



What is covered by TyreSure:

Accidental damage to any tyre/s purchased and fitted to an insured vehicle by a reputable tyre franchisee.

Valves and balancing at the time of replacement.

Accidental damage caused to tyre/s by hard braking, cuts, bursts, bumpy roads or potholes.

What is **not covered by TyreSure:**

Malicious or self-inflicted damage.

Tyre/s on all fee-paying transporting vehicles.

Damage caused by safety devices built into or fitted in the tyre/s.

Tyre/s that have a tread depth of less than 1mm at any point.

Damage to tyre/s fitted to a vehicle used for racing, pace setting, speed testing, reliability trials, hire or reward, off-road activities, dispatch or courier services, or driving institutions.

Damage caused by or resulting from an accident involving the motor vehicle on which the tyre/s were fitted.

Damage resulting from misaligned and wheel balancing.

Damage to re-treads, i.e. tyre/s that have been refitted with rubber re-treads.

Damage covered under a supplier or manufacturer's warranty or guarantee period.

Damage from, or any liability arising from faulty manufacturing or fitment.

Damage to the vehicle resulting from an event covered by this policy.

Damage to rims, mags or any safety devices fitted on or in the tyre.

Damage or liability to third parties, or third-party property damage.

Damage caused by nuclear substances or activity.

Damage insured or insurable by a SASRIA policy.

Damage caused by any act of terrorism.

Theft of tyre/s.

General Operative Clause:

This policy and the schedule are the contract between the Guardrisk Insurance Company Limited (the Insurer), administered by X'S Sure (Pty) Ltd, and the Insured and or other Insured(s), as stated in the schedule. Any application or statement made by the Insured or on his/her 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 insured events for which he/she is covered under the policy that occur during the period of insurance, as stated in the schedule.

The Insurer will indemnify the Insured by direct payment to the bank account of the supplier/s as per the banking details on the invoice of claims documents.

Conditions of this policy:

The policy is subject to the general conditions, exclusions and definitions from the underlying policy (being the Insured's latest insurance policy covering all his/her vehicle(s) comprehensively) unless specifically stated otherwise. Should the underlying Insurer repudiate the Insured's claim for any reason whatsoever, no cover will be in force under this policy.

Limit of Indemnity:

1. **Maximum liability to Guardrisk/X'S Sure:**

Guardrisk/X'S Sure will indemnify the Insured as per the original amount on his/her invoice relating to the purchase of tyre/s, less any wear and tear on the tyre/s at the time of a claim.

This policy will cover the claim as per the amount stated on the client's policy schedule and the premium paid for the cover.

This policy will cover a maximum of 2 damaged tyres per event.

2. **Betterment:**

Betterment will be applied in the event of a claim and the insured will be indemnified according to the table of indemnity below:

Tread Measurement:	Percentage of liability:
1mm	10%
2mm	25%
3mm	35%
4mm	50%
5mm	65%
6mm	75%
7mm	85%
8mm	100%

The tread measurement on the tyre should be taken by the fitment center where the replacement is done.

The tread measurement should be taken on the area of the tyre with the least tread remaining.

3. **Waiting Period:**

31-day waiting period will apply to all new policies.

Period of insurance:

The initial period of insurance is 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 during the month.

Payment of premiums:

Upon receipt of the monthly premium on the first working day of each calendar month the policy is automatically renewed by the Insurer. If the premium is not paid on request, all cover ceases with effect from the last day of the previous month.

The Insured and any other Insured(s) are collectively and individually responsible for the payment of the premium.

Duty of care:

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

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 days' written notice thereof at his/her last contact address according to the Insurer's records.

Cancellation:

The policy or any section thereof may be cancelled by the Insured immediately, or at any time, or by the Insurer giving him/her 31 days' written notice thereof at the last contact address according to the Insurer's records.

Underlying insurance policy:

The insured vehicle(s) must be comprehensively insured.

Claims:

In the case of an event that may result in a claim, the Insured must notify the Insurer thereof within 31 days, as well as provide details of any other policy that covers the same event and supply the Insurer with full details in writing, together with full details of the relevant underlying insurance company insuring the Insured's vehicle(s) at the time. The Insurer can repudiate claims not reported within the 31 days notification period.

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

All claims must be reported to the X'S Sure call center on **08600 181 40** **before** any replacement of damaged tyre/s may be done. No claim/s will be paid if the client replaces tyre/s without authorisation from X'S Sure.

When you have a claim, we would need the following: Digital/cellphone photo of tread remaining on tyre and digital/cellphone photo of actual damaged on tyre (the area where actual pothole or damage happened on tyre). You can email the photo/s to: claims@xssure.co.za or sms the photo/s to 071 683 9911.

The Insurer's rights after an occurrence that may lead to a claim:

In the event of a claim, the Insurer reserves the rights to contact the underlying insurance company 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.

Upon indemnification of the Insured, the Insurer expects the Insured to assist them in every way possible to exercise their right of recourse.

Underwritten by Guardrisk Insurance Limited. An Authorised Financial Services Provider. FSP No.75.
Administered by X'S Sure (Pty) Ltd. An Authorised Financial Service Provider. FSP No. 21101.