



**TERMS AND CONDITIONS FOR THE 18 MONTH FREE TRUCK TYRE INSURANCE CONDUCTED BY SUMITOMO RUBBER SOUTH AFRICA (PTY) LTD (SUMITOMO/"THE PROMOTER")**

AS FROM 1 APRIL 2022 DUNLOP ZONE, DUNLOP EXPRESS, DUNLOP CONTAINER AND DUNLOP COMMERCIAL DEALERS WILL OFFER CUSTOMERS TRUCK TYRE INSURANCE.

**Starting date of Dunlop Warranty:**

Dunlop Truck & Bus Radial Tyre Warranty will be available from 1 April 2022 to all customers of the abovementioned Dunlop Dealerships.

**Tyre Insurance:**

Subject to the replacement preconditions and exclusions listed below, Sumitomo Rubber South Africa (Pty) Ltd (hereinafter referred to as SRSA) offers the commercial customer full replacement of Dunlop TBR tyres purchased as detailed below, at the following dealers wherever they operate within the Republic of South Africa, Botswana, Lesotho, Namibia and Swaziland, but limited to the vehicle class listed below:

**This replacement undertaking will remain enforceable by customers:**

1. iMPAC Underwriting Managers does not replace the tyre for a customer but will place the order for the tyre, the value of the claim is paid out to SRSA and/or Fitment Centre who in turn will either.

- a) replace the tyre within the first six months or
- b) pass a pro-rata remaining tread credit

2. Qualifying tyres will be covered from the date of registration as follows:

- For the first six (6) months a tyre, where a claim has been approved by iMPAC Underwriting Managers, will be replaced in full with the exact same tyre as in point 1 on the Terms & Conditions.
- For the remaining 12 months of cover, where a claim has been approved by iMPAC Underwriting Managers, a credit will be passed to the customer based on the tread left on the tyre claimed. The percentage will be calculated by subtracting the current non-skid tread from the original non-skid tread, and the remaining non-skid tread will be passed as a percentage tread left in credit.

**Tread Wear Calculator:**

$$100 \left( \frac{\text{Current non skid (in mm)} - \text{TWI (in mm)}}{\text{Original non skid (in mm)} - \text{TWI (in mm)}} \right) \%$$

\*Current non-skid = Measured remaining tread depth.

\*TWI = Tread Wear Indicator (1.6mm)

\*Average Tread Wear Remaining = Average usable tread depth measured across the tyre

**Pro-Rata Sliding Scale:**

After the initial 6 month 100% replacement period has lapsed, the Tread Wear Calculator will be used to determine the pro-rata credit pay out according to the sliding scale: Example depicted below.

<b>End-User Price</b>
R5,000.00

Remaining Tread mm	Payout Percentage	Payout Value Excluding VAT	Payout Value Including VAT
<b>Month 1 to 6</b>	<b>100%</b>	<b>Replacement Tyre</b>	
20mm	85.98%	R4,299.07	R4,943.93
19mm	81.31%	R4,065.42	R4,675.23
18mm	76.64%	R3,831.78	R4,406.54
17mm	71.96%	R3,598.13	R4,137.85
16mm	67.29%	R3,364.49	R3,869.16
15mm	62.62%	R3,130.84	R3,600.47
14mm	57.94%	R2,897.20	R3,331.78
13mm	53.27%	R2,663.55	R3,063.08
12mm	48.60%	R2,429.91	R2,794.39
11mm	43.93%	R2,196.26	R2,525.70
10mm	39.25%	R1,962.62	R2,257.01
9mm	34.58%	R1,728.97	R1,988.32
8mm	29.91%	R1,495.33	R1,719.63
7mm	25.23%	R1,261.68	R1,450.93
6mm	20.56%	R1,028.04	R1,182.24
5mm	15.89%	R794.39	R913.55
4mm	11.21%	R560.75	R644.86
3mm	6.54%	R327.10	R376.17
2mm	1.87%	R93.46	R107.48

**Customers may claim the benefit/s under the replacement undertaking if the following preconditions have been complied with:**

