

### **Rim Guard (IRDAN108RP0003V02200001/A0056V01201920)**

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

#### **What is covered:**

**Rim** means the rim of the wheels on *Your* motor vehicle, excluding any other part of the wheel assembly, such as the wheel hub, brakes, bearings or axle.

We will pay for the loss or damage to the wheel rim(s) if the same is physically damaged or warped as a result of a blowout or as a result of it being driven over potholes or other road debris. The benefits under this cover can be utilized only for a maximum of 4 wheel rim(s) during the policy period.

This cover will be provided only for vehicles fitted with tubeless tyres or *Run flat* tyres.

#### **What is not covered:**

- Any damage to rim/s of the Insured Vehicle fitted with tyres except tubeless tyres or *Run flat* tyres
- Any form of damage resulting from a collision or any accidental fire or theft damage to the vehicle
- Non damaged rims for the purpose of matching a set of rims
- Loss or damage covered under manufacturer warranty; recall campaign or forming part of maintenance/preventive maintenance.
- Any aggravation of loss or damage including corrosion due to delay in intimation to *Us* and/or retrieving the vehicle from water logged area.
- Ageing, depreciation, wear and tear. However, deductions on account of depreciation on the parts admissible under this cover will not be applicable if the depreciation reimbursement cover is also opted & shown in *Your* policy schedule.
- Wheel rim(s) with scratches, noise and vibrations that do not affect product function or performance and/or damages which are consequential in nature
- Any loss/ damage arising due to theft of rim(s) and/ or illegal activities and are fraudulent in nature and/ or resulting from hard driving due to race or rally.
- Any loss or damage to suspension or any other part or accessories of the vehicle arising as a result of damage to the rim(s) of the vehicle.
- Any loss or damage arising out of ageing, normal wear and tear, corrosion and/ or oxidation of the wheel rim(s) of the vehicle
- Expenses related to personal injury or property damage arising due to damage to rim/s of the Insured Vehicle

Subject otherwise to the terms exceptions condition & limitations of the policy.