

TW Tire & Wheel Claim Form

A claim tracking # must be obtained prior to repair. Please call 800-890-7211 for a claim tracking #. In order to properly process your Safe-Guard Tire & Wheel Claim Tracking #, please forward the following information and documents:

TODAY'S DATE: _____ REGISTRATION #: _____

CLAIM TRACKING #: _____ DATE OF INCIDENT: _____

CLAIMANT NAME: _____ EMAIL ADDRESS: _____

CLAIMANT ADDRESS: _____

REPAIR FACILITY: _____

REPAIR FACILITY CONTACT PERSON: _____

REPAIR FACILITY PHONE: _____ EMAIL ADDRESS: _____

SELLING DEALERSHIP: _____

YEAR/MAKE/MODEL: _____

REIMBURSEMENT TO: DEALER CUSTOMER

**REQUIRED DOCUMENTS:
Must be included with Claim Form**

- COPY OF SAFE-GUARD TIRE & WHEEL AGREEMENT
- COPY OF ACTUAL WORK ORDER RECEIPTS (indicating replacement, tread depth and VIN)

To be completed by Repair Facility Representative:

ALL TIRES/WHEELS MUST BE AVAILABLE FOR POSSIBLE INSPECTION.

**REQUIRED INFORMATION:
Must be included to process Claim**

TREAD DEPTH (ALL TIRES)

DOT NUMBERS OLD (ONLY DAMAGED TIRES)

WHEEL FAILS TO SEAL

L/F _____/_____/_____/32"

Yes No

R/F _____/_____/_____/32"

Yes No

L/R _____/_____/_____/32"

Yes No

R/R _____/_____/_____/32"

Yes No

DETAILED REASON FOR REPLACEMENT (MUST INCLUDE CAUSE) _____

IF UNABLE TO REPAIR, WHY? _____

Replacement Tire: Make _____ Model _____ Size _____

Replacement Wheel: Make _____ Model _____ Size _____

Any person who knowingly, and with intent to defraud, files a statement of claim containing any false or misleading information may be guilty of fraud, and may face criminal penalties in accordance with state law.

Service Manager Signature _____ Date _____

Print Name _____

PLEASE MAIL THE INFORMATION YOU HAVE COMPILED TO THE FOLLOWING ADDRESS:

Administrator, Two Concourse Parkway, Suite 500, Atlanta, GA 30328

800-890-7211 • Fax to 678-553-1367 or 678-553-1355

IF YOU HAVE ANY QUESTIONS, CONTACT THE ADMINISTRATOR AT 800-890-7211.

SAFE-GUARD
Products International, LLC





Tire & Wheel Coverage:

What is Covered?

Tire & Wheel Protection (per our contract, if a tire was damaged due to a covered road hazard) covers the approved cost of the repair of the flat tire or replacement of the tire if repair is not possible. If a wheel was damaged due to a covered road hazard, the approved cost of repair or replacement of the wheel will be covered if damaged to the extent that it fails to seal with the tire. Safe-Guard also covers the approved customary costs associated with the repair or replacement of tires and/or wheels including labor, mounting, balancing, valve stems, taxes and towing. In order for tires to be eligible, they must have a minimum of 3/32" remaining tread depth.

Premier Tire & Wheel Protection provides for the repair of cosmetic damage to a wheel caused by a covered road hazard even in the event the wheel seals with the tire.

Tire Only Protection covers the repair of the flat tire or replacement of the tire if repair is not possible when tire is damaged due to a covered road hazard.

What is NOT Covered?

Per the contract, Safe-Guard does not cover the following:

- Tires with tread depth below 3/32"
- Damage caused by a collision
- Operating on non-maintained roads
- Damage caused by operator error
- Tire damage caused by driving with low or no tire pressure
- Any and all fines
- Snow tire or chain mounting or removal
- Towing by unlicensed service stations or garages
- Second tows
- Vehicle storage fees
- Service on vehicles in unsafe condition for service or towing
- Freight/shipping fees
- Any part other than the tire and/or wheel
- Service or towing on roads not regularly maintained (i.e., construction areas designated as not passable, sand beaches, open fields, forests, etc.)
- Normal tire wear and tear
- Misuse, willful, wanton or reckless actions, or fraud
- Shop supplies

Coverage may vary depending on the program selected. Please refer to your program agreement for specific exclusions.



