

Bajaj Allianz General Insurance Company Limited

Corporate Identity Number: U66010PN2000PLC015329. IRDA Registration No.113

Regd. Office & Head Office: Bajaj Allianz House, Airport Road, Yerwada, Pune - 411 006

Rim Safeguard**Add On Cover under Private Car Package Policy- 3 Years***ENDORSEMENT WORDINGS*

UIN: IRDAN113RP0005V01201819/A0046V01201819

RIM SAFEGUARD**A. Endorsement Wordings**

In consideration of payment of additional premium, it is hereby agreed and declared that, under the Motor Insurance Policy issued by the Company, is extended to cover loss or damage to the wheel rim(s) of the Insured Vehicle if during the Policy Period wheel rim(s) of the Insured Vehicle is physically damaged or warped as a result of a blowout or as a result of it being driven over potholes, kerbs or other road debris.

The company will indemnify You for the cost of replacing the damaged wheel rim(s) with a new or near equivalent wheel rim(s) of similar make, model and specification.

B. Specific Conditions

1. This cover will be provided only to the vehicles fitted with Tubeless Tyres or Run Flat Tyres.
2. The benefits under 'Rim Safeguard' can be utilized only for a maximum of four (4) wheel rim(s) of the Insured Vehicle during the Policy Year.
3. If due to any reason whatsoever, You replace wheel rim(s) of the Insured Vehicle on Your own, it is Your obligation to inform Us about such change with necessary details of the new wheel rim(s) including but not limited to the identification number. It may be noted that the Company shall not be liable to any loss or damage to any wheel rim whose identification number has not been informed to us and not stated in the endorsement document.

C. Specific Exclusions

We will not pay any claim for damage to the rim(s) of the Insured Vehicle which is caused by, arises from or is any way connected with:

1. Any loss or damage occurred prior to inception of the policy
2. Any damage to rim(s) of the Insured Vehicle fitted with tyres other than Tubeless Tyres or Run Flat Tyres;
3. Any form of damage resulting from a collision or any accidental fire or theft damage to the Insured Vehicle;
4. Non damaged rims for the purpose of matching a set of rims;
5. Where a loss is covered under manufacturer's warranty or recall campaign or under any other such packages at the same time
6. Wheel rim (s) with scratches, noise and vibrations that do not affect product function or performance and/or damages which are consequential in nature.
7. Any loss or damage that results from modification, neglect of the periodic maintenance, operating methods not mentioned in the owner's manual and approved by the manufacturers of Insured Vehicle.
8. Any loss or damage arising due to theft of Rims (s) and/ or illegal activities and are fraudulent in nature and/ or resulting from hard driving due to race or rally
9. Any expenses incurred, due to any reason whatsoever, in routine maintenance such as wheel alignment, wheel balancing and tyre rotation, of the Insured Vehicle
10. Expenses related to personal injury or property damage arising due to damage of the Rim(s) of the Insured Vehicle
11. Any expenses incurred on towing, safe guarding and/or repair and replacement labour charges , consumables arising out of damage to the rim(s) of the Insured Vehicle
12. Any loss or damage to suspension or any other part or accessories of the Insured Vehicle arising as a result of damage to the rim (s) of the Insured Vehicle
13. Any loss or damage arising as a result of poor workmanship at the time of manufacturing/ assembling/ disassembling and/or repair of the Wheel Rim(s) and / or due to improper storage and/or transportation of the Wheel Rim (s).
14. Any loss or damage arising out of ageing, normal wear and tear, corrosion and/or oxidation of the wheel rim(s) of the Insured Vehicle.

D. Definitions

The words and phrases listed below have special meanings. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

1. **Accident, Accidental:** means sudden, unforeseen and involuntary event caused by external and visible means.
2. **Company:** Company shall mean Bajaj Allianz General Insurance Company Ltd.
3. **Insured Vehicle:** The vehicle insured by Us under the Private Car Package Policy- 3 Years
4. **Policy/base Policy/Motor Insurance Policy:** Private Car Package Policy – 3 Years issued by Us to which this cover is extended
5. **Policy Period:** The period of 3 years between and including the commencement date and expiry date as shown in the Policy Schedule.
6. **Policy Year:** means period of (i) 12 months from the Risk Inception Date in Policy Period and (ii) subsequent 12 months each till Risk Expiry Date of Policy Period.
7. **Rim: Rim** means the rim of the wheels on your motor vehicle, excluding any other part of the wheel assembly, such as the wheel hub, brakes, bearings or axle.
8. **Run Flat Tyre** means a tyre that is designed to resist the effects of deflation when punctured enabling a vehicle to continue to be driven, usually at reduced speeds and for a limited distance.
9. **Policy Schedule:** The Schedule and any Annexure or Endorsement/s to it which sets out Your personal details, Insured Vehicle details, Policy Period, the type of insurance cover in force, and other terms/conditions/details.
10. **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
11. **You, Your, Yourself:** The person We insure as set out in the Policy Schedule

E. CANCELLATION

Cancellation conditions of the add-on cover will be identical to the base Motor Insurance policy to which the add-on cover is attached.

This Endorsement is subject to all other terms conditions and exclusions of the Motor Insurance Policy.