



PROTECTION

Tire + Rim



Everyday Driving Conditions can Cause Costly Repairs.

Road damage can happen when you least expect it.

Potholes and road debris can quickly leave you with damaged tires or bent rims, an inconvenience that can quickly turn into a costly situation. **Tire & Rim Protection** helps safeguard your vehicle from these everyday hazards and let's you drive with confidence knowing you're prepared for the unexpected, avoiding any sudden out-of-pocket expenses.



OPTIOM
INC

Trusted Protection Solutions

Originating in British Columbia since 2008 and now headquartered in Calgary, Alberta Optiom, with the support of over 100 dedicated employees, has grown to deliver dependable protection through an extensive national network of dealerships and brokers, with well over 600,000 policies sold to date.

Optiom provides Canadians with dependable, specialized insurance solutions built on a system of stability, expertise, and a proven commitment to customer support.



Optiom,
Canada's
Largest
Provider of
Specialty
Vehicle
Replacement
Insurance.



OPTIOM
INC

Phone

1-844-427-7587

Email

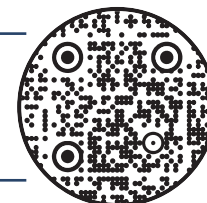
marketing@optiom.com

Website

optiom.com/dealer-suite

To Learn More

Scan the QR code
for more information
about your coverage.



Like all products, there are limitations and exclusions that apply. All coverage is subject to the terms and conditions of the contract. Check your plan for details.

Coverage that Keeps You and Your Car on the Move

Policy Eligibility

The below details policy eligibility:

1. The client must obtain and maintain a Standard Automobile Policy for the Vehicle throughout the Policy Term.
2. The vehicle tires must be 5 years of age or newer at policy issuance.
3. At time of claim, the vehicle's tires must be 10 years of age or newer per the D.O.T. Code with a minimum tread depth of 4/32 of an inch or more and/or the tread wear indicators are not flush with the tread surface
4. The Vehicle is a private passenger, sport, luxury car, mini-van, SUV, or pick-up truck.
5. The Vehicle must be used for personal or business.
6. Vehicle purchase price does not exceed \$300,000 excluding taxes.

Tire Coverage

If the tire cannot be repaired to tire safety standards as specified by Transport Canada, only the damaged tire will be replaced with a new tire of like kind and quality. Manufacturer recommended tire matching requirements are not covered under this Policy.

Rim Coverage

If a covered rim is damaged due to a road hazard only and results in air loss or fails to function as intended by the manufacturer, it will be repaired. If the rim cannot be repaired to industry standards, only the damaged rim will be replaced with a reconditioned, used, or new rim of like kind and quality.

Key Fob/Remote Coverage

If the client received 2 original key fobs/remotes at policy inception and the fob/remote is lost, stolen or irreparably damaged, Optiom will repair or replace up to 2 times per policy to a maximum of \$500 per claim.

Towing Reimbursement Coverage

In the event the vehicle experiences a flat tire caused by a road hazard, Optiom will cover emergency towing to the nearest repair facility of the clients choice. If the incident happens more than 200km away from their home address, Optiom will reimburse the expenses for hotel accommodation and meals (excluding alcohol) up to \$200 per claim with a maximum of 3 claims per policy.

Policy Transferability

If you purchase a new set of Tires and/or Rims to replace the original set, you may transfer any remaining benefits to the replacement set. Please retain the sales receipt as proof of purchase and submit a copy of the invoice to Optiom within 30 days of the transfer.

3 Year

**MAX LIMIT
PER POLICY**
\$5,000

4 Year

**MAX LIMIT
PER POLICY**
\$6,000

5 Year

**MAX LIMIT
PER POLICY**
\$7,000

Limited Tire Coverage
\$600 per tire including taxes

Limited Rim Coverage
\$1,500 per rim including taxes

Flat Tire Repair
\$80 including taxes

Winter Tire/Rim Coverage

Limited Tire and/or Rim Coverage extends to the winter tires and/or rims of the vehicle, provided:

- winter tires are no more than 5 years of age as of the Effective Date;
- the winter tires have usable tread at time of claim;
- winter rims meet the manufacturer fitment specifications, and
- winter tire and/or rims are indicated on the Policy Application/ Declaration.



 **dealer suite**
powered by OPTIOM

