



## **MOTOR PRIVATE CAR – ADD ON - WORDINGS**

### **Tyre and Rim Secure**

#### **Tyre:**

We will cover expenses for repair and/ or replacement, as may be necessitated arising out of accidental loss or damage to tyre and Tubes in case of the following events:

1. Bulge in tyre,
2. Bursting of tyre,
3. Cut or damage to the tyre, arising out of an accident to the insured vehicle,
4. Damaged by road hazards such as roadside kerbs, potholes and road debris.

The Company will at the time of claim, depending on the schedule-specified below,

- I. Pay for the replacement of the Tyre including the air valve with a new one of the same make and model as provided by the manufacturer of the motor vehicle as original equipment fitted with the vehicle, provided the same is still available in the market,
- II. Pay for a similar Tyre, if the Tyre as stated in I. above is not available currently.

In any situation company's liability would not exceed the following, basis the unused tread depth of respective tyre (not applicable if full cover is opted)-

- a) Unused tread depth of <3 mm – Considered as normal wear and tear and is not covered
- b) Unused tread depth of >=3 to <5 mm – 50% of cost of new tyre and / or tube
- c) Unused tread depth of >=5 to <7 mm – 75% of cost of new tyre and / or tube
- d) Unused tread depth of >=7 mm – 100% of cost of new tyre and / or tube

Unused Tread depth will be measured at the centre of the tread. Minimum 4 measurements at 4 different places will be taken for the purpose of arriving at mean tread depth which will be the basis of indemnity under the coverage.

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 Company will not be liable for betterment charges.

If damage to tyre and tube is due to the accidental damage to the insured vehicle covered under "Own Damage" section of the policy, Company's liability under this cover will be restricted to the difference of depreciation percentage applied under "Own Damage" section and as mentioned above basis the unused tread depth.

#### **Rim:**

If during the Period of Insurance any Rim on insured vehicle is accidently physically cracked, warped, or misshapen by potholes, kerbs, road debris or blowouts, Company will pay actual cost of replacing the wheel rim(s) with wheel rim(s) of same make, model and specification.

#### **Condition**

Maximum of 4 claims will be allowed during the Period of Insurance.

#### **Exclusions**

Company will not pay any claim for damage to Tyre(s)/tube(s) and/or Rim(s) of the Insured Vehicle which is caused by, arises from or is any way connected with:



1. If vehicle is not repaired at Authorized garage.
2. 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.
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 inception of the policy.
5. Any loss or damage occurred prior to 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/tyres/tubes/rim.
8. Loss or damage to wheel accessories or any other parts.
9. Theft of tyre(s)/tube(s)/rim(s) or its parts, accessories without vehicle being stolen or theft of entire vehicle.
10. If the tyre(s)/tube(s)/rim(s) are claimed is different from tyre(s)/tube(s)/rim(s) insured/supplied as original equipment along with the vehicle unless informed to Company and mentioned/endorsed on the policy.
11. Fraudulent act committed by insured or the workshop or any person entrusted possession of the vehicle by insured.
12. Loss or damage arising out of improper storage or transportation
13. Loss or damage to Rims arising due to fitment of accessories to the insured vehicle such as wheel covers etc.
14. Any consequential loss or damage such as but not limited to noises, vibrations and sensations that do not affect tyre/rim function or performance.
15. Loss or damage arising out of modifications not approved by tyre/rim manufacturer
16. Loss or damage resulting from hard driving due to race, rally or illegal activities.
17. Loss or damage due to neglect of periodic maintenance as specified by tyre/rim/vehicle manufacturer.
18. Loss or damage resulting from poor workmanship while repair.
19. Loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
20. Minor damage or scratch not affecting the functioning
21. Expenses related to personal injury or property damage arising due to damage of the tyre(s)/tube(s)/ Rim(s) of the Insured Vehicle
22. Tyre which has been used for its full specified life as per manufacturer's guideline or where unused tread depth is less than 3 mm

**Conditions:**

If damage to Tyre/tube and/or Rim is due to accidental damage to the insured vehicle covered under "Own Damage" section of the Policy, Company's liability under this cover will be restricted to the difference of depreciation percentage applied under "Own Damage" section and the unused tread depth (as mentioned above).

Cover also includes any service or labour charges incurred during replacement/ repairs of damaged Tyre(s)/ rim(s) of the insured vehicle.

Subject otherwise to terms, conditions, limitations and exceptions of the Policy.

**Definitions:**



- 1) **Tyre:** means any tyre that was attached to your vehicle (excluding space saver tyre) at the time the Policy was purchased
- 2) **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.
- 3) **Authorized Workshop/Garage/Service Station:** A motor vehicle repair workshop/ garage/service station authorized by Company.
- 4) **Lost or stolen:** means having being inadvertently lost or having been stolen by a third party without your assistance, consent or co-operation.

### Wrong Fuel Cover

#### **Coverage:**

Subject to payment of additional premium the policy will cover accidental filling of fuel tank with wrong fuel for the insured vehicle.

The Company will pay up to a maximum of XXX for:

- Draining and flushing the fuel tank on site.  
Or
- To take the insured vehicle, the driver and up to 4 co-passengers to the nearest suitable repairer to drain and flush the fuel tank and replenishing the fuel tank with sufficient fuel, up to 5 litres of the correct fuel up to get the vehicle mobile, if it is not reasonably possible to do this where insured vehicle is at the time of claim.
- Damage to vehicle engine cause solely and directly by wrong fuel.
- You will be responsible for paying any costs in excess of XXX.
- **Only two claims** during the policy period will be covered.

#### **Exclusions or Limitations**

The Company will not pay for losses resulting from:

- For mechanical or component damage to insured vehicle whether or not caused as a result of wrong fuelling or the cost of hiring an alternative vehicle in the event mechanical or component damage is sustained;
- Any claim where the wrong fuelling occurs outside of the Indian Geography;
- For fuel, other than the 5 litres of correct fuel to replenish the fuel tank after draining and flushing out the contaminated fuel;
- For any claim resulting from foreign matter entering the fuel system except for diesel or petroleum;
- Any expenses that are not supported by original receipts and a written report from the specialist who drained or recovered the vehicle.
- Loss of value,
- Wear and tear
- Loss of use of the vehicle
- Replacement of the fuel filter.