

Add-on Wordings

STAND-ALONE OWN DAMAGE POLICY FOR PRIVATE CAR Add-on Cover: Tyre Protect

Scope of Cover:

In consideration of additional premium paid by the Insured as mentioned in the policy schedule, it is hereby understood and agreed, subject to the terms, conditions, exclusions and limitations, that the Company will cover expenses for repair and/or replacement as may be required arising out of accidental loss or damage to tyres and tubes of the insured vehicle due to-

- A. Impact cuts, bursts.
- B. Impact bulging of side wall excluding manufacturing defect, chemical or atmospheric damages.
- C. Flattening of Tyre due to Hard Braking.

Company's maximum liability will be computed on the basis of unused tread depth of tyre(s) –

Unused Tread Depth of the Tyre(s) at the Time of Loss	Admissible Claim Amount
<3 mm	Nil
>= 3 to <5 mm	50% of the cost of new tyre(s)
>= 5 to <6.5 mm	75% of the cost of new tyre(s)
>= 6.5 to <7mm	85% of the cost of new tyre(s)
>=7mm	100% of the cost of new tyre(s)

Special Conditions:

1. Unused Tread depth will be measured at the center of the tread. 4 measurements at 4 different places will be taken for the purpose of arriving at average tread depth which will be the basis of payment under the coverage.
2. In cases of tyres with original tread of more than 8 mm, the scale of admissible claim amount mentioned in the above table shall be applied proportionately
3. Replacement of tyre will be allowed for same make and specification and in case of non-availability of the same make or specification leading to replacement with tyre/tube of higher specification; company will not be liable for betterment charges.
4. If damage to tyre and tube is due to the accidental damage to the insured vehicle covered under "Own Damage" section of the Policy, our liability under this cover will be restricted to the difference between admissible claim amount under the add on cover based on Unused Tread Depth of the Tyre(s) at the time of loss as mentioned in above table and the liability of the company limited to 50% of the cost of replacement of Tyres and Tubes as stated under the "Own Damage" section of Motor Insurance Policy.

In consequence whereof the exclusion appearing in the **STAND-ALONE OWN DAMAGE POLICY FOR PRIVATE CAR** Terms and Conditions which reads as “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 cost of replacement” stands deleted.

5. In case of any tyre replacement during the Policy Period, due to any reason mentioned cover will not be applicable unless it is informed and endorsed in the Policy.
6. Insured should take reasonable care to avoid loss or damage to the tyre/tube. Insured should not use the vehicle with damaged tyre/tube leading to further damage to tube/tyre/suspension.
7. All claims must be reported within 3 working days of damage.
8. Maximum 2 instances of admissible claims shall be eligible during the policy period.

Special exclusions:

- a. Any loss or damage resulting into Total Loss / Constructive Total Loss of the vehicle
- b. Loss or damage arising out of normal wear and tear
- c. Any damages resulting from neglect of the periodic maintenance of the vehicle including but not limited to, non rotation of tyre(s), poor balancing / alignment of wheels, running with deflated tyres and/or due to improper storage and/or transportation of Insured vehicle.
- d. Expenses towards routine maintenance of wheels/tyres or tubes.
- e. Any tyre/tube different from tyre/tube supplied by the manufacturers unless same is informed and endorsed in the Policy
- f. Any Consequential loss not limited to any vibration, noise and like which do not affect the performance of the tyre/tube.
- g. Loss or Damage due to any modification done which are not approved by the tyre manufacturer
- h. Loss or damage arising out of driving for purpose of racing or rallying
- i. Loss or damage arising out of manufacturing defect or design.
- j. Any minor damages, cuts or scratches not affecting the functioning of tyre/tube.
- k. Loss or damage to wheel accessories, any other parts or rim.
- l. Damages caused by Malicious actions
- m. Theft of Tyre(s)/Tube(s) or its parts or accessories

Cancellation:

Cancellation conditions of the add-on cover will be identical to the base policy to which the add-on cover is attached.

Subject otherwise to all other terms conditions and exclusions of the STAND-ALONE OWN DAMAGE POLICY FOR PRIVATE CAR