

Tyre & Rim Guard

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

What Is Covered

In consideration of payment of the additional premium by the Insured as mentioned in the schedule and realization thereof by the Company,

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 any situation company's liability would not exceed the following, basis the unused tread depth of respective Tyre -

- Unused tread depth of <3 mm- considered as normal wear and tear and is not covered.
- Unused tread depth of ≥ 3 to <5 mm- 50% of cost of new Tyre and/ or tube
- Unused tread depth of ≥ 5 to <7 mm- 75% of cost of new Tyre and/ or tube
- 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.

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

Rim

If during the Period of Insurance any Rim on your vehicle is accidentally 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 We will pay the cost of repairs or replacement of the damaged Rim only.

Whenever replacement of Tyre and/ or Rim will be allowed it will be of the same make and specification and if the Tyre and/ or Rim of similar specification is not available and replaced Tyre and/ or Rim is superior to damaged Tyre and/ or Rim then We will not be liable for betterment charges. Maximum of 4 replacements will be allowed during the Period of Insurance.

Cover also includes any service or labor charges incurred during replacement/ repairs of damaged Tyre (s) of the insured vehicle. Cost of consumables are also covered.

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, 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.

What Is Not Covered

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

Important Conditions

- 1) If You make a fraudulent claim which is declined as per “What is not covered” coverage under this section shall cease with immediate effect.
- 2) If during the Period of Insurance any Tyre and/ or Rim is replaced for any reason for which claim is not preferred under the coverage, cover on new Tyre and/ or Rim would not be available unless details of new Tyre and/ or Rim are informed to Us.
- 3) In case of replacement of Tyre and/ or Rim for which a claim is preferred under the coverage, replaced Tyre and/ or Rim can be included by way of endorsement.
- 4) All claims must be made within 3 working days of damage
- 5) You must take all reasonable steps to avoid loss or damage to Tyre(s) and/ or Rim. You must not continue to drive the vehicle after any damage or incident if this could cause further damage to the Tyre(s) and/ or Rim.

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

Definitions

- 1) Authorized Workshop/ Garage/ Service Station- A motor vehicle repair workshop/ garage/ service station authorized by Us.
- 2) Lost or Stolen- means having being inadvertently lost or having been stolen by a third party without your assistance, consent or co-operation.
- 3) Period of Insurance- The period of time stated in the schedule for which the Policy is valid and operative.
- 4) Rim- means the rim of the wheels on your vehicle excluding any other part of the wheel assembly such as the wheel hub, brakes, bearing or axle.
- 5) Tyre- means any tyre that was attached to your vehicle (excluding space saver tyre) at the time this Policy was purchased.
- 6) We, Us, Our, Ourselves means SBI General Insurance Company Limited
- 7) You, Your, Yourself- Means or refers to person or persons described in the schedule as the Insured. In case schedule refers to an entity other than individual, then representative of such entity would be deemed as You, Your, Yourself.