

**ENDORSEMENT WORDING - TYRE SECURE –ADD ON COVER
FOR PRIVATE CAR PACKAGE POLICY**

A) Definitions: -

For the purpose of this policy, the below mentioned definitions shall be used for any communication by the Company with the Insured.

- **The Company** – It shall mean HDFC ERGO General Insurance Company Limited.
- **Accident** – It means any sudden, unforeseen and involuntary event caused by external, visible and violent means.
- **Base policy** – It means standard private car package policy.
- **Policy schedule** – It provides the contact details of insured, insured vehicle, type of base policy and endorsements.
- **Policy duration** – It means the period commencing from the risk start date and till risk end date as mentioned on the policy schedule.
- **Insured vehicle** – It means the vehicle insured by the Company under Base policy.
- **Insured** – It means the person/organisation/entity to whom base policy has been issued.
- **Tread Depth**–Tread depth is vertical measurement between the top of the tread rubber to the bottom of tyre's deepest groove. It describes the health of the tyre and it is measured by tread depth gauge, basis the reading & tyre manufacturer's recommendation it is decided whether the tyre is fit for further use or needs replacement.
- **Retrofit tyre** – The replacement of the OEM fitted tyre/s with tyre/s that offer enhanced performance in comparison to the existing tyre/s installed on the insured vehicle.

Enhanced performance examples -

- ✓ Wet / dry/ sand / snow / mixed use tyre
- ✓ Tyre with greater tread width
- ✓ Tyre with higher/ lower profile
- ✓ Tyre with deeper tread depth
- ✓ Tyre with softer/ harder rubber compound
- ✓ Tyre with higher ply rating
- ✓ Tyre with higher load rating
- ✓ Tyre with higher / lower temperature rating
- ✓ Tyre with longer (promised) usable life
- ✓ Tyre with inbuilt puncture protection system

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- ✓ Retro fitment from Cross ply to radial
- ✓ Radial to tubeless radial
- ✓ Tubeless radial to Run flat or vice versa

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B) Scope of Cover: -

In consideration of the payment of additional premium of Rs. paid by the Insured and realized by the Company, the Company hereby extends the Base Policy to cover the replacement expenses as may be necessitated, arising out of accidental loss or damage to tyres and tubes only, with or without any damage to the insured vehicle, resulting into burst, bulge, cut, puncture, or damage.

It is hereby understood and agreed that for the purpose of this add on cover, in the event of accidental loss and/damage of tyres and tubes only, the exclusion applicable under Section 1 of Base policy which reads as below would stand deleted.

“The Company shall not be liable to make any payment in respect of:-

Damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement.”

Both New & Old Tyre are covered under the scope of cover of this add on cover.

C) Basis of indemnity: -

- 1) The basis of indemnity shall be assessed based on unused tread depth of the damaged tyre at the time of loss and shall be payable as per Table 1.

Table 1		
S. No.	Mean residual tread depth in mm	Indemnity payable
1	≥ 5.6 mm	90%
2	< 5.6 mm and ≥ 4.2 mm	75%
3	< 4.2 mm and ≥ 2.8 mm	60%
4	< 2.8 mm	Nil

- 2) Tread depth shall be measured at the time of loss. Used tread depth is the difference between tread depth of new tyre of same make and model and unused tread depth of the tyre at the time of loss and/ or damage. Unused Tread depth will be measured at the center of the tread. Minimum 4 measurements would be taken by various means including but not limited to Tread Wear Indicator at 4 different places for the purpose of arriving at mean residual tread depth which will be the basis of indemnity (mentioned under Table 1) under this add on cover.

- 3) Whenever replacement of tyre will be allowed it will be of the same make and specification as that of damaged tyre and if tyre of similar specification is not available and replaced tyre is superior to damaged tyre then the Company will not be liable for any betterment charges.

D) Special conditions: -

- 1) During the policy period if any of the tyres are replaced for any reason, cover on new tyre(s) would not be available unless details of new tyre(s) are informed to the Insurer.
- 2) Maximum 4 numbers of tyres are covered under the add on cover.

E) Claims settlement: -

1) Insured's Obligations

- a) Claim to be intimated within seven days of loss/damage
- b) Call our toll-free no.1800 2 700 700to arrange for survey

2) The Company's obligations

- a) Surveyor will be appointed basis the quantum of loss, city and location
- b) Basis the assessment provided by the Surveyor in the form of Survey report, The Company will settle the claim

F) Exclusions: -

The Company shall not be liable to indemnify the Insured for the following:

1. Any loss or damage arising out of natural wear and tear including unevenly worn tyres outside manufacturer's recommendation.
2. Any loss or damage occurred prior to inception of the Base Policy
3. Any loss or damage resulting into total loss of the vehicle
4. Routine maintenance including adjustment, alignment, balancing or rotation of wheels / tyres / tubes.
5. Loss or damage to wheel accessories or any other parts.
6. Theft of tyre(s) / tube(s) or its parts,
7. Loss or damage arising out of modifications not prescribed by tyre/vehicle manufacturer
8. Loss or damage resulting from organized racing, pace making, speed testing, reliability trials or illegitimate activities.
9. Loss or damage occurred due improper periodic maintenance as specified by manufacturer.
10. Loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
11. Minor damage or scratch not affecting the functioning of the tyre/vehicle
12. Defects/claims payable under tyres manufacturers' warranty.
13. Tyre not having treads and groove like slicks/racing tyres

G) Cancellation Clause: -

This add on cover cannot be cancelled on standalone basis by the insured. It can be

cancelled subject to cancellation of base policy by the insured on seven days' notice by recorded delivery, provided no claim has arisen during the currency of this add on cover.

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

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