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PROGRAM



DIAMOND CARE
PROTECTION PLAN®

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TIRE & WHEEL ROAD HAZARD CLAIM PROCESS: DEALERSHIPS

In order to promptly resolve a claim, contact the Claims Administrator, NIU of Florida, Inc., Monday through Friday from 8:30 a.m. - 5 p.m. Eastern Time. **888-684-9327**.

Direct Dealer Reimbursement is available for all dealers provided that the dealer adheres to their Dealer Agreement and provided losses are in check. We reserve the right to remove a dealer from Direct Dealer Reimbursement and place them on Customer Reimbursement in the event the dealer's losses are excessive or in the event that we terminate the relationship with the dealership.

DIRECT DEALER REIMBURSEMENT

The Service Representative at the dealership is responsible for filing the claim online or by speaking to one of our representatives PRIOR to repairing and/or replacing a tire and/or wheel.

- In order to obtain authorization, the service rep must have the make, model, size and tread depth of the damaged tire and/or wheel. The service rep must also provide the claims representative with the cost of the tire or wheel, and be prepared to tell us the cause of loss. **IF THERE IS NO CAUSE OF LOSS OR TREAD DEPTH GIVEN, NO AUTHORIZATION WILL BE PROVIDED.**
- A Claim Proof of Loss form MAY be requested and MUST be completed by, and signed by the customer at the dealership at the time the vehicle is dropped off for service. Claims forms can be obtained online at <https://www.nationsafedrivers.com/product/tireAndWheel>.
- If warranted, repair authorization will be given to the Service Representative in the form of a
- Claim Authorization Number, **UNLESS** the claim warrants additional investigation.
- Documents can be emailed to twclaims@nsdmc.com.
- If the claims representative decides to inspect, the claim will be assigned to a local appraiser with instructions to handle the inspection on a rush basis. Once the inspection is completed, the claims representative may provide an Authorization in the amount that they determine to be reasonable based on the inspection. Dealer should then submit the invoice and claim form via portal or email.
- Upon receipt of the invoice and properly completed claim form, the Claims Administrator will issue payment to the dealership; however, notwithstanding the fact that authorization has been granted, the Claims Administrator reserves the right to deny any claim that is excluded from coverage, or any claim that is found to be fraudulent. It should be made clear to the dealers that the authorization is an agreed price; however, it is an agreement to pay only in the event that coverage applies.

Unverified Claims

In the event that a claim is called in and NSD has yet to receive the business, the Service Representative must be prepared to immediately email a copy to twclaims@nsdmc.com. The Service Representative must still follow all of the procedures listed above, and email the contract at the conclusion of his/her conversation with our representative. If the service representative does not have a copy of the contract, no authorization can be granted. If the business is more than ninety (90) days old, no authorization will be provided until such time as coverage can be verified by NSD. If the business is less than ninety (90) days old and there are no other issues, NSD will enter the contract into their system and handle the claim on its merits. NSD will still require that the business be located and remitted to them along with the appropriate premium payment.



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For Cosmetic Wheel Repair and/or Curb Impact Repair/Replacement Claims

The consumer needs to call an NSD Claims Representative at 888-684-9327, Monday through Friday from 8:30 a.m. to 8 p.m. eastern time. Information will be collected regarding the claim and a service provider will be dispatched to repair the consumer's wheel(s) OR they will be provided with further instructions.

CUSTOMER REIMBURSEMENT

Authorization is required prior to repair or replacement of any wheel, and prior to replacement of any tire. The Claims Administrator reserves the right to deny any claim submitted without prior authorization. And the Administrator reserves the right to inspect any damaged tire(s) and/or wheel(s) prior to its repair or disposal. Failure to allow inspection will result in claim denial.

All claims must be reported to NIU of Florida, Inc. within sixty (60) days from the date of loss at 888-684-9327, Monday through Friday from 8:30 a.m. – 8 p.m. eastern time. Every attempt should be made to repair rather than replace the damaged property. NIU of Florida, Inc. will only reimburse for the reasonable cost of repairs unless it can be demonstrated that the damaged tire(s) and/or wheel(s) could not be repaired.

- The Member should contact NIU of Florida, Inc. at 888-684-9327 between the hours of 8:30 a.m. – 8 p.m. eastern time. The Member will need to provide the Claims representative with the following information:
- Year, make, model and mileage of the vehicle.
- Position of the damaged tire(s) and/or wheel(s) on the vehicle. (i.e. Right rear tire).
- Tread depth of the damaged tire. This should be given in 32nd of an inch.
- Make, model and size of the damaged tire(s). i.e. XYZ brand Tire 245/55/ZR17.
- What caused the damage to the tire(s) and/or wheel(s). Where were the tire(s) and/or wheel(s) damaged (location of loss). Please note: a blowout is not the cause of damage but rather the result of damage. We need to know what caused the damage. i.e. while driving on XZY street I hit a pothole.
- The name of the repair facility that the customer wishes to go to.

A Claims representative will provide the Member with a claim number and they will be advised to have their repair facility contact NIU of Florida, Inc. for authorization. Failure to obtain such authorization will result in claim denial. The Claims Representative will mail a Proof of Loss form to the customer. The customer can also obtain a Proof of Loss form online at www.nationsafedrivers.com/product/tireAndWheel.

When the chosen repair facility contacts NIU of Florida, Inc., they will grant authorization if it appears that the damage will be covered and provided that the costs are reasonable. In the event that authorization is provided by NIU of Florida, Inc., they will email a confirmation to the repair facility. Be advised that the customer **MUST** confirm with the repair facility that they have reached an agreed upon price with NIU of Florida, Inc. for the repair and/or replacement of the tire(s) and/or wheel(s) **BEFORE** the customer authorizes the work to be done. Otherwise the customer may be held responsible for any amounts charged in excess of what NIU of Florida, Inc. believes to be reasonable.

The Proof of Loss form must be completed and returned to NIU of Florida, Inc. along with the following documents:

- The original, paid repair invoice.
- Additional documentation requested by NIU of Florida, Inc. in support of the customer's claim.
- All required documentation should be remitted to NIU of Florida, Inc.:
 - Email: twclaims@nsdmc.com
 - Mail: **NIU of Florida, Inc., 5600 Broken Sound Boulevard NW, Boca Raton, FL 33487**