Reporting the Claim:

Calling in a Claim

- **Contacting Safe-Guard:** Customer and/or dealer may contact the Safe-Guard Claims Department at 800-890-7211 between 8:30AM–7PM EST Monday–Friday or 9AM–4PM EST Saturday.

If calling after hours or on Sunday, callers may choose to leave a message in the General Claims voice mailbox. Calls will be returned by the next business day. Callers may also e-mail the claims correspondence to twclaims@sgintl.com. The Claims Department may also be reached via our Web site, www.sgclaims.com.

- **Customer Initiation of Claim:** If a customer calls to initiate a claim, our adjusters will always try to direct them back to the selling dealer. If the customer returns to the selling dealer for service, he or she normally do not incur any “out-of-pocket” expense for the repair or replacement. The dealer will file the claim with Safe-Guard, and we will reimburse the dealer directly in most cases. The customer does have the option of taking the damaged tire or wheel to an independent facility for repair, but in those cases, the customer must pay the full cost of the repair or replacement and then file for reimbursement from Safe-Guard. The dealer or repair facility must call Safe-Guard for prior approval on all tire and wheel replacements and repairs over \$35.

If a tire or wheel replacement is necessary, the original part(s) must be held for inspection, otherwise the claim may be denied. If we determine that no inspection is needed, we will advise the dealer that the part(s) may be discarded.

Information Required

Our claim adjusters can access customer information by contract number, the last 7 characters of the VIN or the customer name as it appears on the contract.

The claim adjuster will need the following information in order to process the claim. This information will be obtained during the initial call.

- Cause of damage
- Date of loss
- Which tire/and or wheel is damaged
- Vehicle mileage
- Remaining tread depth on damaged tire
- Tire and/or wheel make, model, size and pricing
- DOT #

Claim Tracking Number

Each claim is assigned a unique Claim Tracking Number. **This is not authorization that your claim will be paid.** The Claim Tracking Number is used only for identification purposes. Once the required documents have been received and verified with the initial callers details, the claim will be approved and paid.

Repairs Only

Safe-Guard does not require a pre-authorization number for a selling Safe-Guard dealer when the claim is for repair only on a single tire. Safe-Guard does not require a pre-authorization number for a selling Safe-Guard dealer when the claim is for repair only on a single tire **and it is not over \$35.**



Cost Verification for Replaced Tires and Wheels:

The claim adjuster obtains the cost of part(s) and labor from the dealership and verifies tire pricing. **Dealer invoice may be required.**

Reimbursement Amount for Tires

After we receive detailed information on the tire's manufacturer, model and size, our system will query tirerack.com to determine the price of the tire. We then allow a 10% markup over the Tire Rack cost of a tire if the customer has returned to a dealer for service. If the customer is requesting the repair to be completed at an independent repair facility, we will allow a markup that is consistent with other independent facilities in that geographical area.

Reimbursement Amount for Wheels

When a wheel is replaced, Safe-Guard will verify the actual dealer cost for that particular wheel, and allow a 20% markup.

Inspections:

Mandatory Inspections

An inspection is mandatory in the following cases:
(the following does not apply to luxury dealers)

- Replacement of a wheel with MSRP over \$300.
- Replacement of multiple tires priced over \$250 each.
- Replacement of a single tire priced over \$350.

Possible Considerations for an Inspection

- The claim adjusters have been trained to listen carefully to what is being said by both the customer and the dealer. An inspection is generated if there is any question as to the actual cause of damage (i.e., there is a change in a report or a discrepancy between what the customer and the dealership describes).
- *Random inspections are conducted for quality assurance purposes.*

Notification

Our claim adjuster will notify the caller if an inspection will be required.

