

**Reliance Private Car Policy- Stand-alone Own Damage**  
**Add on Cover**

**1. Rim Protector for Private Car- Stand-alone Own Damage**  
(UIN No- IRDAN103RP0001V01201920/A0008V01202021)

This cover is applicable if it is shown on *Your* policy 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, 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 the insured vehicle 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 Rim will be allowed it will be of the same make and specification and if Rim of similar specification is not available and the replaced Rim is superior to damaged Rim then *We* will not be liable for *Betterment Charges*. Maximum of 4 (four) replacements will be allowed during the *Period of insurance*.

The cover also includes any service or labor charges incurred during replacement/repairs of damaged Rim(s) of the Insured Vehicle. Cost of Consumable is also covered.

A claim for only Rim 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. Any damage to rim(s) of the insured vehicle fitted with tyres other than tubeless tyres or *Run Flat Tyres*.
3. Loss or damage arising out of natural wear and tear or damage caused by defective steering geometry outside the manufacturer's recommended limits or wheel balance, failure of suspension component, wheel bearing or shock absorber.
4. Any loss or damage to rims resulting from corrosion and/ or oxidation and/ or rusting.
5. Any loss or damage within first 15 days of the inception of the policy.
6. Any loss or damage occurred prior to the inception of the policy
7. Any loss or damage resulting into total loss of the vehicle.
8. Routine maintenance including adjustment, alignment, balancing or rotation of wheels.
9. Theft of rim(s) or its parts, accessories without the insured vehicle being *Stolen* or theft of entire insured vehicle.
10. If the rims(s) are being claimed is different from rim(s) insured / supplied as original equipment along with the vehicle unless informed to *Us* and mentioned / endorsed on the policy.
11. *Fraudulent act* committed by the 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. Any *Consequential* Loss or damage such as but not limited to noises, vibrations and sensations that do not affect rim function or performance.
14. Loss or damage arising out of modifications not approved by manufacturer
15. Any loss or damage to rims arising due to fitment of accessories to the insured vehicle such as wheel covers etc.
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 the 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 of the tyre

## Special Conditions

- This cover will be provided only to the vehicle fitted with Tubeless Tyres or *Run Flat Tyres*.
- If *You* make a fraudulent claim which is declined as per Para 11 of “What *We* will not cover” of this endorsement, coverage under this section shall cease with immediate effect.
- If during the *Period of insurance* any rim is replaced for any reason for which claim is not preferred under the coverage, cover on new rim would not be available unless details of new rim are informed to *Us*.
- In case of replacement of rim for which a claim is preferred under the coverage, replaced rim can be included by way of endorsement by paying requisite premium.
- All claims must be made within 3 working days of damage.
- *You* must take all reasonable steps to avoid loss or damage to rim(s). *You* must not continue to drive the vehicle after any damage or incident if this could cause further damage to the rim(s).
- 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 a third 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. Rims: means the rim of the wheel on Your vehicle excluding any other part of the wheel assembly such as the wheel hub, brakes, bearing or axle.
11. 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.
12. Tyre: means any tyre that was attached to your vehicle (excluding space saver tyre) at the time this policy was purchased.
13. We, Us, Our, Ourselves means the Reliance General Insurance Company Ltd.
14. 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.