

COCODRIVE PRIVATE CAR OWN DAMAGE POLICY - DHFL GENERAL INSURANCE

ADD ON COVER

Tyre Replacement (UIN: IRDAN155RP0002V01201920/A0013V01201920)

This cover is applicable if it shown on your schedule.

What is covered

We will cover the cost of replacement of Tyre(s) in the event loss or damage is caused by Perils covered in Section 1 of the policy unless specifically excluded.

Option I:

We will pay on the basis of unused tread depth of respective tyres.

- Unused tread depth of <3 mm – NIL (Considered as normal wear and tear and is not covered)
- Unused tread depth of > 3 to < 3.9 mm - 20% of cost of new tyre
- Unused tread depth of > 4 to < 4.9 mm - 40% of cost of new tyre
- Unused tread depth of > 5 to < 5.9 mm - 60% of cost of new tyre
- Unused tread depth of > 6 to < 6.9 mm - 85% of cost of new tyre
- Unused tread depth of > 7 to 8 mm -100% of cost of new tyre

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

Option II:

We will pay for the replacement cost of new tyre without any deduction for depreciation.

Special Condition:

1. 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. Maximum of 4 (four) replacements will be allowed during the Policy Period.
2. If damage to tyre is due to the accidental damage to the insured vehicle covered under "Own Damage" section of the policy. Our 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.
3. If You make a fraudulent claim which is declined as per para 9 of "What We will not cover", coverage under this section shall cease with immediate effect for the entire policy period.
4. If during the Policy Period 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.
5. All claims must be made within 3 working days of damage.

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6. 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).

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 within first 15 days of inception of the policy.
3. loss or damage to wheel accessories, any other parts.
4. if the tyre(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.
5. loss or damage arising out of modifications not approved by manufacturer.
6. loss or damage resulting from hard driving due to race, rally or illegal activities.
7. loss or damage resulting from poor workmanship while repair.
8. any loss or damage resulting into total loss of the vehicle.
9. fraudulent act committed by insured or the workshop or any person entrusted possession of the vehicle by insured.
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 due to neglect of periodic maintenance as specified by manufacturer.
12. loss or damage arising out of any manufacturing defect or design.
13. Theft of tyre(s) or its parts accessories without vehicle being stolen or theft of entire vehicle.
14. Tyre(s) with scratches, minor cuts, noise and vibrations that do not affect product function or performance
15. Any loss or damage to tyre that results from running of the vehicle with deflated tyre(s).

Special Condition:

1. If You make a fraudulent claim which is declined as per para 9 of "What We will not cover", coverage under this section shall cease with immediate effect for the entire policy period.
2. If during the Policy Period 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. All claims must be made within 3 working days of damage.
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).

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