- Customers who wish to receive the benefits of the replacement undertaking must register for the Dunlop Truck Tyre Insurance within 7 (seven) days of purchasing a tyre at a participating Dunlop dealer;
- Customers who have registered for the Dunlop Truck Tyre Insurance must keep a hard copy of their invoice or produce an image which has been uploaded to the dealer portal of their purchase invoice, as the purchase invoice must be submitted in the event of a claim;
- Customers must not capture incorrect or incomplete information when registering for **Dunlop Truck Tyre Insurance, as it will lead to the repudiation of your claim under the replacement undertaking;**
- Customers must make sure that the DOT and serial number of the tyre appears on the invoice that the participating dealer offers.
- Customers may claim when the tyre suffers irreparable damage during the replacement period while the vehicle is in use on a South African road and in the following countries, Botswana, Lesotho, Namibia and Swaziland and damage must be a result of impact break, cut, or bruise due to potholes or any penetration by an object that causes an injury that's too large to repair.
- Customers who purchase qualifying tyres from Dunlop Zone, Dunlop Express, Dunlop Commercial or Dunlop Container will be entitled to claim from any of the above mentioned dealerships.
- No late registration (after the 7 day registration period) will be allowed for any reason, no manual registrations will be approved by iMPAC. If the tyres are not registered within the seven (7) day period, the tyres will not carry the Dunlop Truck Tyre Insurance.

**The following damage and/or damage causing events are excluded from the replacement undertaking:**

- Cosmetic damages, atmospheric or chemical damages, damages caused by motor vehicle accidents (claimable from comprehensive insurance) and malicious damage that has been inflicted by the customer or a third party.
- Loss or damages caused by road traffic accidents, fire, theft, driver abuse and negligence by not following a proactive tyre maintenance program:
  - Incorrect application of the tyre
  - Incorrect tyre inflation and vehicle maintenance
  - Not abiding by recommended speed and load ratings
- Damage suffered before and after the replacement period.
- Damages to tyres fitted to vehicles that are used as fleet vehicle caravans, trailers, commercial and car hire vehicles, vehicles that are used for off-road sport, vehicles that are used outside the manufacturer's design intention, for racing, speed testing, or any use of a competitive nature and agricultural vehicles
- Standard, SAIA (South African Insurance Association) riot, strike and nuclear exclusions apply.
- Any damage to the tyre that is recoverable under an existing insurance policy.

- The cost of repair of any tyre if such a tyre is capable of being repaired. Any loss or damage outside of South Africa, Namibia, Botswana, Lesotho and Swaziland.
- Wear and Tear: Replacement of tyres where the tread is under the 2mm allowed
- Damages to a vehicle resulting from a damaged tyre or any object that damaged the tyre and the vehicle, or damage to vehicle and or tyre/s due to a motor vehicle accident, such damage will then be covered by the comprehensive insurance.

#### **Dealer Operating Claim Guidelines:**

The damaged tyre must:

- All claims must be reported to iMPAC within 14 days from incident
- Be inspected to ensure that the tyre is irreparable.
- Be inspected to ensure that the tyre has not been maliciously damaged.
- Should the damaged tyre suffer repairable damages, the tyre must be repaired and the offering will still be valid when the tyre is irreparable should the repair fail at a later stage.
- Be within 2 mm tread depth remaining.
- Have pictures taken of the damaged part of the tyre and the DOT and serial number
- **Be kept for a period of 2 weeks from date of claim.** All damaged tyres replaced under the Dunlop Tyre Warranty, must be kept for a period of 2 weeks as iMPAC Underwriting Managers (PTY) Ltd reserves the right to send a representative to inspect any and all damaged tyres.
- Have the tyre serial number recorded for auditing purposes when the claim is processed for the customer.

#### **Replacement Tyre Not Available:**

In the event that a replacement tyre is not available for a period longer than 2 weeks the dealership can replace the tyre with a similar or next generation tyre of the same size and brand or value

***1. In the event that a tyre seems to have a manufacturing defect the usual Technical Evaluation Centre claim procedure should be followed and not claimed for on the insurance policy.***

***2. Please note that the participating dealership will replace a consumer's tyre and SRSA will replenish the dealership with the next order run.***

#### **Cancelation Clause**

Bryte/iMPAC reserves the right to terminate this agreement for Dunlop Truck Tyre Insurance at any time, without impact on all products still under risk.