

# Autovitality Tyre & Rim Warranty Platinum

## Introduction

### Preamble

The insured named in the schedule having applied to the Insurers for the Tyre and Rim Insurance and conditional upon the prior payment of premium by the Insured and the receipt thereof by or on behalf of the Insurers, the Insurers shall insure and agree to indemnify or compensate the Insured subjects to the terms, Exclusions and Conditions of this policy. This Contract is conditional upon and will only come into effect following payment of the premium by the Insured and the receipt hereof by or on behalf of the Insurers.

### Benefits

The iMPAC Tyre and Rim warranty covers the replacement of components specifically listed under the "Components covered" section due to a breakdown which occurs during the cover period of this policy.

### Breakdown

A single event of the insured parts suffering either accidental or malicious damage, during the period of insurance, while in use on a maintained South African road, as a result of puncture, impact break, cut, or bruise, but excluding cosmetic damage, or as a result of atmospheric or chemical damage.

### Vehicles Covered

Vehicles covered under this policy must be passenger vehicles, 4x4's or light commercial vehicles with a gross mass of less than 3500kg. Motorcycles of any engine capacity are covered. All vehicles need to be roadworthy at all times.

### Schedule Detail:

The Company:	ZURICH Insurance Company South Africa Limited ("ZURICH")
Policy Number:	As per proposal.
The Insured:	Those persons from whom the company have received and accepted a proposal form.
Territorial Limits:	The Republic of South Africa, Namibia, Botswana, Lesotho, Swaziland, Malawi, and Zimbabwe.
Limit of Indemnity:	As per the Benefits Schedule(incl.V.A.T)
Vehicle:	As per the Certificate of Insurance.
Period of Insurance:	The policy duration is for 2-Years or 65,000km of cover, whichever occurs first.
Policy Administrator:	iMPAC Underwriting Managers (Pty) Ltd. FSP 45245
Premium:	As per the Certificate of Insurance (incl.V.A.T)

## **BENEFITS SCHEDULE**

### **Components covered**

Limited to the four tyres plus the spare fitted to the vehicle as per the certificate of insurance, at the inception of this policy and their replacement under this policy, and the four rims plus the spare fitted to the vehicle as per the certificate of insurance, at the inception of this policy and their replacement under this policy.

The earlier of either the original tread of the insured item being worn to the legal minimum as defined, or the sale or change (including by means of writing off) of the vehicle concerned, or the travelling of 65, 000 (sixty five thousand) kilometres on the insured parts.

Your tyre and rim policy entitles you to claim up to an unlimited amount of tyres and for repairs to damaged rims subject to the maximum monetary limits. There is no limit on the number of claims you can lodge on this policy.

The policy duration is for 2-Years or 65, 000km(sixty five thousand) of cover, whichever occurs first. Rim repairs are limited to a maximum of R8,000.00 (eight thousand Rand) throughout the period of insurance.

There is no value on the individual tyres replaced under this policy. The total value of claims lodged for tyres is limited to a maximum of R17 500.00 (seventeen Thousand five hundred Rand). For example, if you claim for four tyres at a value of R2, 000.00 each, you will have spent R8, 000.00 of your total available for tyres.

### **TYRE IDENTIFICATION AND LEGAL TREAD LIMIT**

Each tyre shall have its description noted at the time of application.

The National Road Traffic Act, 1996 (Act No. 93 of 1996) as amended lays down the minimum tread requirements for tyres. As per the act, no person shall operate a motor vehicle on a public road, which is fitted with a pneumatic tyre unless such tyre displays throughout, across its breadth and around its entire circumference, a pattern which is clearly visible, and has a tread of at least one millimetre (1mm) in depth, or is fitted with a pneumatic tyre which contains a tyre tread depth indicator, if the tread is level with the tyre tread depth indicator.

**IF YOU HAVE A VALID BREAKDOWN, THE FOLLOWING ADDITIONAL BENEFITS ARE AVAILABLE TO YOU: All benefits are subject to the limits shown in the Schedule of Benefits of this policy.**

**Tow-in Charges**

If you have a breakdown and the failed component is covered by us, your tow will be covered by us as per the limit stated in the Schedule of Benefits.

**Vehicle Hire**

If the repairing dealer is unable to complete the work within 8 working hours of your claim being authorized, we will repay you for the vehicle hire providing that you use a recognized vehicle hire company and you provide us with an invoice. We do not pay for fuel or insurance costs. We will not pay for vehicle hire or transport if the delay is caused due to parts or components not being available. This refund is subject to the limit stated in the Schedule of Benefits.

**Overnight Accommodation**

If your breakdown more than 100km from your home, we will re-imburse you on receipt of your accommodation invoice. You must provide us with receipts. This refund is subject to the limit stated in the Schedule of Benefits. This benefit only applies if the failure is covered by this policy

**ROADSIDE ASSISTANCE**

We have entered into an agreement with AA Fleetcare to offer the following benefits that will be paid for by us unless otherwise stated. Please note that if you do not make use of the AA in the event of a breakdown we will not be liable for the cost of towing as per the benefit schedule.

