



FOR A SAFER DRIVING EXPERIENCE

ROADCOVER | LEGAL SUPPORT SERVICES | ROADGUARD | WHEEL REPAIRS | REMINDER SERVICES

Welcome to your CoverDrive™ plan available from Tiger Wheel & Tyre in South Africa: CoverDrive™ Plus (comprehensive plan) offering services such as Road Accident Fund assistance, roadside protection assistance, vehicle-related reminders, wheel repairs and more.

1. ROADCOVER

*If you have any questions relating to this product, please contact **0860 726 837** for expert assistance.*

ROAD ACCIDENT FUND (RAF) ASSISTANCE

The RAF is a public entity established by an Act of Parliament, aimed at providing compensation payments to (1) persons injured, or (2) dependants of deceased persons, in road accidents within South Africa as a result of third party negligence.

RoadCover simplifies the difficult and complicated process that an individual would go through, when processing a claim against the RAF, after being injured in a car accident by another negligent driver.

- There is no cash layout at any time, the membership protects the victim from the costs of lodging a claim against the RAF;
- At the end of the claim period, individuals receive the **FULL** service of the RAF payment, with no hidden deductions;
- RoadCover undertakes to do all administrative management of the claim, from start to finish, effectively halving the time period to process the settlement;
- For the duration of the claim you will receive:
 - Free legal representation
 - Free administration and claims management;
 - Free required medico-legal reports;
 - Free required loss of support reports;
 - Free required actuarial reports for loss of earnings;
 - Free accident reconstruction;
 - **100% payout from the RAF.**

2. LEGAL SUPPORT SERVICES

*If you have any questions relating to this product, please contact **0861 249 334** for expert assistance.*

LEGAL ADVICE LINE

Get expert legal advice that will help you understand and enforce your legal rights when it comes to your money, family, debt, work and criminal problems.

CONTRACT ASSIST

Let us help you protect your rights with professionally written contracts such as:

- Basic Wills;
- Sale & Lease Agreements;
- Employment Contracts;
- Debt Acknowledgement.

LITIGATION LIFELINE

Legal problems can often only be solved in court. Litigation fees are however expensive.

We will help you save on expensive court fees by using one of our panel attorneys who can assist at a discounted rate.

3. ROADGUARD

*If you have any questions relating to this product, please contact **0860 333 343** for expert assistance.*

YOUR DIRECT LINE TO PERSONAL SAFETY

As a member of RoadGuard, in association with 24/7 ASAP, you now have instant access to nationwide roadside protection, so you will never be without help when you need it.

If you break down or have an accident in your vehicle and feel unsafe – our 24/7 crisis centre will locate you and dispatch a highly trained armed guard to protect you until your roadside assistance arrives.

WHAT DO I GET FROM ROADGUARD?

- **ROADGUARD:** nationwide response time to a breakdown situation on average under 30-minutes.
- **CRISIS CENTRE:** state-of-the-art crisis management, seven days a week, 365 days a year.
- **CRISIS MANAGEMENT:** we manage your entire emergency and contact emergency services on your behalf.
- **PANIC BUTTON:** personal panic button on your cellphone to activate emergency assistance 24 hours a day.
- **LOCATION TRACKING** using your cellphone signal, we will accurately locate you even if you have no idea where you are.

HOW DO I USE ROADGUARD?

- Save the USSD Panic Number *120*15553*004# in your cellphone;or
- Call the Crisis Centre directly on 0861 444 442

Our Crisis Centre will call you back, pinpoint your location and immediately dispatch the appropriate emergency services.

KEY BENEFITS

- Nationwide coverage;
- 260+ professionally trained armed guards stationed in over 100 towns and cities;
- 24-hour crisis centre and location enablement;
- Average response time of under 30 minutes;
- Call the number you saved in your cellphone;
- Our Crisis Centre will call you back, pinpoint your location and **IMMEDIATELY** dispatch the appropriate emergency services.

To see full Terms, Conditions and usage restrictions log on to www.roadcover.co.za/roadguard

4. WHEEL COLLISION™

*If you have any questions relating to this product, please contact **0861 194 335** for expert assistance.*

WHEEL COLLISION™ CLUB MEMBERSHIP

This membership provides members with access to first-class service using state-of-the-art SABS accredited alloy wheel repair facilities powered by Wheel Collision™.

WHAT DO I GET FROM WHEEL COLLISION™ CLUB MEMBERSHIP?

