

**TYRE DAMAGE -ADD ON COVER FOR STANDALONE MOTOR OD FUTURE  
SECURE PRIVATE CAR POLICY –ADDON WORDING**

In consideration of the payment of an additional premium as specified and shown in the Schedule, it is hereby declared and agreed that in case of the following events:

1. BULGE IN TYRE,
2. PUNCTURE OR BURSTING OF TYRE,
3. CUT OR DAMAGE TO THE TYRE, arising out of an accident to the insured vehicle, the Company will at the time of claim, depending on the schedule A specified below,

- I. Pay for the replacement of the Tyre including the air valve with a new one of the same make and model as provided by the manufacturer of the motor vehicle as original equipment fitted with the vehicle, provided the same is still available in the market,
- II. Pay for a similar Tyre, if the Tyre as stated in I. above is not available currently.
- III. Cover for only one event in the entire policy period.

Provided that the vehicle is not more than 2 years old from the date of manufacture.

Schedule A		
Sr No	Age of the Vehicle	Compensation
1	Less than 6 month	100% reimbursement of cost of new tyre
2	More than 6 months and less than 1 year	75% reimbursement of cost of new tyre
3	More than 1 year and less than 2 years	50% reimbursement of cost of new tyre
4	2 Years and more	Nil

**EXCLUSIONS:**

Coverage under this Endorsement shall not cover

- A. Tyre(s) which has been used for its full life as per manufacturer's guidelines.
- B. Tyre(s) with minor scratches or damages, not affecting the proper functioning.
- C. Any damages caused by neglect of periodic maintenance as specified by the manufacturer.
- D. Any damages caused because of failure to carry out Tyre rotation as per specification of manufacturer.
- E. Any damage arising out of poor workmanship during repairs or repairs carried out in unauthorized workshops of the Company.
- F. Any damages arising out of hard driving during racing, rallies or illegal activities.
- G. Any damage arising out of use beyond limitations of load, passenger capacity and speed, as specified in the Manufacturer's manual.
- H. Tyre(s) worn out due to natural wear and tear.
- I. Tyre(s) not supplied by the manufacturer as original equipment with the motor vehicle.
- J. Damage to the wheel-rim or any other part and accessory, due to running a flat, punctured, or bulged out and cut tyre.
- K. The wheel-Rim or any other part and accessory of the wheel.
- L. The labour charges for repair or replacement of the Tyre.
- M. Any kind of guarantee/ warranty provided by the manufacturer

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

**Applicable For:** Private Car