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POTHOLECOVER

WHAT IS POTHOLECOVER?

We are all aware that our roads take a pounding from heavy traffic and changing weather patterns which causes wear and tear and thus the dreaded "Pothole" has become a nasty reality for all of us. The unfortunate reality is that the authorities that manage the roads are stretched in terms of resources and funding and thus these potholes often take a long time to get fixed, if at all. As tax payers we have the right to expect more, however we don't have a clear channel to address this problem.

SERVICE BENEFITS

The **PotholeCover** membership covers all the costs of lodging a claim against the Roads Authorities. At the end of the claim period, individuals receive 100% of the payment made by the Road Authorities, with no hidden deductions. In addition, **PotholeCover** undertakes to do all administrative management of the claim from start to finish. For the duration of the claim, you receive:

- Complete management of the claims process to obtain maximum possible compensation for tyres, wheel rims and mags damaged as a result of

potholes (taken out "or road works") in SA; note that this is damage to the member's motor vehicle as a direct result of hitting a pothole, and the onus to prove that the damage as claimed is as a direct result of hitting a pothole rests upon the member.

- No limit on recovery i.e. recovery is for full tyre and not just unused tyre portion
- No excess payable
- Hassle free claims administration
- **PotholeCover** was set up to serve the need around the massive pothole (and road works) problem on the South African Roads, by alleviating the financial burden to drivers. **PotholeCover** assists people (or insurance companies) in recovering the monies that they have paid out as a result of pothole damages to their (or the insured's) tyres or vehicle. These recoveries are made from the relevant Roads Authorities nationwide.
- Dedicated full telephonic claim registration and tyre assessment services;
- Quick and effective service without any fuss or inconvenience to members;
- Proactive follow-ups to make sure potholes are repaired to prevent future incidents;



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CLAIMS PROCEDURES

- Phone **PotholeCover** on **0860 726837** within 15 (fifteen) working days of the incident during office hours and register your claim. Your membership number will be verified. You will be given a claim number and your claim will be assessed. Please note that only the registered owner of the vehicle can submit the claim; irrespective of who the driver was.
- After the assessment you will be informed by a **PotholeCover** Consultant of the merits of your claims and a view will be given as to the worth of proceeding with the claim.
- If you wish us to proceed with the claim (and we agree), then **PotholeCover** will compile the claim file to be submitted to the relevant roads agency.
- **PotholeCover** will help you with all the necessary administrative support and documentation preparation for submission.
- **PotholeCover** will follow up with the relevant roads agency in order to obtain the compensation required
- You will need to provide the following information in order for us to submit your claim:
 - * Pictures of the actual pothole that damaged your car. (Bonus: to make the claiming process easier, a picture of your damaged vehicle next to the actual pothole);
 - * Pictures of the damaged tyre and rim;
 - * Your ID Document;
 - * Your Driver's License;
 - * The Registration Details of your Vehicle;
 - * 3 Written quotes for repair and Final invoice;
 - * A Declaration signed by you confirming that you are not claiming from your Insurance Company and that the information is true;
 - * If the vehicle is insured, a letter from the Insurance Company stating that the damage was not claimed from them;
 - * If the vehicle is not insured, a sworn affidavit stating that there is no insurance cover on the tyre damage;
 - * Please keep damaged tyre and/or rim as road authorities may send an assessor out to look at the tyre and rim;
- Note that the requirements may well vary according to the particular road agency.

CLAIM DOCUMENTATION SUBMITTANCE PERIOD

- The duly completed claim form together with all the required substantiating documentation must be received by **PotholeCover** within 30 (thirty) days, from the day on which the claim form was sent to the claimant, failing which Potholecover will be unable to submit the claim to the relevant Roads Authority.
- The member shall indemnify **PotholeCover** in the absence of the duly completed claim form together with all the required substantiating documentation after 30 (thirty) days from the day on which the claim form was sent to the claimant. The member will aive any possible future claims against **PotholeCover** or any employee of **PotholeCover**.

LIMITS OF SERVICES

- Service is limited to irreparable tyre damage as a result of a pothole on a road within the borders of the Republic of South Africa.
- **PotholeCover** will help only in respect of vehicles owned by you and your spouse
- No service will be provided if:
 - * you have already claimed or are in the process of claiming for the damage from your Insurance Company
 - * the incident is not registered by calling 086 111 23 48 within 15 (fifteen) working days of the incident
- Where **PotholeCover** does not agree that there is a valid reason for repair or replacement and if you do not agree, then the case will be referred to the **PotholeCover** Advisory Panel. The decision of the **PotholeCover** Advisory Panel will be final and binding on all the parties. The **PotholeCover** Advisory Panel will consist of an admitted attorney as well as a tyre expert from **PotholeCover's** specialist tyre partners. **PotholeCover** will not be responsible for any costs incurred in referring your case to the Panel.
- Any costs incurred from you being approached by an outside party, without written consent from **PotholeCover**, will not be covered.
- You are at all times free to get an outside second opinion but the costs of these will not be borne by **PotholeCover**, unless same has been prior approved in writing.



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- Your membership must be fully paid up at the time of the incident.
- At the time of the incident you must comply with all the legal and regulatory requirements of the Roads Acts of South Africa and other such relevant legislation.
- The tyre tread depth is below the legal tread limit (as stipulated by the National Road Traffic Act No 93 of 1996)
- The tyres and/or rims are fitted to vehicles with more than 3,500 kg (GVM), or for racing, speed testing, reliability trails, and off-road activities.
- The tyres and/or rims are fitted to taxis, buses, trailers, caravans, dispatch or courier services, driving tuition, commercial or agricultural vehicles and car hire vehicles.
- Damage arising from theft, hijack or following an accident, where the vehicle is covered under a comprehensive motor policy.
- The cost of repair or replacement, if recoverable under any other insurance or warranty.
- Any further or additional losses incurred as a result of the damage.
- Any physical damage to your vehicle arising from the damage to your tyres or rims.
- Any claim arising out of wear and tear of the tyres and/or rims.
- Any repairs undertaken without the prior authorisation of the Administrator.
- Any repairs arising out of any motor vehicle accident, misuse or neglect.
- **PotholeCover** is not an insurance product. It is essentially a legal service to assist you in claiming from the relevant municipality or authority for damage incurred whilst in their jurisdiction.
- **PotholeCover** does not guarantee recovery from the relevant roads agency.

SERVICE COMMITMENT

- The claim is activated once the member has registered it with the service provider. Thereafter, there will be a 5 - 15 working day turnaround period from the time that all supporting documentation has been received to get a response from the relevant road agency.



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