

Tyre Secure (IRDAN108RP0004V02200001/A0070V01201920)

This cover is applicable if it is shown on *Your* schedule.

What is covered

We will cover expenses for replacement of tyre, as may be necessitated arising out of accidental loss or damage to tyres and tubes including labour & service charges.

Whenever replacement of tyre will be allowed it will be of the same make and specification and if tyre of similar specification is not available and replaced tyre is superior to damaged tyre then We will not be liable for betterment charges. Replacement of 4 tyres only will be allowed during the *Period of Insurance*.

What is not covered

1. loss or damage arising out of natural wear and tear including unevenly worn tyres caused by defective steering geometry outside manufacturer's recommended limits or wheel balance, failure of suspension component, wheel bearing or shock absorber.
2. any loss or damage occurred prior to inception of the policy
3. any loss or damage resulting into total loss of the vehicle
4. routine maintenance including adjustment, alignment, balancing or rotation of wheels/tyres/tubes
5. loss or damage to wheel accessories, any other parts or rim.
6. theft of tyre(s)/tube(s) or its parts accessories without vehicle being stolen or theft of entire vehicle.
7. if the tyre(s)/tube(s) being claimed is different from tyre(s) insured/supplied as original equipment along with the vehicle unless informed to *Us* and mentioned/endorsed on the policy.
8. fraudulent act committed by insured or the workshop or any person entrusted possession of the vehicle by insured.
9. loss or damage arising out of improper storage or transportation
10. any consequential loss or damage such as but not limited to noises, vibrations and sensations that do not affect tyre function or performance.
11. loss or damage arising out of modifications not approved by tyre manufacturer.
12. loss or damage resulting from hard driving due to race, rally or illegal activities.
13. loss or damage due to neglect of periodic maintenance as specified by manufacturer.
14. loss or damage resulting from poor workmanship while repair.
15. loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
16. minor damage or scratch not affecting the functioning
17. tyre which has been used for its full specified life as per manufacturer's guideline

Important Conditions

1. If *You* make a fraudulent claim which is declined as per para 10 of "What *We* will not cover", coverage under this section shall cease with immediate effect.

2. If during the *Period of insurance* any tyre is replaced for any reason for which claim is not preferred under the coverage, cover on new tyre would not be available unless details of new tyre are informed to *Us*.
3. In case of replacement of tyre for which a claim is preferred under the coverage replaced tyre can be included by way of endorsement by paying requisite premium.
4. *You* must take all reasonable steps to avoid loss or damage to tyre(s). *You* must not continue to drive the vehicle after any damage or incident if this could cause further damage to tyre(s).
5. Basis of loss settlement is on replacement only.