

Tire & Wheel Protection

Replacing your tires or wheels can be an expensive proposition. Carefree Auto can help make it more affordable.

Tire Repair or Replacement

If a tire is damaged due to a covered road hazard, we'll help repair or replace it. Covers up to \$25 per flat tire, or \$150 per replacement.

Wheel Repair or Replacement

If a wheel is damaged due to a covered road hazard, we'll help repair or replace it. Covers up to \$150 per repair or replacement.



TIRE & WHEEL PROTECTION

When you need a tire or wheel repaired or replaced due to a road hazard:

1) To get prior authorization, call 1-888-994-3057

If calling for prior authorization after normal business hours.

- Retain damaged wheel/tire for inspection
- Ask repair facility to provide bare rim run-out measurements
- Take pictures of damaged wheel/tire
- Contact administrator within 2 business days

2) Receive your money

You'll receive your reimbursement check promptly by mail upon claim approval.

Tire & Wheel Road Hazard Benefits

This Program is a complimentary benefit extended to Carefree Auto Members and is administered by Sonsio Management, Inc. Your monthly Program benefits begin on the effective date stated by Carefree Auto and continue for as long as you maintain your membership.

Who Is Eligible For Benefits?

The Program benefits are extended to you, your spouse, and other legal drivers living in your household. The benefits are specific to the non-commercial private passenger vehicle(s) registered to you, or an eligible member of your household and eligible for the automotive benefits of the Carefree Auto Membership (the “**Eligible Vehicle**” or “**Eligible Vehicles**”). Benefits are not transferable to anyone who may purchase your Eligible Vehicle.

What Are The Benefits?

Program benefits are limited to reimbursement for the repair, or if not repairable, the replacement of damaged tires and/or wheels on the Eligible Vehicle during the term of the Program, provided the damage is caused by a covered road hazard and there is more than 2/32” of tread on the tire. **This program provides reimbursement for (a) one (1) road hazard incident with up to two components and (b) two (2) flat tire repairs per 365 day period (“Benefit Period”).**

What Is Road Hazard Damage?

Road hazard damage is damage that occurs when a tire or wheel fails as a result of a puncture, bruise, or impact break incurred during the course of driving in a legal manner on a road maintained by state or local authority. Nails, glass and potholes are the most common examples of road hazards.

Tire Road Hazard Damage Benefit:

If a tire on your Eligible Vehicle is damaged due to a covered road hazard and can be safely repaired per Tire Industry Association (TIA) and/or Rubber Manufacturers Association (RMA) repair guidelines, you may have the tire repaired and pay the facility directly for services rendered. **The maximum eligible reimbursement amount for the cost to repair a flat tire is \$25.00 per tire.** Flat tire repairs are not counted as an incident. No prior authorization is required for flat tire repairs.

If the service provider determines that the tire cannot be safely repaired per Tire Industry Association (TIA) and/or Rubber Manufacturers Association (RMA) repair guidelines, have the tire replaced with an exact make and model of tire, if available. If not available, a comparable quality tire should be installed. **The maximum eligible reimbursement amount for the cost to replace a tire is \$150.00. You must obtain prior authorization to replace a tire.**

Wheel Road Hazard Damage Benefit:

If a wheel on your Eligible Vehicle is damaged due to a covered road hazard and it no longer maintains an airtight seal with the tire or cannot be properly balanced after the tire has been repaired or replaced, have the wheel repaired or replaced. **The maximum eligible reimbursement**

amount for the cost to repair or replace a wheel is \$150.00. You must obtain prior authorization to repair or replace a wheel.

Where You Can Obtain Service For A Damaged Tire And/Or Wheel:

- 1) You may take your Eligible Vehicle to a tire service facility of your choice.
- 2) If you are unable to locate a qualified facility, contact the Administrator for assistance.