Scheduling an Inspection

Safe-Guard will contact the independent inspection company and provide it with details on the assignment and will also provide the dealer contact number provided to us at the time the claim was called in. The inspection company will then contact the dealer to set up an appointment. If the inspector has difficulty reaching the correct person in the dealership, he or she may contact Safe-Guard to set up the appointment on his/her behalf. The inspector is contracted to arrive at the store and complete the inspection within 24 hours, although weekends and holidays may cause a brief delay. If there will be a delay, Safe-Guard will contact our Representative for that dealer and let them know.



Services Completed Prior to Scheduled Inspection

Service should not be completed prior to inspection. However, in order to prevent customer delays, a service advisor may perform the service prior to inspection if he/she is certain that the damaged tire(s) and/or wheel(s) fall under program guidelines. We will not, however, authorize the claim prior to a required inspection. If service is completed prior to inspection, and it is determined that the damaged parts are not covered, responsibility for the cost will fall on either the customer or the dealer.

Claims Documentation:

The required documents may be mailed, e-mailed or faxed to Safe-Guard. We have several fax lines available (see below). Please note that we receive many incoming faxes on these lines; therefore we often experience a delay of up to 30 minutes before they are received.

Mailing address:

Tire & Wheel Protection Claims Department
3500 Piedmont Road NE, Suite 400
Atlanta, GA 30305

E-mail address:

twclaims@sgintl.com

Fax lines:

678-553-1355
678-553-1367

Claim Form

The service consultant may complete a Tire & Wheel Claim form, however, claim forms are not required to file a Tire & Wheel claim. The Claim Form is available as a PDF at www.sgclaims.com, or it may be sent via fax or email by a Safe-Guard Claim Associate. (Please see claim form sample on p. 8.). The information on the Claim Form is generally obtained during the initial call. We recommend that you familiarize yourself with the required information on the claim form, in order to help expedite the claim process.

(Claims Documentation continued on page 9)



(Claims Documentation, continued from page 7)

Tire & Wheel Protection Contract

- We require a copy of the customer's original contract in order to facilitate claims processing. Please note: if the policy was sold after January 1, 2006, a copy of the contract can be accessed through the Safe-Guard imaging system and may not be required.
- If the dealership cannot obtain a copy, the contract must be ordered from an off-site storage facility, which may take up to two weeks to receive. If this occurs, we take all information and proceed with processing the claim as if we have the contract.
- **Not In System**
On occasion, claims are called in by new customers before we receive the original contracts from the dealership. In these cases, when a customer contract is not in the system (NIS), the Claim Tracking Number will begin with "NIS." When this occurs, we take all information and proceed with the claim as if we have the contract. No claim reimbursement will be processed, however, until the policy and premium are received and coverage is verified. We try to make this as seamless to the customer as possible. If the time between sale date and the date of contract receipt (i.e., the business date) is greater than 30 days for an NIS claim, the dealer will be responsible for the claim.

Copy of Paid Repair Invoice Signed by Customer

- Please confirm that the vehicle on the Repair Order matches the vehicle covered by the Tire & Wheel policy.
- We do not cover shop supplies. Your ADP or Reynolds and Reynolds software can be programmed not to charge shop supplies using specific operation codes.
- Be sure the tire and wheel pricing matches the amount agreed upon when the claim was initiated.
- We may request the "accounting copy" to verify cost.

Copy of Original Buyer's Order

- Periodically a copy of the vehicle's original Buyer's Order may be required for quality control purposes.

Delays in Processing Claims

The most common cause for delays in claim processing are missing or incomplete documents. Each claim adjuster is assigned to a claim at the initial call in. Each morning, the adjuster has the ability to pull a report detailing his/her assigned claims, allowing him/her to follow up with the customer or repair facility as to the status of the claim. All correspondence regarding a claim is documented in detail by the claim adjuster.

Claims Status

We offer several methods by which customer or dealer may check the status of a Tire & Wheel claim.

- Via phone: Between 8:30AM–7PM EST Monday–Friday and 9AM–4PM EST Saturday, call 800-890-7211.
- Via e-mail: E-mail twclaims@sgintl.com. Please provide both Claim Tracking Number and ZIP Code.
- Via Internet: You may check the status of your claim at any time on the Web.