- **RIM STRAIGHTENING:** one rim straightening per annum. (The **straightening** of bent and /or buckled rims, which includes x-raying the rim and may entail welding and machining, but no stripping, polishing nor refinishing)
- **MEMBERSHIP DISCOUNTS**
 - 20% discount on balancing and alignment through Tiger Wheel & Tyre.
 - 30% discount on any full refurbishment¹ through Wheel Collision™.

HOW DO I UTILISE MY BENEFITS?

- Go to your closest Wheel Collision™ Centre or Tiger Wheel & Tyre store;
- Provide them with your vehicle's VIN (Vehicle Identification Number) or registration number, which is required to log/register the benefit;
- Once the membership is validated the benefit will be authorised.

KEY BENEFITS

- All repairs are carried out to SABS - SANS1158 standards;
- The only SABS accredited alloy wheel repairer in the country;
- Real Time X-Ray technology guarantees 100%-wheel integrity;
- Audit trail of work carried out on repairs/refurbishments;
- While you wait wheel straightening service at select Tiger Wheel & Tyre stores
- Technology unique in South Africa.

To see full Terms, Conditions and network of repair centres. log onto www.wheelcollision.co.za

5. REMINDER SERVICE

*If you have any questions relating to this product, please contact **0860 726 837** for expert assistance.*

- **Reminder Service** – *We will send you a SMS reminder on a bi-annual basis as your wheel alignment should ideally be checked every 10 000km; when new tyres are fitted; and when the suspension of your car has been changed. Further to this, if you hit a particularly bad pothole or obstruction in the road, you should have your vehicle checked, just to be on the safe side. Tiger Wheel & Tyre will provide the following services:*
 - Rotation service;
 - New tyre service;
 - Book A Bay service - Skip the queue: No more waiting in a queue to have your tyres' alignment and balancing done at Tiger Wheel & Tyre as we will arrange this on your behalf.

¹ **Full Refurbishment:** This is defined as a full repair to an alloy wheel, which includes stripping, repainting, welding, x-ray, polishing and restoring to the factory finish. Prices are quoted individually and are size and finish dependent. Prices are available at any Wheel Collision™ Centre or any Tiger Wheel & Tyre store nationwide.

TERMS AND CONDITIONS

PROCEDURES OF SERVICE

WHEEL COLLISION™ SERVICE

- Rim Straightening
 - Go to your closest Wheel Collision™ Centre or Tiger Wheel & Tyre store and provide them with your vehicle's VIN (Vehicle Identification Number) number or registration number which is required to log/register the service.
- Membership Discounts at Tiger Wheel & Tyre
 - Go to your nearest Tiger Wheel & Tyre store and provide them with your vehicle's VIN (Vehicle Identification Number) number or registration number which is required to log/register the service.
- Membership Discounts at Wheel Collision™
 - Go to your nearest Wheel Collision™ Centre and provide them with your vehicle's VIN (Vehicle Identification Number) number or registration number which is required to log/register the service.
- When Wheel Collision™ or Tiger Wheel & Tyre submit a claim, the request is redirected to the Wheel Collision™ website for authorisation after which an OTP (One-time Pin) will be sent to the member's phone.
- The OTP must be provided to Tiger Wheel & Tyre or a Wheel Collision™ representative so they can capture it on the authentication page, which is done online, for the service redemption to be approved.
- Once the OTP is entered the service redemption will be verified and authorised in a few seconds.
- *Estimated turnaround times for the straightening service is: 15 minutes to two hours.*

ROADGUARD SERVICE

- For you to have access to the **RoadGuard** service, you need to be subscribed for the service and in an emergency, you will contact the 24-hour crisis centre via:
 - **Telephone Number 0861 444 442, or**
 - **Panic Button/USSD String *120*15553*002#**
- Once connected to the crisis centre the SERVICE PROVIDER will ask you the nature of your emergency, dispatch the **RoadGuard** directly to your location, and facilitate the dispatch of other services you may require;
- The **RoadGuard** will be deployed only in circumstances where you experience a roadside breakdown or accident, and you feel unsafe;
- The **RoadGuard** will wait with you until your roadside service provider arrives;
- If you do not have a roadside service, or if you do not request roadside services at the scene of a breakdown, the **RoadGuard** will stay with you for a maximum of 90 minutes. During this time, you need to make alternative arrangements in order for you to be escorted to safety or for your vehicle to be repaired.