Benefit Limits

- The repair, or if not repairable, the replacement of damaged tires and/or wheels installed on the Eligible Vehicle during the term of the Program, provided the damage is caused by a covered road hazard.
- To be eligible for reimbursement, tires must be in good condition with more than 2/32" of tread remaining.
- **The maximum amount reimbursable per incident for tire and/or wheel road hazard damage is \$300.00 (the "Incident Benefit Limit"), regardless of the number of tires and/or wheels damaged per incident.**
- **The maximum amount reimbursable per Benefit Period is \$350.00 which includes the \$300.00 Incident Benefit Limit and \$50.00 for up to two (2) flat tire repairs.**
- Reimbursement is limited to the cost to repair or replace the damaged tire and/or wheel and does not cover any charges for mounting, balancing, taxes, shop supplies or miscellaneous fees. In addition, cosmetic damage to the tire and/or wheel is not covered.
- **Prior authorization is required for tire and wheel replacements and wheel repairs.**
- Prior authorization is granted based on the information provided during the call; if the documentation submitted (including the tire and/or wheel if requested) does not substantiate the information provided during the call for prior authorization your claim will be denied.

- Your repair or replacement invoice must include the following:

- Tire servicing facility name, address, and phone number
- Your full name, address, and signature
- The year, make, model, VIN and mileage of your vehicle
- The brand, type, size and DOT number of the tire(s)
- The date of service

- This Program provides reimbursement for one (1) road hazard damage incident and two (2) flat tire repairs per Benefit Period. An incident is a single event during which a tire(s) and/or a wheel(s) on the Eligible Vehicle are damaged by a road hazard as defined below.

Your Responsibilities:

- 1) Properly care for and maintain your tires and wheels, including ensuring assemblies are kept in balance and tires operated at proper inflation pressures.
- 2) Use all reasonable means to protect your vehicle from additional damage.
- 3) Contact the Administrator at 1-888-994-3057 for prior authorization and a claim tracking number before work is commenced (not required for flat tire repairs).
- 4) Furnish such information as may be required, including the Department of Transportation (DOT) numbers of the tires installed on the vehicle.
- 5) Incur only expenses which are authorized in advance.
- 6) Make available for inspection all tires and wheels that require replacement, and wheels that are being considered for repair.
- 7) Payment of all expenses and costs not reimbursable by this Program.

Road Hazard Claims Procedure:

- 1) If you have a tire and/or wheel damaged due to a road hazard, call us at 1-888-994-3057 and follow the prompts for help. You will be given a claim tracking number and the name of a participating

service facility (if needed). **You must obtain prior authorization to replace a tire and/or wheel, or to have a wheel repaired. If you fail to obtain prior authorization, your claim may not be eligible for reimbursement. No prior authorization is required for flat tire repairs.**

- 2) If a tire or wheel needs to be replaced, or if a wheel needs to be repaired, and authorization cannot be obtained because the damage has occurred outside of the Administrator's normal business hours and/or because a roadside replacement is being performed, you may elect to wait for authorization or proceed with a tire or wheel replacement, or wheel repair. **In order to be eligible for reimbursement: (1) if replaced, you must retain the damaged tire or wheel for inspection, (2) if the wheel is repairable, ensure that you have the repair facility provide you with the bare rim run-out measurements/readings and take clear pictures of the damage before the wheel is repaired, AND (3) the Administrator must be contacted within 2 business days. There is no guaranteed eligibility.**
- 3) You must render payment for the services provided.
- 4) You must sign the repair or replacement invoice.
- 5) The damaged tire and/or wheel must be made available for inspection if requested by the Administrator.
- 6) **You must submit all claim documentation, including the tire and/or wheel if requested, within 60 days of service to be eligible for reimbursement.**
- 7) Submit your request for reimbursement with the required documentation as directed below.

What Do I Need To Do To Submit A Request For Reimbursement?

- Submit your written request for reimbursement along with the required documents listed below by email, fax or postal mail within sixty (60) days of the original date of the Road Hazard (including the

tire and/or wheel if requested). Requests submitted after 60 days are not eligible for reimbursement.

- Requests may be sent by:
 - Email to tireclaims@sonsio.com
 - Fax to 1-866-449-3239
 - Postal Mail to Road Hazard Reimbursement, PO BOX 17599, Golden, CO 80402

What Is Required To Submit With My Request?