If you are a customer or dealer and have the claim tracking number, go to www.sgclaims.com, select *Claims Status*, and enter your Claim Tracking Number and customer ZIP Code.



Reimbursement:

Once all claim documents are received, reviewed and approved, the claim will be completed and a payment request will be made.

Determination of Reimbursed Party

We will determine at claim initiation whether the customer will be reimbursed for the claim or the repair facility will be reimbursed. If the customer returns to the selling dealer, the dealer will be reimbursed for the claim if the selling dealer is an active Safe-Guard dealer. If the customer goes to any other facility, he/she will pay for the repairs, and we will reimburse the customer.

Payment Processing

Upon claim approval, a request is made for either check or credit card reimbursement. The turn-around time for a check is approximately 3 business days (required for amounts over \$2,000 and for customer reimbursements). The turn-around time for credit card reimbursement to a dealer is 24 hours or less. Please see additional information regarding the credit card payment method, also included in this manual.

Discrepancy in Reimbursement Amount

When the claim is initiated, we will verify the pricing for parts and labor. The agreed-upon prices are entered into our system. When we receive the paid invoice copy, we compare those prices. If there is a difference, we will notate the explanation on the letter accompanying the check. If work is completed before the claim is called in, there is a greater probability of a refund shortage, as prices should always be verified before any service begins.

Credit Card Reimbursement:

Safe-Guard offers the availability of credit card payments to active, authorized dealerships for Tire & Wheel claim reimbursement. Below are several key points and parameters regarding the process:

1. The secured Visa credit card numbers are similar to gift cards in that they are pre-loaded with the authorized claim amount. Once the Safe-Guard claim adjuster submits a claim for payment, and the claim is approved, we will request a credit card number loaded with the approved amount. Safe-Guard will then notify the dealership via phone, fax or e-mail with the credit card information, so that the claim may be paid immediately.
2. Each card number is good for one use only. Please be sure to enter the exact amount of claim reimbursement loaded on the credit card. If a mistake should occur, the dealer needs to contact Safe-Guard for a new card number loaded with the remaining amount.
3. Credit card payments are not available for claim amounts over \$2,000, for security purposes. Reimbursements for amounts greater than \$2,000 will be paid via check.
4. The turn-around time for payment via credit card is 24 hours or less once all necessary documents are received by the Tire & Wheel Claims Department. Missing information or documents will delay this process.
5. When a claim is called in from a dealer, it is imperative that Safe-Guard be provided with the contact names and numbers for those individuals who will be processing the credit card payment inside the dealership. These are the individuals we will contact once the credit card number is ready for use.



Denied Claims:

We will pay every claim for damage that is covered and falls under contract guidelines. The contract is very specific as to what is covered and not covered. Some common items that are not covered are:

- Remaining tire tread depth below 3/32"
- Part(s) not available for inspection
- Owner negligence
Tire damage caused by driving with low or no tire pressure
- Damage as a result of an accident

Coverage may vary depending on the program selected. Please refer to your program agreement for specific exclusions.

Miscellaneous:

- In the event that a wheel equipped with an OEM Tire Pressure Monitoring Sensor is damaged by a covered road hazard, and the sensor itself is damaged and verified by our inspection, we will cover the cost of parts and labor to replace the sensor.
- At this time, we are unaware of any OEM that requires Tire Pressure Monitoring Sensors to be programmed for tire replacement. If any store obtains information to the contrary, please contact the Claims Manager.

Labor for Mounting and Balancing

We allow a maximum labor charge of \$20/tire for mounting and balancing required with tire repair or replacement. If the dealer is repairing a vehicle with tires/wheels that are 20" or more, it is understood that there may be additional labor charges involved. If more than \$20/tire is needed, prior approval is required by our Claims Manager.

General Contact Information:

Phone: 800-742-7896
Fax: 678-553-1367
E-mail: info@sgintl.com
Web site: www.safe-guardproducts.com