



Procedure for Tire and Wheel Claims

If you are seeking benefits under this agreement, please follow these steps:

1. Contact a Rider's Advantage Administrator for authorization before replacing any tire and/or repairing or replacing any wheel. The damaged tire and/or wheel must be made available for inspection.
2. Call either (888) 785-9736 for CAP Contracts or (855) 379-5847 for Classic/Fortegra Contracts to report a claim and obtain authorization. Claims must be reported within 60 days of the loss date.
3. Replacement of any tire and/or repair or replacement of any wheel must be performed at a repair facility authorized by Rider's Advantage.
4. Please furnish the specific cause of the damage (hazard), the tread depth of the damaged tire (3/32), whether the tire or wheel was repairable and, if not, why not, whether the damaged tire was due to a manufacturer's defect, and the customer's name, year, make, model, miles/hours, and VIN of the vehicle. **Photos are required as documentation for hazard, tread depth, and miles/hours. An additional photo may be requested to prove the tire and wheel were not damaged due to impact.**
5. If a covered tire or wheel needs to be repaired/replaced after hours or when no Authorized Repair facility is available, the customer/dealer should contact us and leave a message with detailed claim information and obtain a Proof of Loss form from Rider's Advantage the next business day.

Note: The Rider's Advantage Administrator(s) retains the right to inspect any damaged tire and/or wheel before its repair or disposal. Failure to preserve damaged property may result in claim denial.