



TYRE & RIM

Warranty done right

Dotsure Ltd (Reg No 2006/00723/06) is licensed insurer and the authorised Financial Services Provider (FSP 39925) that underwrites non-life business.
Warranty Solutions (Pty) Ltd (Reg No: 2007/03403038) is the underwriting manager of the MotorSure products and is a Financial Services Provider (FSP No 18998).

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1. STATEMENT OF THE INSURER

Upon receipt of the specified premium, **Dotsure Limited (the “Insurer”)** agrees to underwrite the benefits of this Tyre and Rim protection plan. The Insurer reserves the right to accept or reject policies at their discretion, dependent upon the assessed risk.

2. STATEMENT OF THE ADMINISTRATOR

Warranty Solutions (the “Administrator”) has been appointed to administer all claims in accordance with the policy terms and conditions as contained in the policy documents.

3. ELIGIBILITY

This product is available for Motor Vehicles, LDV, 4x4, Motorcycles, Adventure bikes, ATV used on road and gravel, and delivery bikes in commercial use, Caravans, Adventure Trailers and Boat Trailers.

4. LIMIT OF LIABILITY AND SCHEDULED BENEFITS

You can make multiple claims under this Warranty, but the total payout cannot exceed the prescribed Annual benefit amount of the selected plan.. The benefit amount resets each year on the anniversary of the warranty. This Warranty is the sole and exclusive remedy available to the Customer. The Provider shall not be liable for any incidental, consequential, or indirect damages arising from the use or inability to use this product.

5. COVER PERIOD AND COVER PROVIDED BY THIS POLICY

BENEFIT LIMITS	MS T&R WARRANTY 1	MS T&R WARRANTY 2	MS T&R WARRANTY 3	MS T&R WARRANTY 4
NUMBER OF CLAIMS	Unlimited	Unlimited	Unlimited	Unlimited
TYRES4LESS (See Special Features pg 2)	Unlimited	Unlimited	Unlimited	Unlimited
MAX RAND VALUE PER TYRE CLAIM	R2 000	R4 000	R6 000	R8 000
MAGS/RIM REPAIRS PER 12 MONTHS	R1 500	R2 500	R3 500	R4 500
WHEEL ALIGNMENT & BALANCING	R750	R1 000	R1 250	R1 500
SOS BENEFIT	R1 000	R1 250	R1 500	R1 750

COVER PERIOD

The warranty period for the Product is as follows:

- **Rims, Wheels, and Spokes:** 24 month plan options from the date of warranty purchase limited to 20 000 Km's per year.
- **Tyres:** 1 tyre per incident from the date of inception for the duration of warranty plan option selected,

COVERAGE

TYRE COVER	TYRE COVER	Covers tyres of the insured Motor Vehicles, LDV, 4x4, Motorcycles, Adventure bikes, ATV, Caravans, Adventure Trailers and Boat Trailers against unforeseen road hazards.
	TYRE SIDEWALL DAMAGE	Damage to the tyre sidewall, including lacerations or a bubble, as a result of unexpected impact with road debris or a pothole, provided that the tyre has been used within recommended pressure and load limits.
	POTHOLE DAMAGE	Replacement of tyres that are damaged by hitting potholes and unexpected obstacle.
MAGS & RIM DAMAGE:	POTHOLE DAMAGE	Covers the repair of Mags and Rim damage caused by hitting potholes and unexpected obstacles.
	MAG & RIM MAINTENANCE	Covers you against Curb scratches.
	BENDING	Bends in the rims, wheels, that occur under normal driving/ riding conditions. Or damage incurred during normal use and as a result of road debris.
ADDITIONAL BENEFITS	SPOKE FAILURES	Broken spokes caused by manufacturing defects.
	TYRE & WHEEL ALIGNMENT	Covers alignment check and minor adjustments when rim or tyre damage affects wheel balance.
	SOS	Roadside assistance to assist with changing a tyre.

SPECIAL FEATURES	UNLIMITED CLAIMS	Policy holders can claim multiple times within the coverage period. (subject to policy limits & T&C).
	ZERO EXCESS	No out-of-pocket expenses when making a claim if your tyre is within 3mm from new or if the tyres are supplied by Tyres4less.
	PURCHASE A TYRE	Entitles the policy holder to acquire new tyres for less than market related. This subscription service is for the period of ownership of the vehicle. NB This service is for worn tyres only. And the replacement cost will be for the policy holder's account. Tyre4Less - Quotes: 068 527 2677 Email: quotes@t4l.co.za

6. IMPORTANT ELIGIBILITY REQUIREMENTS

To maintain warranty coverage, the Customer must:

- 6.1 Insure that tyre tread are above the legal limit.
- 6.2 Use the correct tyre in accordance with the manufacturer's guidelines and recommendations, including maintaining proper tire pressure and load limits.
- 6.3 Perform regular maintenance and inspections as recommended, including checking spoke tension and tyre condition.
- 6.4 Notify the Provider immediately upon discovering a defect.
- 6.5 Insured Tyre must 7 years or newer from the date of manufacturing.

7. POLICY INCEPTION DATE

Inception date is the date that the policy schedule is signed.

