

## **Reliance Private Car Policy- Stand-alone Own Damage**

### **Add on Cover**

#### **1. Tyre Protector for Private Car- Stand-alone Own Damage**

(UIN No-IRDAN103RP0001V01201920/A0007V01202021)

This cover is applicable if it is shown on Your policy Schedule

#### **What is Covered**

In consideration of the payment of an additional premium by the Insured as mentioned in the policy schedule and realization thereof by the Company, We will cover the expenses incurred for repair and / or replacement, as may be necessitated arising out of accidental loss or damage to tyres and tubes.

In any situation Company's liability would not exceed the following, basis the unused tread depth of the respective tyre –

1. Unused tread depth of <3 mm – Considered as normal wear and tear and is not covered
2. Unused tread depth of  $\geq 3$  to <5 mm – 50% of cost of new tyre and / or tube
3. Unused tread depth of  $\geq 5$  to <7 mm – 75% of cost of new tyre and / or tube
4. Unused tread depth of  $\geq 7$  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.

This cover also includes any service or labour charges incurred during the replacement/ repair of damaged tyre(s) of the Insured Vehicle.

Whenever replacement of tyre will be allowed it will be of the same make and specification. In the event of 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 Period of insurance.

Cost of Consumable is also covered.

If the damage to tyre/ tube is caused 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 as applied under "Own Damage" section and as mentioned above basis the unused tread depth.

A claim for Only Tyre will not affect Your No Claim Bonus eligibility at the time of renewal with Us provided there is no other claim for damage to the vehicle during the Period of insurance.

## What is not Covered

1. If the insured vehicle is not repaired at an 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 within first 15 days of the inception of the policy.
4. Any loss or damage occurred prior to the inception of the policy
5. Any loss or damage resulting into total loss of the vehicle
6. Routine maintenance including adjustment, alignment, balancing or rotation of wheels / tyres / tubes.
7. Theft of tyre(s) / tube(s) or its parts, accessories without vehicle being Stolen or theft of entire vehicle
8. If the tyre(s) / tube(s) which are 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.
9. Fraudulent act committed by the Insured or the workshop or any person entrusted with the possession of the vehicle by the Insured.
10. Loss or damage arising out of improper storage or transportation.
  
11. Any Consequential Loss or damage such as but not limited to noises, vibrations and sensations that do not affect tyre function or performance.
12. Loss or damage arising out of modifications not approved by the tyre manufacturer.
13. Loss or damage resulting from hard driving due to race, rally or illegal activities.
14. Loss or damage due to neglect of periodic maintenance as specified by the manufacturer.
15. Loss or damage resulting from poor workmanship while repair.
16. Loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
17. Minor damage or scratch not affecting the functioning.
18. 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.

## Special Conditions

1. If You make a fraudulent claim which is declined as per Para 9 of “What We will not cover” of this endorsement, coverage under this section shall cease with immediate effect.
2. If during the Period of insurance any tyre is replaced for any reason for which claim is not preferred under the coverage, cover for new tyre would not be available automatically unless details of new tyre/s is/are informed to Us.
3. In case of replacement of tyre for which a claim is preferred under the coverage, replaced tyre can be included by way of endorsement by paying requisite premium.
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). You must not continue to drive the vehicle if You do not have run- flat tyres after any damage or incident if this could cause further damage to the tyre(s).
6. Exclusion as per Para 1 of “What We will not cover” shall not hold true in case of repair claims & no replacement is involved.

Subject otherwise to terms, condition, limitations and exceptions of the Reliance Private Car - Stand-alone Own Damage policy.

Standard Deductible under Section 1 of the policy shall be applicable to this cover.

## Definitions:

1. Authorized workshop / garage / service station – A motor vehicle repair workshop / garage / service station authorized by Us.
2. Betterment Charges- Expenses incurred on improvement put upon *Your* vehicle/ vehicle parts which enhances its value more than it was prior to loss/ damage or mere replacement, maintenance, or repairs.
3. Consequential Loss- shall mean “the damage caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same”.
4. Constructive Total Loss- A Vehicle will be considered to be *constructive total loss* (CTL), where the aggregate cost of retrieval and/ or repair of the vehicle subject to terms and condition of the policy exceed 75% of the Sum Insured.
5. Consumable(s)- Those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or rendered unfit for continuous and permanent use.
6. Fraudulent Act- Any act committed with an intent to obtain an unfair or unlawful gain from an insurance proceeds.
7. Improper Storage or Transportation- means the insured vehicle stored or transported other than in accordance to the customs, regulatory prescriptions or usual practice.
8. Lost or Stolen- means having been inadvertently *Lost* or having been *Stolen* by

- athird party without *Your* assistance, knowledge, consent or cooperation.
9. Period of insurance - The period of time stated in the schedule for which the policy is valid and operative
  10. Run Flat Tyres: 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.
  11. Tyre: means any tyre that was attached to your vehicle (excluding space saver tyre) at the time this policy was purchased.
  12. We, Us, Our, Ourselves means the Reliance General Insurance Company Ltd.
  13. You, Your, Yourself – Means or refers to the person or persons described in the Schedule as the insured. In case schedule refers to an entity other than individual, then representative of such an entity would be deemed as *You, Your, Yourself*.