

# TERMS & CONDITIONS:

## TIRE & WHEEL PROTECTION COVERAGES

1. This Contract shall reimburse the Contract Holder (also referred to as "You" and "Your" herein) for the costs associated with the repair or replacement of a tire or wheel attached to the Covered Vehicle which is damaged as a result of operational or structural failure due to a Road Hazard while driving on paved roadways.
2. In the event a tire or wheel attached to the Covered Vehicle is damaged by a covered Road Hazard, this Contract will reimburse the Contract Holder for the approved costs associated with the repair or replacement of the damaged tire and/or wheel subject to the following terms and conditions: a) If the tire and/or wheel can be repaired Administrator will reimburse You for the approved costs associated with the repair including mounting, balancing, valve stems, and taxes. b) If the tire cannot be repaired or the wheel cannot be repaired and is damaged to the extent it fails to seal with the tire, Administrator will reimburse You for (1) an approved replacement tire and/or wheel of like, kind and quality at the average regional retail market rate and (2) the approved costs associated with the replacement including mounting, balancing, valve stems, and taxes. c) Administrator will reimburse You for towing costs necessitated by damage caused by a covered Road Hazard up to \$60. d) Replacement or aftermarket tires and wheels meeting the Covered Vehicle's manufacturer's size specifications will be covered for the remainder of the Contract's term or until the aggregate limits listed on the front of this Contract is reached, whichever occurs first.

## 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 Contract begins on the Contract Date of the and expires at the end of the term selected on the front of the Contract.
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 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 Contract.
6. Payment Terms: Contract Purchase Price is due and payable at the time of sale of the Contract. Payment may also be incorporated into the Contract Holder's Finance Contract/Retail Installment Contract.
7. Salvage: Upon the replacement of a covered part, Administrator shall have all rights of ownership to the damaged covered part (salvaged parts).
8. Limit of Liability of the Contract provides payments are covered hereunder up to the Aggregate Limit of the Contract.

## EXCLUSIONS

Tire or wheel damage occurring outside the United States, its territories, or Canada. Any Covered Vehicle involved in an accident. Any towing cost exceeding \$60 and/or not related to the repair/replacement of a tire/wheel damaged due to a covered Road Hazard. 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, such as uneven wear pattern, weather cracking, tread separation, dry rot, fixed object impact, or vandalism. Damage exacerbated by continued use of a damaged tire/wheel after initial occurrence of damage. Consequential damages. Recapped tires and racing tires. Tires or Wheels which are not recommended by the Manufacturer. Acts of God, floods or fires. Acts associated with terrorism. Damages caused by or occurring on roads not regularly maintained or damage caused by off-road use. Commercial vehicles. Any tire or wheel damage covered by (1) Contract Holder'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. The following models are excluded and not covered under the Contract: Aston Martin, Bentley, Ferrari, Lamborghini, Lotus, Maserati, Maybach, McLaren and Rolls Royce.

This Contract does not cover pre-existing damage, conditions, or wear. Pre-existing or Pre-existing Condition is a condition that existed prior to the time of purchase of the covered vehicle, including but not limited to dings, dents, chips, cracks, discoloring or other damage to the covered vehicle.

# Royal EXTREME

ANCILLARY PRODUCTS



## TIRE & WHEEL PROTECTION

# PROTECT YOURSELF FROM THE BUMPY ROADS AHEAD.

Royal Extreme is backed by an insurance company that is Rated A- by A.M. Best & administered by:



### Auto Trac System

18 Augusta Pines Drive,  
Suite 220W  
Spring, TX 77389  
Phone: 800-353-1123



This brochure is not a contract. Please refer to your Extreme contract for details of the term and conditions, exclusions, and purchaser's responsibilities.



# Royal

ADMINISTRATION SERVICES



## Protect Your Vehicle's Most Critical Safety Feature

You are driving down the road and you hit a pot hole that blows your tire & dents your rim. Our tire & wheel plan will pay for the cost to fix or replace your tire and wheel in the event they are damaged by a road hazard.

### COVERAGE DETAILS:

In the event a tire or wheel attached to the Covered Vehicle is damaged by a covered Road Hazard, We will reimburse you for the approved costs associated with the repair or replacement of the damaged tire and/or wheel.

#### Flat Tire Coverage:

You will be reimbursed in full for charges incurred for the repair of flat tires caused by a road hazard.

#### Tire Replacement:

You will be entitled to reimbursement should the tire become non repairable due to impact leads, snags, cuts, puncture, or other road hazards.

#### Average Wheel Cost

**\$500 – \$1,200**

#### Wheel/Rim Protection:

We will reimburse you for expenses associated with the repair or replacement of wheels rendered unserviceable due to failure of the covered wheel.

#### Mounting/Balancing:

You will be reimbursed for the costs of mounting, balancing, and valve stems for any tire replaced under this program.

Covered "Road Hazards" means a hazard that is encountered while driving a motor vehicle and that may include, but is not limited to, potholes, rocks, debris, metal parts, glass, plastic, or composite scraps.

To Initiate a Claim, Please Call **(800) 353-1123** for Authorization & Instructions.