turbo conversions) and
- ✓ vehicles that are, or have been, used in any form of motoring competition.

What is covered by Tyre and Rim Insurance?

Puncture repairs

- Unlimited for the period of the policy.

Tyre restrictions

- Only the damaged tyre or tyres will be replaced. All other replacement tyres will be for your account. A maximum of 2 tyres per year will be replaced.
- R2 500.00 maximum per tyre per 12-month cycle but subject to a R5 000.00 maximum payable for all claims in one 12-month cycle
- Maximum of two replacement tyres per 12-month cycle.

Wheel Rim restrictions

- The cover for a wheel rim damaged beyond repair is restricted to one rim per year.
- R4 000.00 maximum to repair or replace one wheel rim per 12-month cycle.

Exclusions

- Any manufacturer's defect, recall, dry rot or flat spot
- Your motor vehicle being driven on any beach, 4 wheel drive track or off-road
- Any damage caused by fire, theft or road accident
- Any deliberate, intentional, malicious or criminal act, vandalism, misuse or abuse
- Any act of nature including but not limited to fire, thunderstorm, hail or flood
- Failing to maintain the manufacturer's recommended tyre pressure or
- Not taking all reasonable precautions to prevent loss or damage to your motor vehicle tyres and wheel rims, including:
 - Damage caused whilst the vehicle was being used for commercial purposes
 - Damage caused whilst testing in preparation for speed tests, or any form of racing, Motorsport, track day or time trial
 - Tread depreciation, abnormal wear and tear, rust or corrosion of tyres and wheel rims
 - Damage that is the direct result of overloading your motor vehicle or your motorcycle beyond the limits specified by your vehicle's manufacturer
 - Tyres and wheel rims which are not roadworthy or have been fitted to a vehicle which is not roadworthy
 - Tyres and wheel rims that have been previously repaired, other than punctures
 - An unauthorised driver
 - A driver who does not have a valid driver's license
 - A driver who is under the influence of alcohol or drugs
- Racing tyres or wheel rims made for racing
- Temporary or space saver wheels
- Re-treaded tyres
- Damage caused by scratching and bruising including side wall bubbles.
- Damage to the tyres which are covered by any other insurance policy
- Any costs or expenses not covered under this warranty and / or that can be recovered from your motor insurance policy, revolution, any act in protest against any State, Government or Government body.

Note

This document serves as a summary of the policy wording, however the policy wording needs to be read in conjunction with this document to establish the full terms, conditions, limitations and exclusions that are applicable.

Enquire about our other expertly crafted solutions

Warranty: Solutions to unexpected mechanical breakdown or electrical failures

Interior & Exterior Protection: Keep your car beautiful inside and out

Deposit Cover: Cover that gives you cash for a replacement vehicle deposit

Credit Shortfall: Cover for the shortfall if you owe more than you get

Credit Life: Cover for your car debt when you are no longer able to pay

Tyre and Rim Insurance provided through M-Sure Financial Services (Pty) Ltd (Company reg. no. 2002/022941/07) (FSP 21799). Insurer is Centriq Insurance Company Limited (Company Registration Number 1998/007558/06, Licence Number I180 & FSP Licence 3417), a Licensed Non-Life Insurer. All companies are Authorised Financial Services Providers.