

**TITAN Tire Road Hazard Protection™**  
**36-MONTH TIRE ROAD HAZARD PROGRAM**

**YOU MUST PRESENT THE ORIGINAL PURCHASE INVOICE AND PROGRAM CERTIFICATE TO SUBMIT CLAIMS FOR REIMBURSEMENT**

In the State of Ohio, this Road Hazard Program is provided and administered by Sonsio Management, Inc. ("Provider" and "Administrator"). The obligations of the Provider under this Road Hazard Program are guaranteed under a reimbursement insurance policy issued by American Bankers Insurance Company of Florida, 11222 Quail Roost Drive, Miami, FL 33157-6596, (800) 852-2244. If the Provider fails to pay or provide service on a valid claim, including any obligation to refund the Road Hazard Program holder upon cancellation of the Road Hazard Program, within sixty (60) days after proof of loss has been filed, the Road Hazard Program holder is entitled to make a claim directly against the insurance company. This Road Hazard Program is not insurance and is not subject to the insurance laws of Ohio.

In the State of New York, Sonsio International of Wisconsin, Inc., PO Box 17540, Golden, Colorado, 80402, is the Administrator and Provider of this Tire Road Hazard Service Program ("Road Hazard Program" or "Contract"). The obligations of the Provider under this Contract are insured under a service contract reimbursement insurance policy issued by American Bankers Insurance Company of Florida, 11222 Quail Roost Drive, Miami, FL 33157-6596, (800) 852-2244. If the Provider fails to pay or provide service on a valid claim, including any obligation to refund the Contract holder upon cancellation of the Contract, within sixty (60) days after proof of loss has been filed, the Contract holder is entitled to make a claim directly against the insurance company.

The Seller of this Road Hazard Program is identified by name and address on your original purchase invoice, which is attached to and made a part of this Contract.

This Tire Road Hazard Program ("Road Hazard Program") is offered by the selling dealer and is administered by Sonsio Management, Inc. ("Administrator").

**WHAT IS COVERED:** This Road Hazard Program is limited to the repair or replacement of Eligible Tires damaged as a result of a road hazard. Eligible Tire(s) are defined as: (i) the tires listed clearly on your original purchase invoice by brand, type, and size and Department of Transportation ("DOT") numbers, (ii) for which you purchased a Road Hazard Program from the selling dealer for each tire you desired covered, and (iii) for which a Road Hazard Registration Number for each tire is identified on the Program Certificate listing your first and last name and original tire purchase invoice number. Attach the Program Certificate to your original tire purchase invoice; both are required and must be presented when submitting claims for reimbursement.

**TERM OF COVERAGE:** This Road Hazard Program covers Eligible Tires for a term of 36 months from the Road Hazard Program purchase date printed on your Program Certificate, or until any part of the tire tread that comes in contact with the road has a tread depth of 2/32" or less, whichever occurs first ("Coverage Term").

**WHAT IS ROAD HAZARD DAMAGE?** Road hazard damage occurs when a tire fails 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.

**WHAT ARE THE BENEFITS?** This Road Hazard Program provides reimbursement as defined below for flat tire changing assistance, flat tire repair, and/or tire replacement, up to the original purchase price of the tire or the replacement tire price, whichever is less, not to exceed a maximum of \$400.00 ("Benefit Limit") during the Coverage Term, when an eligible tire is damaged by a road hazard.

**WHAT ARE THE LIMITATIONS?**

- Your original purchase invoice must include the following:
  - Tire Servicing Facility Name, address, and phone number
  - Your full name, address, and signature
  - The year, make, model, and mileage of your vehicle
  - The brand, type, size and DOT number of each tire
  - The purchase of the Road Hazard Program
- Your Program Certificate will include your full name, the original purchase price of the tire, your original tire purchase invoice number, Road Hazard Program purchase and expiration date, Road Hazard Registration Numbers, and terms and conditions.
- Attach your Program Certificate to your original tire purchase invoice.
- Under no circumstances will the eligible reimbursement amount exceed the Benefit Limit.
- Administrator reserves the right to limit reimbursement to the generally accepted retail replacement costs.

**WHERE YOU CAN OBTAIN SERVICE:** Whenever possible you should return your vehicle to the original selling dealer. If you cannot return your vehicle to the original selling dealer, you may contact the Administrator at 1-855-276-9299 during normal business hours to receive assistance locating the nearest tire servicing facility.