**AA Towing Services**

This service is nationwide and is available 24 hours a day / 7 days a week / 365 days a year.

**Services offered include:**

Changing of flat tyre,  
Out of fuel – Provision of fuel to a maximum of 5 litres,  
Jump-start – Limited to 2 call outs per year. Any calls over and above the limit is for your account,  
Mobile battery replacements (for your account),  
Key lockout service. The costs of the assistance will be covered by the AA to a maximum of R 300.00, with the balance of the costs for your account. Minor roadside running repairs, includes electrical, coil, immobiliser, battery related breakdowns, etc

**AA - 24 Hour Service**

**Tel: 086 177 7739**

**Additional Benefits (Section 2 Non-Insurance)**

Tow-in Charges	R 1 000
Vehicle Hire	R 1 000
Overnight Accommodation	R 1 000
Roadside Assistance	Included

## Exclusions

1. Resultant damage or Loss.(Consequential Loss)
2. Loss or damage caused by road traffic accidents, fire, theft, driver abuse and or negligence.
3. Any repairs effected without a prior authorisation from the company.
4. The company's liability under this agreement shall not extend beyond the period of insurance, the sum insured, replacement of tyres in excess of the number of tyres specified, or cover in respect of tyres or rims that differ from the identification thereof at the time of application.
5. Any loss or breakdown that occurs while the vehicle's odometer is not connected or not in working order.
6. Tyres and rims fitted to vehicles that are used as taxis, for conveying fare-paying passengers, fleet vehicles, caravans, trailers, commercial and care hire vehicles, vehicles that are used for off-road activities, outside the manufacturer's design intention, for racing, speed testing, or any use of a competitive nature, on non-maintained roads, agricultural vehicles, courier and dispatch services, tow trucks, driving tuition, or on reliability trials.
7. Standard SAIA (South African Insurance Association) riot, strike, and nuclear exclusions apply.
8. Loss or damage caused by incorrect wheel pressures, wheel alignment, defective steering geometry and or tracking, and or defective suspension.
9. Standard SAIA (South African Insurance Association) riot, strike, and nuclear exclusions apply.
10. Tyres where the tread limit is below the legal limit as defined.
11. Any repair or replacement normally recoverable under any other insurance policy.
12. The cost of repair of any tyre if such a tyre is capable of being repaired.
13. This policy shall lapse should at any time the insured no longer be the owner of the vehicle as identified in the accepted proposal form, should the total number of tyres covered be exceeded, or if the insured parts no longer belong to the insured.
14. Any loss or damage outside the set Territorial limits.
15. Should the insured not wish to purchase a new tyre in the event of a claim under this policy, the right to the credit is forfeited.
16. Wear and Tear The definition of wear and tear is the on-going deterioration arising through the use or age of your vehicle.
17. Components that were broken or had failed before the policy started.

## **JURISDICTION**

This insurance is subject to South African law and the jurisdiction of the South African courts.

## **Other Insurances or Warranties**

If there are other warranties in force at the time of a claim covering the vehicle for the same breakdown or failure, we will not accept liability for the costs of repairs or replacement of claimed components.

## **Rights of the Finance Company**

If the premium was financed by a finance company, the finance company has first rights to payment from cancellation of this policy. We will refund any payments due to the finance company first, if applicable, before any refund that may be due to you is made.

## **Cancellation**

You can cancel the policy at any time by writing to us. We can cancel or change your policy by giving you 30 day's notice. If you or we cancel the policy we will deduct a pro-rata portion of the premium for the time on risk and the administrative costs related to the acquisition and termination of the policy as detailed on the proposal form.

IMPACT

**DISCLOSURES REQUIRED IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT 37 OF 2002 IMPORTANT - Please read disclosure and other legal requirements carefully**

**1. Particulars of the Administrator**

iMPAC Underwriting Managers (Pty) Ltd, Company Registration Number  
2011/004490/07  
iMPAC Underwriting Managers is an Authorised Financial Services Provider  
License Number 45245

**PHYSICAL ADDRESS:** Stone House  
510 Makou Street  
Monument Park, Pretoria, 0181

**POSTAL ADDRESS:** Postnet Suite #1109  
Private Bag X 10  
Elarduspark  
Pretoria, 0047

**Telephone: +27 (0)87 944 4428 / +27 (0)87 943 8860**  
**Facsimile: +27 (0) 86 604 8216**  
**Email: [claims@impacuma.co.za](mailto:claims@impacuma.co.za)**  
**Website: [www.impacuma.co.za](http://www.impacuma.co.za)**

- More than 30% of our income in the last calendar year was received from the insurer and we do not hold more than 10% of the insurer's shares.
- We are in possession of Professional Indemnity Insurance.
- We do hold Fidelity Guarantee Insurance.
- We are in possession of a mandate to act on behalf of the insurer.