ROADCOVER

- Members must phone **RoadCover on 0860 726 837** Monday to Friday between 8:30 and 16:30 or send an email to support@roadcover.co.za and provide the particulars of the case;
- Injuries sustained on duty must be reported within 48 hours to limit any penalties. The membership will be verified, and the caller will be given a case number and referred to an assessing Legal Practitioner for an assessment;
- **RoadCover** will advise the caller on the merits of the claim and provide a legal opinion as to the worthiness of their claim to the RAF;
- **RoadCover** will arrange all the necessary consultations and opinions required once the claim is deemed valid;

- **RoadCover** will assist with all the necessary administrative support and document preparation for submission;
This includes:
 - Additional legal consultations and reports;
 - Medico-Legal reports; and
 - Actuarial opinions for loss of earnings.
- An assessment of the medical expenses incurred as a direct result of the injury is undertaken to ensure a balanced and fair medical claim. The claim is then finalised and presented on the member's behalf to the RAF for settlement;
- **RoadCover** will attend to all reasonable queries for additional information that the RAF might require in pursuit of the settlement of the claim.

LEGAL SUPPORT SERVICES

- The services are only available to you, the member, in your personal and private capacity where you have a direct interest in the matter. You will not be assisted if you act in a business capacity or where you have no direct interest in the matter at hand;
- Although the legal advice line is available **24/7 on 0861 249 334**, we will only assist you after hours (between 17h00 and 08h00 and over weekends and public holidays) if, in our opinion you must have immediate assistance (e.g. if you were arrested and need a referral). All other legal matters will be attended to during office hours (i.e. Mon. – Fri. 8h00 – 17h00);
- It will remain your obligation to provide us with all the information, evidence, documents, contracts and statements which, in our discretion, are deemed necessary to advise you in terms of this product;
- This product is service based and will not cover any legal expenses incurred by you (i.e. no indemnity);
- All services are rendered by qualified legal staff via Law for All's call centre and will be coordinated by LIPCO Group (Pty) Ltd;
- This product is limited to telephonic and email correspondence between you as the client and your **LAW FOR ALL** advisor. It excludes correspondence with third parties on your behalf.

SERVICE LIMITATIONS

WHEEL COLLISION™

- What's Excluded:
 - Steel rims;
 - Motorcycles, caravans, trailers, busses, emergency vehicles, trucks, HCV's (Heavy Commercial Vehicles);
 - Pre-existing damage to rims prior to activation of the membership is excluded.
 - The straightening service, does not include stripping of old paint, nor re-spraying, these processes are included in the full refurbishment service. Should you require a full refurbishment service, you will qualify for a 30% discount.

ROADGUARD

- The **RoadGuard** arrival times depend on your distance from the main suburbs, towns or cities. We will use our best endeavours to meet the expected time of arrival 100% of the time;
- If you are more than 101km from the nearest suburb, town or city we are completely committed to finding you as soon as possible, but we cannot commit to a timeframe. The Crisis Centre will provide an estimated time of arrival to you once they have confirmed your location;
- The Crisis Centre uses your cellphone network to pinpoint your location. In some circumstances, your location may not be recognised by the Crisis Centre due to potential failures on the cellphone provider networks. **RoadGuard** does not accept any liability or responsibility for any failure in regard to locating the member. However, the Crisis Centre will use all their best endeavours to locate you via other methods such as asking the member a series of questions about their journey to pinpoint their location.

ROADCOVER

- RoadCover will limit its services where the assessor does not substantiate the merits of the case. If this is in conflict with the view of the member, or there is a material conflict between the member's assessment and the assessors, the case will be referred to a RoadCover advisory panel for review;
- Any costs incurred by the member being approached by an outside party without the written consent of RoadCover, will not be for RoadCover's account;
- The member is free at all times to obtain an outside second opinion, but the cost of this will not be borne by RoadCover, unless approved in writing;
- The member is not obliged to use the services of RoadCover, however RoadCover will not be liable for any costs incurred by outside parties providing assistance;
- The RoadCover services will only be available where injuries on duty or motor vehicle accidents occur in RSA;
- The member must be fully paid-up and eligible for its services at the time of the injury on duty or as a result of a motor vehicle accident;
- The member must comply with all the legal and regulatory matters required by the Acts governing the RAF;
- RoadCover does not guarantee performance from the RAF, but it will make all reasonable and necessary efforts to reach the final settlement.

LEGAL SUPPORT SERVICES

- Any referral to a legal practitioner in terms of the Litigation Lifeline assistance will be for your own account. i.e. after you have been referred, you will be liable for all legal fees charged by the relevant attorney/advocate representing you. We do not accept responsibility for any legal services rendered by the legal practitioners you are referred to.