8. CLAIMS

8.1 HOW TO CLAIM

In the event of a claim, the Insured must immediately notify the Administrator. It is the Insured's responsibility to ensure that the Administrator receives the following information to verify the claim:

- 8.1.1 The Insured name and contact details.
- 8.1.2 The policy number.
- 8.1.3 The address where the Motor Vehicles, LDV, 4x4, Motorcycles, Adventure bikes, ATV, Caravans, Adventure Trailers and Boat Trailers can be inspected.

Should the Insured have a query or want to lodge a claim the following contact details of the Administrator can be used:

Warranty Solutions (Pty) Ltd | 0861 102 419
claims@warrantysolutions.co.za
Mondays to Thursdays 08:00 – 16:30 / Fridays 08:00 – 16:00
Closed on weekends and public holidays.
Roadside Assistance Contact No: 010 019 3349

8.2 HOW CLAIMS ARE PROCESSED

Once the abovementioned procedure has been complied with and a defect is confirmed and covered under this Warranty, the Provider will, at its sole discretion:

- 8.2.1 Pay out in accordance with the relevant plan benefit or actual cost to repair the covered item, whichever is of lesser value.
- The Administrator's claims department will issue an authorisation number to the repairer.
 - The Administrator reserves the right to appoint an assessor to inspect the claim submitted.
 - Once the repair work is complete, it is the Insured's responsibility to ensure that the repairer submits an itemised invoice, quoting the authorisation number, to the Administrator, whereafter payment for the authorised amount will be made to the repairer.

NB: Any invoice not submitted within 45 days of the repairs being authorised, will not be entertained.

- It is the Insured's responsibility to ensure that the Motor Vehicles, LDV, 4x4, Motorcycles, Adventure bikes, ATV, Caravans, Adventure Trailers and Boat Trailers has been effectively repaired, upon collection of the motorcycle from the repairer. The Administrator does not accept liability for ineffective repairs or excessive time taken to effect the repairs.
- No claim shall be payable after the expiry of 3 months from date of claim authorisation unless the claim is the subject of pending legal action.

8.3 LIMIT OF LIABILITY AND CURRENCY

The Insured will be responsible for paying the repairer any amounts in excess of the authorised amount. All claim payments made under this policy will be in South African Rand

9. EXCLUSIONS FROM COVER

This Warranty does not cover:

- 9.1 Damage caused by accidents, misuse, abuse, neglect, or improper installation
- 9.2 Damage resulting from use beyond the manufacturer's intended design or purpose.
- 9.3 Normal wear and tear, including loosening of spokes due to regular use or tread wear on tyres.
- 9.4 Damage caused by improper maintenance, including failure to clean or protect the Product from environmental conditions.
- 9.5 Modifications or repairs performed by unauthorized personnel.
- 9.6 Damage caused by improper tyre mounting or dismounting.
- 9.7 Wheels, rims, spokes, or tyres used on vehicles other than the motorcycle for which they were intended.
- 9.8 Tyre damage other than to the sidewall (as described herein), such as punctures, tread separation, or damage from road hazards other than blunt impact (e.g., nails, glass, etc.).
- 9.9 Damage to the hub resulting from a failed wheel bearing or improper maintenance of the wheel bearing.
- 9.10 Damage to the tyre as a result of continued use when flat.
- 9.11 Damage sustained outside of the Republic of South Africa.
- 9.12 Any loss or damage through theft or criminal activity.
- 9.13 Any damage sustained while in contravention of the laws of the Republic of South Africa, including road traffic ordinance.

10. RESULTANT DAMAGE

Failure of or damage to any other component or part, caused by the failure of a covered part or component is not covered by this warranty.

11. TRANSFERABILITY

This Warranty is transferable to a new owner upon the sale of the Motor vehicle, Motorcycle, Adventure bikes, ATV, Caravans, Adventure Trailers and Boat Trailers.

The new owner must provide proof of purchase and notify the Provider of the transfer within 30 days of the sale.

It is not possible to transfer this policy from line of listed vehicles under No 3, to another.

12. CANCELLATION

The Insured may cancel this policy by giving 31 days written notice to the Administrator. Should the Insured cancel this policy the Administrator will refund the Insured a pro-rata portion of their premium for the remaining period of cover. However, commissions paid to the selling dealer and any claim settlement amounts already paid will be deducted from the premium refund.

Should the policy be financed through a bank or form part of a suspensive sale agreement, the refund will be paid to the financial institution.

13. JURISDICTION

This policy is subject to the laws of South Africa. Accordingly, any legal proceedings between the Insurer, Administrator and Insured in connection with this policy will only take place in the courts of South Africa. This policy only covers failures that occur within the borders of South Africa.

14. FRAUD

If a claim is fraudulent or if the Insured or anyone acting on their behalf uses fraudulent or improper means to obtain a benefit under this policy, or if any damage is caused by the Insured's willful act or negligence, the Administrator may reject the claim and cancel the policy immediately.

15. INSURER'S RIGHTS AFTER AN INSURED EVENT

In the event of any insured event occurring the Insurer and / or Administrator may, without incurring any liability inspect the Motor Vehicle, Motorcycle, Adventure Bikes, ATV Caravans, Adventure Trailers and Boat Trailers.