- Your written request for reimbursement, which should include:
 - Your full name and mailing address
 - Your e-mail address and daytime telephone number
 - Member Number
 - Claim tracking number provided by the Administrator during call for prior authorization
- A clear, legible copy of the repair or replacement invoice which includes the following:
 - Tire servicing facility name, address, and phone number
 - Your full name, address, and signature
 - The year, make, model, VIN and mileage of your vehicle
 - The brand, type, size and DOT number of the tire(s)
 - The date of service
- Other documentation required by the Administrator
- The tire and/or wheel if requested for inspection

Note: We reserve the right to deny any request:

- Submitted more than 60 days after the date of damage (subject to certain state restrictions);
- That contains receipts and/or supporting documents which cannot be verified;

- When the tire and/or wheel was not delivered to the Administrator for inspection if inspection was required.

How Will I Be Reimbursed?

If the documentation submitted is verified and approved, you will receive your reimbursement check from us promptly by mail.

EXCLUSIONS AND LIMITATIONS: THIS PROGRAM WILL NOT PAY OR REIMBURSE FOR:

1. REPLACEMENTS AND WHEEL REPAIRS MADE WITHOUT THE ADMINISTRATOR'S PRIOR AUTHORIZATION.
2. REPAIRS MADE BY ANYONE OTHER THAN A LICENSED SERVICE PROVIDER, ITS AGENTS, CONTRACTORS OR LICENSEES.
3. FAILURES TO TIRES AND/OR WHEELS OCCURRING WHEN ANY PART OF THE TIRE TREAD THAT COMES IN CONTACT WITH THE ROAD HAS A TREAD DEPTH OF 2/32" OR LESS.
4. DAMAGE, REPLACEMENTS, OR REPAIRS TO TIRES OR WHEELS DUE TO WEAR AND TEAR.
5. TIRES AND/OR WHEELS WHICH ARE OVERSIZED, UNDERSIZED, OR OTHERWISE NOT RECOMMENDED BY THE MANUFACTURER.
6. COSMETIC DAMAGE, I.E. DAMAGE THAT DOES NOT AFFECT THE STRUCTURAL INTEGRITY OF THE TIRE OR WHEEL.
7. REPAIR OR REPLACEMENT IF THE INVOICE DOES NOT INCLUDE: (1) THE TIRE SERVICING FACILITY NAME, ADDRESS, AND PHONE NUMBER; (2) THE CUSTOMER'S FULL NAME, ADDRESS, AND SIGNATURE; (3) THE YEAR, MAKE, MODEL, VIN, AND MILEAGE OF THE VEHICLE ON WHICH THE TIRES ARE INSTALLED; (4) THE BRAND, TYPE, SIZE, AND DOT NUMBER OF THE TIRE(S).
8. DAMAGE TO TIRES IN EITHER THE SIDE WALL OR TREAD AREA DUE TO DRY ROT, CRACKING, OR PEELING.
9. DAMAGE INCURRED OUTSIDE THE UNITED STATES AND CANADA.
10. LOSS, DAMAGE OR EXPENSE CAUSED BY ACCIDENTS, COLLISION, THEFT, SNOW CHAINS, EXPLOSION, LIGHTNING,

EARTHQUAKES, FIRE, WINDSTORMS, WATER, FLOODS, MALICIOUS MISCHIEF, VANDALISM, CIVIL COMMOTION, RIOTS, WAR.

