



UNITED INDIA INSURANCE COMPANY LIMITED.
Regd. & Head Office: 24, Whites Road, Chennai – 600 014.

ENDORSEMENT

TYRE & RIM PROTECTOR ADD ON COVER

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to pay for repair and/or replacement of tyres damaged due to cut, burst, bulge or continuous running under deflated condition. The company also undertakes to pay for replacement of standalone tyre/alloy/rim if damaged or deformed.

THE COMPANY IS NOT LIABLE TO PAY IF

1. **Repair Bills are from unauthorised garages**
2. **Loss or Damage arising out of Natural wear and Tear**
3. **Any loss or damage to Rims resulting from Corrosion, Oxidation or Rusting**
4. **Theft of Tyre/Tubes/Rims or its parts or accessories without vehicle being stolen or theft of entire vehicle**
5. **Fraudulent act by the Insured / Workshop / Any person entrusted possession of the vehicle by the Insured.**
6. **Tyre / Rim which has been used for its full specified life as per its Manufacturer's guidelines or where Unused tread depth is < 3 mm.**

Commented [U1]: What if authorised garage is not there in the nearby area

Commented [U2]: Statement is a bit confusing, we need more clarification on this point

Conditions :

1. **There will be maximum of 4 tyres and/or 4 alloys/rims replacements available in a policy term.**
2. **The company liability would not exceed the following, basis the unused tread depth of respective tyre:**
 - a. **Unused tread depth of > 7mm – 100% cost of new tyre**
 - b. **Unused tread depth of > 5mm up to 7 mm – 75% of cost of new tyre**
 - c. **Unused tread depth of > 4mm up to 5 mm – 50% of cost of new tyre**
 - d. **Unused tread depth of < =4mm – 25% of cost of new tyre**
3. **The indemnifiable amount towards tyre and rim protector add-on claim is limited to the sum insured of the add-on.**
4. **This cover will be provided only to the vehicles fitted with tubeless tyres or Run-flat technology tyres**

Subject otherwise to the terms, conditions, exceptions and limitations of the policy