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Tyre Cover Clause (Standalone Motor Own Damage Policy – Private Car)

What is covered

Normally, damage to tyres and tubes are covered only if the vehicle has met with an accident resulting in damage to the tyres and/or tubes. Damage to the tyres and tubes without the vehicle meeting with an accident, is not covered under the Private Car Base Policy issued to cover your car.

To bridge this gap, we have devised an add-on cover 'Tyre Cover' that will indemnify you for damage to your Car Tyre(s)/Tube(s) without your Car getting involved in any accident, due to the reasons specified below. We will pay for cost of repair/ replacement of tyre/ tube and/or part(s) as applicable,

1. Due to impact cuts, bursts.
2. Due to impact bulging of side wall excluding manufacturing defect, chemical or atmospheric damages
3. Flattening of Tyre due to Hard Braking.

OPERABLE CLAUSE

The Add-On cover will be operable:

1. When only the Tyres and/or Tubes of your insured Car is damaged and that the vehicle had not met with any accident resulting in the damage to tyre or tube, if the vehicle is repaired in authorised garage.
2. Only for the **first claim** for replacement of tyre(s)/tube(s) arising out of its damage happening during the policy period, due to any reason mentioned under 'What is covered'. Once a Tyre is replaced following a Claim under this Clause, this Add-On cover will cease. However, it can be insured again during the course of the policy period, by way of endorsement by paying requisite premium.
3. Only for the tyre(s) fitted in the vehicle.

INDEMNITY

Indemnity will be based on unused tread depth as mentioned below

Tread limit	Percentage of reimbursement on cost of New Tyre
a) < 2.5 mm	0%
b) >2.5 upto 3 mm	25%
b) > 3 upto 5 mm	50%
c) > 5 upto 7 mm	75%
d) > 7 mm	100%

1. Cover available for maximum four tyre replacements for each year during the policy/ coverage period.
2. Cover available for tyre(s) supplied by manufacturers as OE fitment or make / specification as approved by the manufacturer.
3. In case of replacement, we will replace the tyre(s) and/or tube(s) of the same make and specification as OE fitment or supplied / approved by the manufacturer and if the same is not available, any betterment cost incurred against replacing tyre will not be borne by us.

FEATURES

1. A claim preferred under this Clause will not impact your No Claim Bonus under your Base Policy covering your car. This is subject to no other claim for damage to / loss of your car being preferred by you during the currency of this policy.
2. We will pay you the full repair / replacement liability as assessed by us, without deducting any amount towards Depreciation. The indemnity will be subject to the 'Unused tread depth' as mentioned under the '**Indemnity Clause**' above.
3. We will not deduct any amount towards 'Deductibles' for a claim preferred under this clause.

EXCLUSIONS

- We will not pay for any loss or damage:
 1. Due to Aging, depreciation, normal wear and tear.
 2. To retreads, i.e., tyre(s) that have been refitted with rubber retreads.
 3. Due to resultant consequential loss or damage to tyre(s) by any other means other than those covered under this add-on cover/ policy.
 4. Arising out of improper storage or transportation.
 5. Arising out of modifications not approved by tyre manufacturer.
 6. Resulting from hard driving / brakeing due to race, rally or illegal activities.
 7. To the tyre(s) not fitted to the vehicle (spare tyre) Aggravation / extension of damage due to accident / break down.
 8. Covered under the 'Manufacturer's or Supplier's Warranty', Extended Warranty or guarantee period, including Product recall.
 9. Routine maintenance work including alignment, balancing, adjustment or rotation of wheels / tyres / tubes or damage caused by faulty suspension or wheel bearing or damages resulting from poor workmanship while repair.
 10. To rims, mags or any safety devices/ accessories fitted on or in the tyre.
 11. Arising due to any unrelated faults such as noises, vibrations and sensations that do not affect the tyre/vehicle function or performance.
 12. Arising due to mechanical & electrical breakdown /failure of vehicle parts including brake juddering.
 13. Arising due to fitment of electrical or mechanical or other accessories.
 14. Claim made under self-authorization mode are not covered under this clause.
 15. Claim arising due to **Theft of Tyre(s) or Tube(s)**.

OTHER CONDITIONS:

1. The Cover will run concurrently with the Base policy of the vehicle.
2. The add-on cover is also subject to the terms, conditions and exceptions of the Base policy to which this add-on cover is attached, unless specifically stated otherwise in the above wordings.
3. You must exercise all reasonable precautions for the maintenance and safety of your Car, as well as to prevent or minimise loss or damage.
4. You must not continue to drive the vehicle after any damage or incident if this can result in further damage to the tyre(s).

5. Vehicle should be repaired at our Authorised garage and tyre warranting replacement shall be purchased from Authorised dealer only.
6. Tyre specifications to be given by You to Us at the time of proposing for this cover and any changes thereafter, irrespective of the cause for such change or replacement, to be informed to Us in writing, to enable us to make necessary changes in our records.
7. You need to prefer a claim under this Clause within 3 days of damage to tyre(s).
8. Vehicle must be registered and used as Private Car.
9. **Inspection Conditions – (damaged tyre inspection):**
 - a) Tyre pressure as specified by manufacturer;
 - b) Depth will be measured at the centre of the tread;
 - c) Average of minimum three readings will be taken.

GEOGRAPHICAL LIMIT

This cover can be offered to any vehicle registered in India and plying within India.

RATING

Rating will be based on the Age, Make, and IDV of the Car.

MINIMUM PREMIUM

Minimum premium for this cover will be Rs 200/-.

THE CLAUSE WILL BE INOPERABLE:

1. When the tyre(s) is damaged due to an accident to car on which the tyre(s) were fitted. If the vehicle meets with an accident and if the vehicle and the tyre(s) fitted onto the car also get damaged, the base Private Car Policy will cover the tyre damage;
2. If any claim is made fraudulently or any claim is rejected due to concealment of material facts, misrepresentation or fraud or any claim due to any wilful act committed by insured or persons authorised by insured.