11. REPAIRS OR REPLACEMENTS DUE TO MANUFACTURER RECALL, DEFECT OR WARRANTY, OR ANY REASON THE MANUFACTURER WILL REPAIR OR REPLACE AT ITS EXPENSE OR AT A REDUCED COST.
12. INVOICES PRESENTED FOR PAYMENT OF SERVICES NOT PERFORMED, NOT AUTHORIZED, OR NOT AS DESCRIBED AT THE TIME OF PRIOR AUTHORIZATION.
13. DAMAGE THAT IS CAUSED BY OR OCCURS AFTER A TIRE AND/OR WHEEL IS NO LONGER SERVICEABLE BECAUSE OF MISUSE, ABUSE, NEGLIGENCE, IMPROPER APPLICATION, IMPROPER TOWING, IMPROPER BALANCING OR ALIGNMENT, IMPROPER INFLATION, IMPROPER MAINTENANCE, IMPROPER OR FAILED REPAIRS, IMPROPER ROTATION, VALVE STEM CORROSION, VALVE STEM LEAKAGE OR FAILURE, TIRE SEALANTS, BRAKE LOCK UP, WHEEL SPINNING, TORQUE SNAGS, ETC.
14. LOSS, DAMAGE OR EXPENSE AS A RESULT OF OFF-ROAD USE (I.E., DRIVING ON ANYTHING THAT IS NOT A PAVED OR GRAVEL ROAD MAINTAINED BY THE STATE OR LOCAL AUTHORITY OR STATE OR NATIONAL PARK SERVICES, OR IMPROVED CAMPGROUNDS).
15. DAMAGE CAUSED BY MECHANICAL FAILURES (E.G., FAILED SHOCKS, STRUTS, ALIGNMENT, BALANCING, ETC.) OR INTERFERENCE WITH VEHICLE COMPONENTS (E.G., FENDERS, EXHAUST, SPRINGS, ETC.)
16. TIRES AND/OR WHEELS THAT HAVE BEEN REPAIRED IN A MANNER OTHER THAN PER INDUSTRY APPROVED METHODS, WHICH INCLUDE TIA AND/OR RMA REPAIR GUIDELINES.
17. TIRES THAT HAVE BEEN RETREADED, RECAPPED, REGROOVED, REMOLDED, OR TUBED.
18. DAMAGE TO USED TIRES THAT HAVE BEEN INSTALLED ON THE ELIGIBLE VEHICLE OR TO WHEELS IF USED TIRES ARE MOUNTED ON THE COVERED WHEELS. COVERAGE IS LIMITED TO THE TIRES

INSTALLED ON YOUR VEHICLE AS OF THE EFFECTIVE DATE OF THIS PROGRAM AND NEW TIRES ONLY.

19. DAMAGE TO TIRES AND/OR WHEELS INSTALLED ON VEHICLES DESIGNED FOR, BUILT FOR OR USED IN A COMMERCIAL APPLICATION.

20. DAMAGE TO TIRES AND/OR WHEELS INSTALLED ON VEHICLES USED FOR COMPETITIVE DRIVING OR RACING, POLICE OR EMERGENCY SERVICE, PRINCIPALLY OFF-ROAD USE, SNOW REMOVAL, CARRIAGE OF PASSENGERS FOR HIRE, COMMERCIAL TOWING, CONSTRUCTION, POSTAL SERVICE, FARM, RANCH, OR AGRICULTURE, MOTORCYCLES, ALL TERRAIN VEHICLES, OR TRAILERS.

21. MICHELIN PAX® SYSTEM, PAX® TIRES, AND TIRES AND WHEELS OF SIMILAR CONSTRUCTION AND PURPOSE.

22. TIRE PRESSURE MONITORING SYSTEMS (TPMS) AND/OR DEVICES AND COMPONENTS ASSOCIATED WITH TPMS.

23. PRE-EXISTING, CONSEQUENTIAL, INCIDENTAL, SECONDARY DAMAGES OR UNREASONABLE COSTS THAT YOU MAY INCUR AS A RESULT OF THE NEED TO REPAIR OR REPLACE A TIRE AND/OR WHEEL.

24. PERSONAL EXPENSES ARISING BECAUSE YOUR VEHICLE IS NOT AVAILABLE FOR YOUR USE, INCLUDING STORAGE OR FREIGHT CHARGES.

25. LIABILITY FOR DAMAGE TO PROPERTY, INJURY TO OR DEATH OF ANY PERSON ARISING OUT OF THE OPERATION, MAINTENANCE OR USE OF YOUR VEHICLE WHETHER OR NOT RELATED TO TIRE OR WHEEL DAMAGE.

No expressed guarantee is given other than that stated herein.

Authorization is granted based on the information provided during the call; if the documentation submitted (including the tire and/or wheel if requested) does not substantiate the information provided during the call for prior authorization your claim will be denied. The Administrator reserves the right to deny any claim submitted with false or misleading information.