

CRASH



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RV TIRE DETERIORATION AND FAILURES

Who is really responsible for RV tire failure damage?

Tires start to deteriorate from the first minute after they are produced. What most insured don't consider is the degree of unrecognizable inner tire deterioration over a period of time. Generally, if a consumer looks at a tire that has good tread and sufficient air pressure, very little consideration is given to sidewall dry rot or inner wall deterioration. This deterioration, over a period of time, decreases the structural integrity of the tire, which in turn can create failures. Most often called "tire fatigue", this is really a chemical oxidation of the rubber molecules. Oxygen starts the process inside the tire attacking the inner liner and then begins to make its way outward. Once past the inner liner it destroys the insulation rubber and moves to the surface. The oxygen molecules react chemically with bonds in the rubber causing the molecules to lose their strength and elasticity, which then resembles a non-rigid plastic.

Over the past few years, an increasingly large number of motor homes and coaches are experiencing tire failures and the degree of damage is alarmingly significant. For the most part, insurance companies are paying out millions of dollars for non-impact related tire failures. We are referring

here to tire failures that were directly created by the owner's negligence in failing to replace tires within a proper time period.

It is commonly recognized by the largest tire manufacturers that tires should be replaced at about the four year mark whether tread is worn out or not. One of the largest tire manufacturers, "Michelin", has developed a radio frequency identification (RFID) transponder manufactured into the tire, which stores critical information permanently. With the RFID, that identification information number can be associated with the motor vehicle vin number thus providing information relative to when and where the tire was manufactured, maximum inflation pressure, tire size, etc.



Over the years this investigator has consistently experienced a pattern of failed Michelin tires on large motor homes and coaches. This may be due to Michelin being the largest supplier to the manufacturers. It was also discovered that there was never any evidence

of impact created tire failure, but what was predominately evident was that the failed tires were approximately four years old.



If tires are failing due to normal deterioration and not being impact related, then should an insurance company pay for the damage? This investigator believes that it is the responsibility of the RV owner to change the tires as close to the four-year mark as possible. Changing the tires carries the same responsibility as changing the oil at recommended intervals. Does an insurance company or manufacturer pay for a new engine when engine failure was caused by the oil not being changed? No!! Then why should an insurance company pay for the failure to change tires within the safe period of time usage? It is this investigator's opinion that non-impact related tire failures are a maintenance issue.

by Thomas G. Bailey

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