15.1 and take, enter or keep possession of any damaged property.

15.2 Take over and conduct in your name, the defence of, or settlement of any claim, and prosecute in your name for its own benefit.

16. STATUTORY NOTICE

As an insurance policyholder, or prospective policyholder, you have the right to the following information:

1. Selling Dealer:

As noted in the Policy Schedule.

2. Policy Administrator (The Administrator):

Warranty Solutions (Pty) Ltd

Registration No. : 2006/034038/07
FSP No. : 18998
Physical Address : 1 RPA Centre, 180 Smit Street, Fairland, Johannesburg, 2030
Postal Address : P.O. Box 731641, Fairland, 2030
Tel No. : 0861 102 419
Email : info@warrantysolutions.co.za
Website : <https://www.warrantysolutions.co.za>
Compliance : Compliance Trust
Tel No. : 083 308 1970

Dotsure Limited has entered into a binder agreement with **Warranty Solutions (Pty) Ltd** in terms of which Warranty Solutions (Pty) Ltd has been appointed to i) enter into, vary or renew vehicle warranty policies ii) determine policy wordings iii) determine the premiums payable under these policies iv) determine the value of the policy benefits, and v) settled claims under the policies.

Warranty Solutions (Pty) Ltd earns a monthly binder fee of 36,6% of the premiums from Dotsure Limited.

Warranty Solutions (Pty) Ltd earns a monthly statutory commission of 12,5% of the premiums from Dotsure Limited.

3. Policy Underwriter (The Insurer):

Dotsure Limited

Registration No. : 2006/000723/06
Physical Address : 127A York Street, George, 6529
Postal Address : P.O. Box 9738, George, 6530
Tel No. : 0861 368 7873
Email : u2us@dotsure.co.za
Website : <https://www.dotsure.co.za>
Compliance : Moonstone Compliance (Pty) Ltd
Tel No. : 021 883 8000

Dotsure Limited is licensed in terms of the Financial Advisory and Intermediary Services Act, 2002 – FSP No 39925 and is authorised to provide financial services for Category 1: Short-Term Insurance: Personal Lines and Commercial Lines.

Dotsure Limited has Professional Indemnity insurance in place.

Dotsure Limited accepts responsibility for the lawful actions of its Representatives (as defined in the Financial Advisory and Intermediary Services Act, 2002) in rendering financial services within the course and scope of their employment. Some of the representatives are rendering financial services under supervision.

Dotsure Limited's Conflict of Interest Management policy is available upon request on the contact details above.

Dotsure Limited has a complaints procedure and a complaints resolution policy available on request.

4. Cooling-off Rights:

If your policy term exceeds 31 days and no insured event has occurred or claim has been made, you may cancel the policy within 14 days of receiving the policy documents for a new policy or an amendment to an existing policy by notifying the Administrator. All premiums paid to the Administrator up to the date of receipt of the cancellation notice or received thereafter, must be refunded to you.

5. Complaints Procedure:

If you are unsatisfied with the outcome of your claim or the services of the Administrator, you may refer your complaint to the Administrator for review. If you are unsatisfied with the Administrator's response to your complaint, you may refer your complaint to the Insurer's Internal Resolutions department for their consideration.

Internal Resolutions

Tel No. : 0861 001 083
Email : resolutions@badgerins.co.za

In the unlikely event that your complaint is still not satisfactorily resolved, you may contact the relevant Ombud on the contact details listed below.

6. Other Important Matters:

The Administrator will inform you of any changes to points 1, 2 and 3 above. If the information in points 1, 2 and 3 was given verbally, it must be confirmed in writing within 31 days. While a polygraph or lie detector test may be requested in some instances to assist in the evaluation of a claim, the failure of such a test will not be the sole reason for denying a claim. The Insurer cannot cancel your insurance by only informing the Administrator or the Dealer. You are entitled to receive a copy of the policy at no cost.

7. Warning:

*Never sign any blank form. *Complete all forms in ink. *Keep all documents handed to you. *Make notes as to what is said to you. *Don't feel pressured to buy the product. *If you withhold relevant information or provide incomplete information, the Administrator may refuse to pay your claim.

8. Details of the National Financial Ombud Scheme South Africa (NFO):

Registration No. : 2023/162407/08
Tel No. : 0860 800 900
Email : info@nfosa.co.za
Website : <https://www.nfosa.co.za>
Physical Address : **NFO Johannesburg**
110 Oxford Road, Houghton Estate, Johannesburg, Gauteng, 2198
NFO Cape Town
Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, Western Province, 7700

9. Details of the Financial Advisory & Intermediary Services (FAIS) Ombud:

Postal Address : P.O. Box 74571, Lynnwood Ridge, 0040
Tel No. : 012 470 9080
Email : info@faisombud.co.za
Website : <https://www.faisombud.co.za>

10. Details of the Financial Sector Conduct Authority:

Postal Address : P.O. Box 35655, Menlo Park, 0102
Tel No. : 0800 203 722
Email : info@fsca.co.za
Website : <https://www.fsca.co.za>