

**ADD-ONS FOR STAND-ALONE OWN DAMAGE PRIVATE CAR INSURANCE  
POLICY**

**Tyre Protect: UIN IRDAN115RP0001V01201920/A0012V01201920**

In consideration of the payment of an additional premium as specified and shown in the policy schedule, the Company will cover expenses for repair and/or replacement, as may be necessitated arising out of accidental loss or damage to tyre(s) and/or tube(s) due to,

- Tyre side wall indentations due to external impact
- Tyre burst due to incorrect air pressure
- Damaged to tyre(s) and/or tubes due to external impact

The company will cover reimbursement of repair and/or replacement as per the scale given below:

<b>Where repair of the damaged tyre is possible</b>	
Cost of repair	
<b>Where repair of the damaged tyre is not possible</b>	
Unused Tread Depth*	Reimbursement % of cost of new tyre(s) and/or tube(s)
> =7mm	100%
> =5mm to <7mm	75%
> =3mm to <5mm	50%
<3mm	0%

*\*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 means tread depth which will be the basis of indemnity under the coverage.*

Provided always that

- This add-on will not apply to total loss/constructive total loss (TL/CTL) of the insured vehicle.
- The tyre(s) and/or tube(s) is/are repaired/replaced with prior authorization from ICICI Lombard GIC Company Limited.

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

## **ICICI Lombard General Insurance Company Ltd.**

Claim under this add-on will have no impact on NO claim bonus earned on the base comprehensive policy. NO claim bonus will remain intact even after a claim under this add-on.

### **Important Conditions:**

- If during the Period of insurance any tyre(s) and/or tube(s) is/are replaced for any reason for which claim is not preferred under the coverage, cover on new tyre(s) and/or tube(s) would not be available unless details of new tyre(s) and/or tube(s) are informed to us and the same is endorsed on the policy.
- All claims must be made/intimated to us within 3 working days of damage.
- Tyre Protect is available as an add-on coverage to a customer purchasing ICICI Lombard GIC Company Limited Comprehensive Motor Insurance Policy.
- Whenever replacement of tyre(s) and/or tube(s) will be allowed, it will be of the same make and specification as fitted by the OEM's. However, if tyre(s) and/or tube(s) of similar specification is not available and replaced tyre(s) and/or tube(s) is/are superior to damaged one then we will not be liable for differential amount.
- Maximum of 4 (four) replacements of tyre(s) and/or tube(s) will be allowed during the period of insurance i.e for policy of 12 months.
- In case of replacement of four tyre(s) and/or tube(s) for which a claim is preferred under the coverage, replaced tyre(s) and/or tube(s) can be reinstated by way of endorsement by paying requisite premium.
- If damage to tyre(s) and/or tube(s) is/are due to the accidental damage to the insured vehicle covered under "Own Damage" section of the policy. ICICI Lombard GIC Company Limited 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.

### **Exclusions:**

ICICI Lombard will not be liable:

- For loss or damage arising out of natural wear and tear, mechanical failure or improper suspension geometry as specified by manufacturer.
- For any loss or damage within first 15 days of inception of the policy.
- For any loss or damage occurred prior to inception of the policy
- For any loss or damage resulting into total loss of the vehicle
- For theft of tyre(s)/tube(s) or its parts accessories without vehicle being stolen or theft of entire vehicle.
- This add-on will not apply to total loss/constructive total loss (TL/CTL) of the insured vehicle.

## **ICICI Lombard General Insurance Company Ltd.**

- If repair/replacement of tyres done at unauthorized garage
  - If the tyre(s) and/or tube(s) being claimed is different from tyre(s) and/or tube(s) insured/supplied as original equipment along with the vehicle unless informed to us and mentioned/endorsed on the policy.
  - For loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
  - For minor damage or scratch not affecting the functioning
  - The tyre(s) and/or tube(s) is/are repaired/replaced without prior authorization from ICICI Lombard GIC Company Limited
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- For tyre(s) which has/have been used for its full specified life as per manufacturer's guideline or where unused tread depth is less than 3 mm.
    - 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 means tread depth which will be the basis of indemnity under the coverage
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- Where a loss is covered with any other manufacturer's warranty or recall campaign or under any other such packages at the same time
  - For any excess mentioned in Policy schedule
  - The difference if any between the cost of the superior tyre(s) and/or tube(s) and that of the tyre(s) and/or tube(s) of similar specification, used for replacement.