



Drive with Confidence – Rim and Tyre Protection That Goes the Extra Mile

Unexpected road hazards can cause serious damage to your vehicle's rims and tyres, leading to costly repairs. The Rim and Tyre Protection provides you peace of mind knowing you are covered for repair or replacement of tyres and repairs to rims due to cuts, bruises, impact breaks, or punctures.

For added convenience, a complimentary wheel alignment and balancing is included when all four tyres are replaced through the MUA supplier network. Plus, the flexible cover options are designed to suit your lifestyle, ensuring your journeys stay smooth, safe, and uninterrupted.

As part of our commitment to added value, you'll receive complimentary vouchers for vehicle inspections to help maintain roadworthiness, and claims under this cover will not affect your no-claim bonus on your underlying MUA motor policy

WHAT IS COVERED

- Repair to or replacement of a tyre or repairs to a rim fitted on the insured vehicle that has been damaged due to a cut, bruise, impact break or puncture (excluding cosmetic, chemical, or atmospheric damages), you will be credited with an amount equal to the sum insured towards the price of an equivalent new tyre.
- Should you elect not to purchase a new tyre, you shall forfeit your rights to the credit in terms of the claim.
- Free wheel alignment and balancing when all 4 tyres are replaced through the supplier network.
- If you need assistance with replacement of a flat tyre, contact our supplier network to dispatch a service provider to fit the spare tyre.
- Flat Tyre Assistance includes changing the tyre using the spare, covering up to 1 hour of labour and a call-out fee of R785 per incident.
- If no suitable spare tyre is available, the vehicle will be towed to the nearest approved repairer or fitment centre.
- The service includes a roundtrip of up to 40 km and is limited to R1,480 per incident.
- Flat Tyre Assistance is limited to two callouts per year, per policy.
- Any number of failures that occur or are reported simultaneously will be treated as one claim.
- Betterment will be applied based on the tyre tread depth.
- The vehicle must be a passenger vehicle, 4x4, or light commercial vehicle with a gross vehicle mass not exceeding 4,000 kg, or a trailer with a gross vehicle mass not exceeding 750 kg. The vehicle must be insured under an active MUA motor policy, and the tyres must not be older than 5 years from the date of manufacture.

WHAT IS EXCLUDED

- Tyres with a tread depth below the legal minimum of 1 mm, as stipulated in the National Road Traffic Act No. 93 of 1996, as amended.
- Tyres and / or rims fitted to vehicles exceeding 4000 kgs (GVM), or used for racing, speed testing, reliability trails, or off-road activities.
- Tyres and / or rims fitted to a taxi, buses, dispatch, or courier services, driving tuition, commercial or agricultural vehicles, quads, and car hire vehicles.
- Damage arising from theft, hijack or following an accident.
- The cost of repair or replacement, if recoverable under any other insurance policy or warranty.
- Damage caused by cosmetic, chemical, or atmospheric damage.
- Manufacturing defects in workmanship and / or materials of the tyres and / or rims fitted to your vehicle.
- Any consequential losses incurred tyre and / or rim damage.
- Any physical damage to your vehicle arising from tyre and / or rim damage.
- Any claim arising out of wear and tear of the tyres and / or rims.
- Any repairs undertaken without the prior authorisation of the insurer.
- Any damages arising out of any motor vehicle accident, malicious damage, misuse, or neglect.
- Where the cause of the failure or damage existed at the time of the inception of the cover.
- Any legal liability of whatsoever nature.
- Any claim under this policy not reported to insurer within 30 days from the date of loss or damage.
- Any amount exceeding the maximum limit in the "Limits of Liability" table.
- Any peril excluded, or circumstance precluded from any other insurance available at inception hereof or for any excess payable by the insured under such insurance, or for any reduction of amount payable under any claim due to the application of average.
- More than the individual value of any item forming part of a pair, set or collection without regard to any special value such item may have as part of such pair, set or collection.
- Detention, confiscation, attachment, destruction or requisition by any lawfully constituted authority or other judicial process.
- Replacement of rims.
- Loss or damage to insured property caused by:
 - » Any fraudulent scheme, trick, device, or false pretense practiced on the insured (or any person having custody of the insured property) or fraud or the dishonesty of any principal or agent of the insured.
 - » Overheating, implosion, cracking, or other failure.
 - » Breakdown, electrical, electronic and / or mechanical derangement.
 - » Altering, servicing, renovating, testing or any other work thereon.
 - » Fault or defect in its design, formula, specification, drawing, plan, materials, workmanship or professional advice, normal maintenance, gradual deterioration, depreciation, or chemical action or reaction, frost, change in temperature, expansion or humidity, fermentation or germination, dampness, dryness, wet or dry rot, shrinkage, contamination, pollution, change in color or finish or its own wear and tear.
 - » Termites, moths, insects, vermin, inherent vice, fumes, flaws, latent defects, fluctuations in atmospheric or climatic conditions or the action of light.
- Tyres and/or rims fitted to vehicles used for any commercial purposes, including but not limited to goods transport, shuttle services, or fleet operations.

GENERAL TERMS AND CONDITIONS:

- A 30-day waiting period is applicable from inception of the policy.
- The terms and conditions must be met for cover to exist.
- It is expressly agreed and declared that the administrator, acting on behalf of the Insurer, will be released from all liability and obligations under the policy, if the terms and conditions of the policy are not complied with.
- Claims settlement basis includes the following methods:
 - » Rim/s repairing only.
 - » Replacing (tyres only).
 - » No cash payment(s) will be made to the client, except where the incident occurs in Lesotho, Namibia, Botswana, or Eswatini. In such cases, a cash settlement may be made based on the reasonable cost MUA would have incurred in South Africa using approved service providers.
- » Any combination of the above.
- You must report as soon as possible, within 30-days of any event that may result in a claim, and advise us of any other policy which may cover the same event.
- You must furnish us with full details of the event within 30-days after it has occurred, as well as all documents which we may reasonably require.
- You must immediately inform us in writing if you become aware of any possible prosecution, legal proceedings or claim against you following an event.
- You must report any event where theft or any other criminal act is involved to the South African Police Services within 24 hours of the event occurring.

TABLE OF INDEMNITY:	
Tread Limit	Limit of liability
1 mm	0%
2 mm	10%
3 mm	25%
4 mm	40%
5 mm	55%
6 mm	70%
7 mm	85%
8 mm	90%

OPTIONS OF COVER

BLUE Rim and Tyre Cover	
Limit of liability any one tyre claim	R 4,000.00
Limit of liability any one Rim Repair	R 2,000.00
Maximum 2 tyre/s per event	
Maximum of two claims per annum.	
Monthly Premium:	R 220.00

SILVER Rim and Tyre Cover	
Limit of liability any one tyre claim	R 6,000.00
Limit of liability any one Rim Repair	R 3,000.00
Maximum 2 tyre/s per event	
Maximum of two claims per annum.	
Monthly Premium:	R 290.00

GOLD Rim and Tyre Cover	
Limit of liability any one tyre claim	R 9,000.00
Limit of liability any one Rim Repair	R 4,500.00
Maximum 2 tyre/s per event	
Maximum of two claims per annum.	
Monthly Premium:	R 340.00

MUA Rim and Tyre is unflinchingly committed to your peace of mind in the event of an emergency.