



## OPTIONAL TIRE PROTECTION Terms & Conditions of the Master Policy of Insurance Issued to the Good Sam Club

### LIMITATIONS OF COVERAGE

1. **Tread Depth Requirement:** Covered Vehicle's tires must have a minimum of 3/32" tread depth at the lowest point on the tire at the time of damage.
2. **Term:** The term of the Agreement begins on the effective date of the Good Sam Extended Service Plan Policy and expires at the end of the term shown on the Evidence of Insurance.
3. **Owner Responsibilities:** Maintain air pressure at Covered Vehicle's/tire manufacturer's recommended levels and perform all manufacturer recommended and preventative maintenance, including alignments, rotations and balancing. Check tires periodically for (1) tread depth less than 3/32", (2) improper wear and (3) dry rot. Replace any tire with any of these conditions.
4. **Road Hazards** are defined as debris on a public roadway such as nails, glass, potholes, rocks, tree limbs or any other object or condition not normally found in the roadway. Road conditions (such as uneven lanes or metal plates) found in construction zones or construction sites are not considered a covered Road Hazard. Damage or accidents caused by these conditions should be reported to Your automobile insurance company.
5. **Deductible:** There is no deductible associated with this Optional coverage.
6. **Payment Terms:** This Optional coverage is included in your Good Sam Extended Service Plan only when the additional premium is included in the premium total.
7. **Salvage:** Upon the replacement of a covered part, Administrator shall have all rights of ownership to the damaged covered part (salvaged parts).

### TIRE COVERAGE

In the event a tire attached to the Covered Vehicle is damaged by a covered Road Hazard, this Tire Protection Limited Agreement ("Agreement") will reimburse the Purchaser (also referred to as, "You" and "Your" herein) for the approved costs associated with the repair or replacement of the damaged tire subject to the following terms and conditions:

1. If the tire can be repaired, Administrator will reimburse You for the approved costs associated with the repair including mounting, balancing, valve stems, and taxes.
2. If the tire cannot be repaired, Administrator will reimburse You for (1) an approved replacement tire of like, kind and quality up to \$350 per tire (Class A motorhomes only up to \$550 per tire) and (2) the approved costs associated with the replacement including mounting, balancing, and valve stems, up to \$20 collectively, and taxes.
3. Replacement or aftermarket tires meeting the Covered Vehicle's manufacturer's size specifications will be covered for the remainder of the Agreement.

### CLAIM PROCEDURE

Call Administrator at 1-888-861-8697 for a claim tracking number PRIOR to initiating a covered repair. Administrator business hours are Monday through Friday, 8:00am 5:00pm MST. Repairs performed during non-business hours MUST be reported the following business day. The Administrator, at its sole discretion, has the right to inspect or require photographs of any tire prior to paying any claim benefit. Administrator has the right to require that the Covered Vehicle be present during inspection. In the event the damaged tire is not available for inspection, there will be no claim benefit payable under the Agreement. For reimbursement, Registered Customer must submit a copy of (1) the Agreement, (2) claim tracking number, (3) invoice and receipts indicating repair/replacement and tread depth, to Administrator via mail at PO Box 372790, Denver, Colorado 80237-9714 via fax at 303-872-0185. Registered Customer has ninety (90) days from the date the damage occurs to file a claim. Administrator has the right to reasonably request any other documents or information necessary to process the claim. Replacement parts may consist of non-original manufacturer's tires. Administrator reserves the right to void the Agreement or deny claims at any time due to misuse, fraud, or misrepresentation. This is a reimbursement program for the repair/replacement of tires damaged due to a covered road hazard.

### WHAT IS NOT COVERED

Any and all fines, snow tire or chain mounting or removal, rental or replacement vehicles, oversized or undersized tires and/or tires not meeting the manufacturer's specifications, vehicle storage charges, service on vehicles in unsafe condition, tire failures resulting from normal wear and tear, tire accessories, environmental fees, shop supplies, nitrogen filling for tires, alignments or mechanical adjustments to the Covered Vehicle, shipping associated with the damaged tire or replacement tire. This Agreement does not cover pre-existing damage, pre-existing conditions or pre-existing wear.

### LIMITED AGREEMENT EXCLUSIONS

Tire damage occurring outside the United States, its territories, or Canada. Any Covered Vehicle involved in an accident. Any costs relating to towing, roadside assistance or vehicle hire. Tires with less than 3/32" tread depth at the lowest point on the tire, cosmetic damage such as scratches, nicks, etc., damage due to curb impact, sidewall damage, broken tire belts, operator error, abnormal wear, weather cracking, tread separation, dry rot, fixed object impact, or vandalism. Damage exacerbated by continued use of a damaged tire after initial occurrence of damage. Consequential damages. Recapped tires and racing tires. Acts of God, floods or fires. Acts associated with terrorism. Damages caused by or occurring on roads not regularly maintained. Commercial vehicles. Any tire damage covered by (1) Registered Customer's primary insurance provider, (2) a manufacturer's or tire distributor's warranty or recall, or (3) the entity or organization responsible for maintaining the roadway. Administrator will not accept paid bills for reimbursement on unauthorized claims, authorized claims without a claim tracking number or claims not filed within thirty (30) days of the date the damage occurs. Damage caused by using the tires at the incorrect pressure. Damage caused by incorrect wheel balancing, defective steering geometry / tracking or defective suspension. In the event that there is one tire damaged but it is recommended that the tire on the opposite side be also replaced, we will only pay for the faulty tire.

**This Agreement does not cover pre-existing damage, pre-existing conditions or pre-existing wear.**