

Reliance Private Car Package Policy

Add on Covers

Rim Protector (Private Car)

(UIN IRDAN103RP0010V02100001/A0028V01201920)

This cover is applicable if it is shown on *Your* Schedule

What is Covered

In consideration of payment of the additional premium by the Insured as mentioned in the schedule and realization thereof by the Company,

If during the *Period of insurance* any Rim on *Your* vehicle is accidentally physically damaged or warped as a result of a blowout or as a result of the insured vehicle being driven over potholes, kerbs, or other road debris, *We* will pay the cost of repairs or replacement of the damaged Rim only.

Whenever replacement of Rim will be allowed it will be of the same make and specification and if Rim of similar specification is not available and the replaced Rim is superior to damaged Rim then *We* will not be liable for *Betterment Charges*. Maximum of 4 (four) replacements will be allowed during the *Period of insurance*.

The cover also includes any service or labor charges incurred during replacement/ repairs of damaged Rim(s) of the Insured Vehicle. Cost of Consumable is also covered.

A claim for only Rim will not affect *Your* No Claim Bonus eligibility at the time of renewal with *Us* provided there is no other claim for damage to the vehicle during the *Period of insurance*.

What is not Covered

1. If the insured vehicle is not repaired at an *Authorized garage*.
2. loss or damage arising out of natural wear and tear or damage caused by defective steering geometry outside the manufacturer's recommended limits or wheel balance, failure of suspension component, wheel bearing or shock absorber.
3. Any loss or damage to rims resulting from corrosion and/ or oxidation and/ or rusting.
4. any loss or damage within first 15 days of the inception of the policy.
5. any loss or damage occurred prior to the inception of the policy
6. any loss or damage resulting into total loss of the vehicle.
7. routine maintenance including adjustment, alignment, balancing or rotation of wheels.
8. theft of rim(s) or its parts, accessories without the insured vehicle being *Stolen* or theft of entire insured vehicle.
9. if the rims(s) are being claimed is different from rim(s) insured / supplied as original equipment along with the vehicle unless informed to *Us* and mentioned / endorsed on the policy.
10. *Fraudulent act* committed by the Insured or the workshop or any person entrusted possession of the vehicle by insured.
11. loss or damage arising out of *improper storage or transportation*
12. any *Consequential* Loss or damage such as but not limited to noises, vibrations and sensations that do not affect rim function or performance.
13. loss or damage arising out of modifications not approved by manufacturers
14. Any loss or damage to rims arising due to fitment of accessories to the insured vehicle such as wheel covers etc.
15. loss or damage resulting from hard driving due to race, rally or illegal activities.
16. loss or damage due to neglect of periodic maintenance as specified by the manufacturer.
17. loss or damage resulting from poor workmanship while repair.
18. loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
19. minor damage or scratch not affecting the functioning.

Special Conditions

1. If *You* make a fraudulent claim which is declined as per Para 10 of "What *We* will not cover" of this endorsement, coverage under this section shall cease with immediate effect.
2. If during the *Period of insurance* any rim is replaced for any reason for which claim is not preferred under the coverage, cover on new rim would not be available unless details of new rim are informed to *Us*.

3. In case of replacement of rim for which a claim is preferred under the coverage, replaced rim can be included by way of endorsement by paying requisite premium.
4. All claims must be made within 3 working days of damage.
5. *You* must take all reasonable steps to avoid loss or damage to rim(s). *You* must not continue to drive the vehicle after any damage or incident if this could cause further damage to the rim(s).

Subject otherwise to terms, condition, limitations and exceptions of the policy.

Standard Deductible under Section 1 of the policy shall be applicable to this cover.