CAA Tire Coverage

(9/12)

Introduction

We provide extended tire coverage to the named insured on the Coverage Summary Page for tires on existing private passenger vehicle(s) listed on the Certificate of Automobile Insurance with CAA Insurance Company (Ontario).

The damaged tire tread must be at least 2/32 of an inch from the lowest tread point and the tire must not have a manufactured date greater than six (6) years old. If these conditions are met we will provide coverage for repair or replacement.

The tire coverage described is only available to CAA policy holders with both CAA Home and CAA Automobile insurance and is subject to the terms and conditions. The tire coverage is available to the named insured for so long as we continue to offer CAA Tire Coverage, and for so long as the named insured concurrently remains a policy holder of both CAA Home and CAA Automobile insurance.

Section I

Definitions

"You" or **"your"** means the person(s) named as Insured on the Coverage Summary page and on the Certificate of Automobile Insurance, with CAA Insurance Company (Ontario).

"We" or **"us"** means the CAA Insurance Company (Ontario) who provides this coverage.

"Private Passenger Vehicle(s)" means the private passenger vehicle(s), including motorhome(s), listed on your Certificate of Automobile Insurance with CAA Insurance Company (Ontario). This does not include, without limitation, motorcycles or all-terrain vehicles.

"Road Hazard" means a condition which occurs on a maintained road where the tire(s) fail due to a pothole, puncture or impact with an object while driving.

"Tire(s)" means the rubber on all four (4) tires of your existing Private Passenger Vehicle(s), including Motorhome(s) and Trailer(s), that is listed on your Certificate of Automobile Insurance with CAA Insurance Company (Ontario). Rims are not included.

Section II - What is covered

All four (4) Tires on your existing Private Passenger Vehicle(s), including Motorhome(s) and Trailer(s), listed on your Certificate of Automobile Insurance with CAA Insurance Company (Ontario).

We may inspect your tire(s) at any reasonable time. If you do not co-operate with any reasonable arrangements for inspection, your CAA Tire Coverage may be cancelled and any claims may be denied.

1) Tire Repairs:
   a) If a Tire can be safely repaired, repairs on any of your Tires are covered if the damage was due to a Road Hazard condition, as defined above, and will be covered up to a maximum amount of $25 plus applicable taxes.
   b) The repaired Tire remains covered under the CAA Tire Coverage.

2) Tire Replacement:
   a) If a Tire(s) cannot be safely repaired, due to a Road Hazard condition as defined above, then coverage is provided for a replacement tire of the same make, model and size or of like quality.
   b) The cost of installation (mounting and balancing the replacement tire) is included in this coverage, up to a maximum amount of $25 CAD plus applicable taxes.
   c) Any additional tire(s) purchased and/or installed at this time that are not due to a Road Hazard condition (e.g. without limitation, the desire to match tire make, model, tire tread and/or tire wear and/or for purely cosmetic purposes) is at the owner's sole expense.
   d) Tire replacement under this coverage becomes the property of CAA and may be subject to an inspection at the request of CAA Insurance Company (Ontario), prior to any indemnification.
   e) The replaced tire(s) remain covered under the CAA Tire Coverage.

Section III - Exclusions (Loss or Damage Not Insured)

1. Any exclusion under your CAA Home policy.
2. If the owner of the Private Passenger Vehicle is different from the owner mentioned on the Coverage Summary page and on the Certificate of Automobile Insurance, with CAA Insurance Company (Ontario).
3. Recreational vehicles, including, but not limited to, all-terrain vehicles or motorcycles.
4. Tire blowouts caused by improperly inflated tires, wheel alignment and/or balancing.
5. Damaged tire where the depth of the tire tread is less than 2/32 of an inch.
6. Tires damaged by dry rot, wear, tear, deterioration, defect, inherent vice, faulty design or mechanical breakdown.
7. Surface or cosmetic damage due to fire or snow chain damage.
8. Any tire not made available for inspection, if requested;
9. Damage caused by off-road use, street-racing, wheel-spinning or use on a construction site.
10. Flat spotted tires.
11. Any damage that occurs outside the continental United States or Canada.
12. Damage which would be covered under any other insurance policy or warranty or manufacturer warranty or other road hazard warranty or roadside coverage. This coverage will be considered in excess.
13. Damage due to vandalism, theft, and/or other intentional act or conduct.
14. Damage due to a motor vehicle accident.
15. Vehicles with a Gross Vehicle Weight (GVW) over 16,000 lbs.
16. Vehicles used for commercial or rental purposes, including but not limited to vehicles such as: taxis, limousines, fleet services, rescue or law enforcement, farm, construction or postal service.
17. Damage caused by scratches, manufacturer's defect and collision.
18. All surface or cosmetic damage.
19. Intentionally driving on a damaged tire and/or rim or exceeding the recommended driving limitations in the case of a run flat tire;
20. Vehicle rentals;
21. Tires with a manufacturer date of over six (6) years old.
22. Damage covered by your vehicle's manufacturer warranty.
23. Any costs associated with wheel alignment.
24. Any costs associated with rim or wheel cover repair or replacement.
25. Tires without D.O.T. (Department of Transportation) identification numbers;
26. Tires branded non-adjustable(Tires marked with imperfections) or used.
27. Any Tire that has been altered after the date of purchase, except those alterations within the specifications of the manufacturer's guidelines, are covered.
28. Competition tires, LT Metric tires, LT Flotation tires, or trailer tires.

Section IV - Limits and Conditions

1. This coverage does not provide compensation for loss of time, loss of use of vehicle, inconvenience or consequential damages. The total indemnity provided by this coverage is limited to the cost to repair or replace the Tire damaged by a Road Hazard condition.
2. This coverage is for the exclusive benefit of the owner of the Private Passenger Vehicle as indicated on your certificate of automobile insurance with CAA Insurance Company (Ontario) and is not transferable to any other person.

3. In the case of loss or damage, due to a Road Hazard condition, to any Tire which is part of a set or a pair, the measure of loss or damage is limited to that single Tire, but in no event will such loss or damage be construed to mean the loss or damage to the entire pair or set.
4. CAA Insurance Company (Ontario) shall not be liable for reimbursement of the original Tire purchase price, towing charges, rental or replacement vehicle, or any other special, incidental, consequential, third party and/or punitive damages, and/or injury under this coverage.

Claim Settlement

To make a claim under this coverage, please call us at 1-877-222-1717 (toll free) for assistance.

The claim department will direct you to the nearest CAA Care Care Centre or Approved Auto Repair Services Facility. The service center/facility will determine if your tire must be repaired or replaced and will perform the applicable service.