**2. Claims Procedure**

In order to claim, contact iMPAC Underwriting Managers. All the details for iMPAC Underwriting Managers appear in your policy document. iMPAC Underwriting Managers must be notified within 7 days of the claim event. If you are not satisfied with the outcome of your claim, you may write to the Complaints Department of iMPAC Underwriting Managers at any of the addresses above. You have final recourse to the Ombudsman for Short-Term Insurance at:

Physical Address: 2nd Floor, JCCI House, 27 Owl Street, Sunnyside,  
Johannesburg, 2092, Gauteng,  
Republic of South Africa  
Postal Address: P. O. Box 32334, Braamfontein, Johannesburg, 2017,  
Gauteng, Republic of South Africa  
Telephone: +27 (0) 11 726-8900, Facsimile: +27 (0) 11 726-5501,  
Email: [info@osti.co.za](mailto:info@osti.co.za)

### **3. Particulars of the Insurer**

ZURICH Insurance Company South Africa Limited ("ZURICH")

Company Registration number: 1965/006764/06

ZURICH Insurance Company South Africa Limited is an Authorized Financial Services Provider  
License number 17703

#### **HEAD OFFICE**

Physical Address: ZURICH Insurance Company South Africa Limited,  
15 Marshall Street, Ferreirasdorp, Johannesburg, 2001

Postal Address: PO Box 61489, Marshalltown, 2107

Telephone: +27 (0) 11 370 9111, Facsimile: +27 (0) 11 370 9910,

E-mail: fais@zurich.co.za

Website: www.zurich.co.za

#### **Particulars of compliance officer / Department**

The Compliance Officer

Zurich Insurance Company South Africa Limited

Legal and Compliance Department

Postal Address: PO Box 61489, Marshall Town, 2107

Telephone: +27 (0) 11 370 9111

Facsimile: +27 (0) 11 370 9910

Email: fais@zurich.co.za

### **4. The Dealer (Intermediary)**

If the policy was sold through a dealership, the dealer is required to make certain disclosures in terms of the FAIS Act. The dealer should provide you with the details of the premiums, commissions and any monetary obligations assumed by you directly or indirectly when buying this policy.

### **5. Principal Intermediary Fees**

The following components are included in the premium:

A 12.5% intermediary commission. All prices include VAT.

## 6. Complaints Procedures

If you have a complaint about the way this policy was sold to you:

First try to resolve it with the intermediary (the intermediary is the person who sold the policy to you) as stated in the information provided to you with your policy document. If the matter cannot be resolved, you can submit a complaint in writing to The Complaints Officer, iMPAC Underwriting Managers

Postal Address: Postnet Suite 1109, Private Bag X10, Elarduspark, Pretoria, 0047

If the matter is not resolved to your satisfaction by iMPAC Underwriting Managers, you may submit your complaint in writing to:

### **The Ombudsman for Short-term Insurance**

Physical Address: 2nd Floor, JCCI House, 27 Owl Street, Sunnyside, Johannesburg, 2092

Postal Address: PO Box 32334, Braamfontein, Johannesburg, 2017

Telephone: +27 (0) 11 726-8900, Facsimile: +27 (0) 11 726-5501

If you are still dissatisfied, you may seek assistance from:

### **The Registrar of Short-Term Insurance / The Financial Services Board**

Postal Address: PO Box 35655, Menlo Park, 0102

Telephone: +27 (0) 12 428-8000, Facsimile: +27 (0) 12 347-0221

## 7. Other matters of importance

You must accurately, fully and properly disclose all material facts.

All information provided by you or on your behalf is your own responsibility. You need to be satisfied with the accuracy of any transaction submitted by anyone on your behalf. If you are not happy with the advice received, please write to:

The Compliance Officer

Name: Craig Ormrod

Practice: Associated Compliance (Pty) Ltd

Practice No: 6377

Telephone: +27 (0) 11 678 2533, Fax: +27 (0) 11 678 7731,

E-mail: [info@associatedcompliance.co.za](mailto:info@associatedcompliance.co.za)

Physical Address: 1st Floor, Building B,

RPA Centre, 180 Smit Street, Fairlands, Johannesburg, 2195

You must not sign any incomplete or blank documents. No person may request or insist that you do so.



## **8. Warning**

- Complete all forms in ink.
- Keep all documents handed to you.
- Don't be pressurised to buy the product.
- Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from you

## **9. FAIS Ombud Details for all FAIS Advice Related Complaints**

If you have a problem with the way the product was sold to you, the disclosures that were made to you or the advice that was given to you by the intermediary (broker), you must contact the intermediary. If you are not satisfied with the reply, you may submit your complaint in writing to the FAIS Ombud at:

PO Box 74571, Lynnwood Ridge, 0040  
Tel: +27(0) 860 FAISOM (324 766) or +27 (0) 12 470 9080,  
Fax: +27 (0) 12 348 3447  
E-mail: info@faisombud.co.za

## **10. Fraud Reporting**

Fraud: If you become aware of irregularity on any policy you can contact your Insurer where your call will be treated in confidence.

Free Call Phone: +27 (0) 800 16 74 64  
Free Call Fax: +27 (0) 800 00 77 88  
Unique Email: Zurich@tip-offs.com  
Freeport Address: Tip-offs Anonymous, Freeport KZN, 138,  
Umhlanga Rocks, 4320  
Insurance fraud line: 0860 00 25 26  
insurance@fraudline.co.za