**FLAT TIRE CHANGING ASSISTANCE:** During the Coverage Term, you are eligible for reimbursement up to \$75.00 for roadside flat tire changing assistance provided by a licensed service provider of your choice when an Eligible Tire is damaged by a covered road hazard. Flat tire changing assistance is strictly limited to the roadside installation of your useable spare tire. You must have a useable spare tire. You are solely responsible for towing or other parts and services. This benefit applies only to motorized passenger vehicles and specifically excludes trailers. You may contact the Administrator for assistance in locating a licensed service provider. This service requires use of a credit card to arrange for dispatch. **Flat tire changing assistance is limited to the reimbursement of one (1) incident during the Coverage Term per Road Hazard Registration Number.**

**FLAT TIRE REPAIR:** If an Eligible Tire is damaged due to a covered road hazard during the Coverage Term and can be safely repaired per industry standards and guidelines, the tire may be repaired by the original or any tire servicing facility. The permanent patch/plug and the labor to perform the repair will be covered up to \$20.00 per tire, per occurrence. You are responsible for any additional amounts including, but not limited to, mounting, balancing, taxes and miscellaneous fees. **Reimbursement is limited to two (2) flat tire repair claims during the Coverage Term per Road Hazard Registration Number.** The Road Hazard Program will remain in effect for the repaired tire for the remainder of the Coverage Term. It is not necessary to contact the Administrator before having a flat tire repaired.

**TIRE REPLACEMENT:** If an Eligible Tire is damaged due to a covered road hazard during the Coverage Term and cannot be safely repaired per industry standards and guidelines, it will be replaced with an exact make/model of tire if available. If not available, a comparable quality tire will be installed. When a tire failure occurs during the first 12-month period of the Coverage Term, the tire will be replaced with coverage up to 100% of the Benefit Limit. When a tire failure occurs during the second 12-month period, the tire will be replaced with coverage up to 50% of the Benefit Limit. When a tire failure occurs during the third 12-month period, the tire will be replaced with coverage up to 25% of the Benefit Limit. You are responsible for any additional charges including, but not limited to, mounting, balancing, valve stem, taxes, disposal, and miscellaneous fees. **IF YOU DESIRE TO INCLUDE THE REPLACEMENT TIRE IN THE ROAD HAZARD PROGRAM, YOU MUST PURCHASE A NEW ROAD HAZARD REGISTRATION NUMBER FOR THE REPLACEMENT TIRE.**

**YOUR RESPONSIBILITIES:**

1. Properly care for and maintain your tires, including ensuring tires are operated at proper inflation pressures.
2. Use all reasonable means to protect your tires from additional damage.
3. Contact the Administrator at 1-855-276-9299 for prior authorization and a claim number before replacing a damaged tire.
4. Furnish such information as may be required.
5. Incur only expenses which are authorized in advance.
6. Payment of all expenses and costs not covered by this Road Hazard Program.
7. If a tire needs to be replaced and prior authorization cannot be obtained because the damage has occurred outside of the Administrator's normal business hours, you may elect to wait for authorization or proceed with a tire replacement. In order to be eligible for reimbursement: (1) if replaced, the damaged tire must be retained, AND (2) the Administrator must be contacted within 2 business days. There is no guaranteed eligibility.

**WHAT YOU MUST DO TO MAKE A CLAIM WHEN AN ELIGIBLE TIRE IS DAMAGED:**

1. For flat tire changing assistance reimbursement, submit a copy of your original purchase invoice, your Program Certificate and a copy of the paid invoice from a licensed service provider. The invoice must be dated and include the service provider's name, address and telephone number and the year, make and model of your vehicle. Submit claims by fax to 1-866-449-3239, by email to [tireclaims@sonsio.com](mailto:tireclaims@sonsio.com) or by postal mail to: Flat Tire Change Reimbursement, P.O. Box 17599, Golden, CO 80402.
2. If you have presented an Eligible Tire during the Coverage Term, the tire servicing facility will verify that the damage to the tire is due to a road hazard as defined above.
3. If the Eligible Tire can be safely repaired, you do not need to contact the Administrator for prior approval to repair the tire. The repair will be reimbursed as described under Flat Tire Repair.
4. If the Eligible Tire cannot be safely repaired, the tire servicing facility must contact the Administrator at 1-855-276-9299 for prior authorization and to obtain a claim number (not required for flat tire repair). **Prior authorization and a claim number must be obtained before replacing the damaged tire or your claim may be denied.**
5. You must sign the repair or replacement invoice.
6. You must present your original purchase invoice identifying the tires and showing the purchase of the Road Hazard Program with the Program Certificate and Road Hazard Registration Number(s). Your original purchase invoice must include the information listed above in the Limitations section.
7. The dealer will make a copy of the original purchase invoice and the repair/replacement invoice and return the original invoices to you.
8. The Road Hazard Registration Number used for the tire being replaced must be voided by the tire servicing facility.