



COMMERCIAL WHEEL & TYRE

Wheel and Tyre is a bespoke product that covers direct damage to your vehicle caused by a road hazard to any tyre and / or rim, subject to specific Ts and Cs.

This product has two tiers to suit your commercial vehicles, starting from as little as **R45.00** per month!



CLAIMS PROCESS

- A policy holder will report the claim to Howdie. Assessors are rarely appointed.
- Client will need to supply photos of the road hazard, tyre(s) (including make and model) and the damage to the tyre(s). The exact location of the hazard will also need to be recorded. If a tyre(s) is replaced, the tread depth of the damaged tyre(s) must be recorded.



GENERAL CONDITIONS

- The maximum number of claims payable in a year is limited to two.
- No claim will be indemnified where it occurs within 30 days of the policy inception date.
- All losses, which might result in a claim under this policy, must be reported to the Wheel and Tyre Claims Department or Howdie Claims Department within 30 days of the date of occurrence.
- All damage sustained on gravel roads is excluded from cover.
- This cover is available for private type and light delivery vehicles (under 3500kgs).



LIMITS AND PREMIUMS

Monthly Premium	Tyres	Rims	Claim limit per annum
R45.00 per month	Max R10 000 per tyre Max 2 tyres per incident	Max R10 000 per rim Max 2 rims per incident	Max. R20 000 per vehicle
R70.00 per month	Max R20 000 per tyre Max 2 tyres per incident	Max R15 000 per rim Max 2 rims per incident	Max. R40 000 per vehicle