

Private Car Policy- Bundled

Tyre & Rim Protector

This cover is applicable if it is shown on *Your* Schedule

What is Covered

In consideration of the payment of the additional premium by the Insured as mentioned in the schedule and realization thereof by the Company,

A. Damage to Tyre

We will cover the expenses for repair and / or replacement, as may be necessitated arising out of accidental loss or damage to tyres and tubes only.

In any situation Company's liability would not exceed the following, basis the unused tread depth of respective tyre –

1. Unused tread depth of <3 mm – Considered as normal wear and tear and is not covered
2. Unused tread depth of ≥ 3 to <5 mm – 50% of cost of new tyre and / or tube
3. Unused tread depth of ≥ 5 to <7 mm – 75% of cost of new tyre and / or tube
4. Unused tread depth of ≥ 7 mm – 100% of cost of new tyre and / or tube

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 mean tread depth which will be the basis of indemnity under the coverage.

B. Damage to Rim

In consideration of payment of the additional premium by the Insured as mentioned in the schedule and realization thereof by the Company,

If during the *Period of insurance* any Rim on *Your* vehicle is accidentally physically damaged or warped as a result of a blowout or as a result of the insured vehicle being driven over potholes, kerbs, or other road debris, *We* will pay the cost of repairs or replacement of the damaged Rim only.

The cover also includes any service or labor charges incurred during replacement/ repairs of damaged Tyre(s) and/ or Rim(s) of the Insured Vehicle. Cost of Consumable is also covered.

Whenever replacement of tyre and/ or Rim will be allowed it will be of the same make and specification and if tyre and/ or Rim of similar specification is not available and replaced tyre and/ or Rim is superior to damaged tyre and/ or Rim then *We* will not be liable for *Betterment Charges*. Maximum of 4 (four) replacements will be allowed during the *Period of insurance*.

If the damage to tyre/ tube and/ or Rim(s) is caused 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 of depreciation percentage applied under “Own Damage” section and as mentioned above basis the unused tread depth.

A claim for only tyre and/ or rim will not affect *Your* No Claim Bonus eligibility at the time of renewal with *Us* provided there is no other claim for damage to the vehicle during the *Period of insurance*.

What is not Covered

1. If the insured vehicle is not repaired at an *Authorized garage*.
2. Any damage to rim(s) of the insured vehicle fitted with tyres other than tubeless tyres or *Run Flat Tyres*. (Applicable to Rim Cover only)
3. loss or damage arising out of natural wear and tear including unevenly worn tyres caused by defective steering geometry outside manufacturer’s recommended limits or wheel balance, failure of suspension component, wheel bearing or shock absorber.
4. Any loss or damage to rims resulting from corrosion and/ or oxidation and/ or rusting.
5. any loss or damage within first 15 days of the inception of the policy.
6. any loss or damage occurred prior to the inception of the policy
7. any loss or damage resulting into total loss of the vehicle
8. routine maintenance including adjustment, alignment, balancing or rotation of wheels / tyres / tubes.
9. theft of tyre(s) / tube(s) / rim(s) or its parts, accessories without vehicle being *Stolen* or theft of entire vehicle
10. if the tyre(s) / tube(s)/ rim(s) which are being claimed is different from tyre(s)/ rim(s) insured / supplied as original equipment along with the vehicle unless informed to *Us* and mentioned / endorsed on the policy.
11. *Fraudulent act* committed by the Insured or the workshop or any person entrusted with the possession of the vehicle by the Insured.
12. loss or damage arising out of *improper storage or transportation*
13. any *Consequential* Loss or damage such as but not limited to noises, vibrations and sensations that do not affect tyre/ rim function or performance.
14. loss or damage arising out of modifications not approved by the tyre/ vehicle manufacturer.
15. Any loss or damage to tyre/ rims arising due to fitment of accessories to the insured vehicle such as wheel covers etc.
16. loss or damage resulting from hard driving due to race, rally or illegal activities.
17. loss or damage due to neglect of periodic maintenance as specified by the manufacturer.
18. loss or damage resulting from poor workmanship while repair.
19. loss or damage arising out of any manufacturing defect or design including manufacturer’s recall.
20. minor damage or scratch not affecting the functioning.
21. tyre which has been used for its full specified life as per manufacturer’s guideline or where unused tread depth is less than 3 mm.

Special Conditions

1. If *You* make a fraudulent claim which is declined as per Para 11 of “What *We* will not cover” of this endorsement, coverage under this section shall cease with immediate effect.

2. If during the *Period of insurance* any tyre/ rim is replaced for any reason for which claim is not preferred under the coverage, cover on new tyre/ rim would not be available unless details of new tyre/ rim are informed to *Us*.
3. In case of replacement of tyre/ rim for which a claim is preferred under the coverage, replaced tyre/ rim should be included by way of endorsement.
4. All claims must be made within 3 working days of damage.
5. *You* must take all reasonable steps to avoid loss or damage to tyre(s)/ rim(s). *You* must not continue to drive the vehicle if You do not have run- flat tyres after any damage or incident if this could cause further damage to the tyre(s)/ rim(s).
6. Exclusion as per Para 1 of “What *We* will not cover” shall not hold true in case of repair claims & no replacement is involved.

Subject otherwise to terms, condition, limitations and exceptions of the policy.

Standard Deductible under Section 1 of the policy shall be applicable to this cover.

Definitions

1. *Authorized workshop / garage / service station* – A motor vehicle repair workshop / garage / service station authorized by *Us*.
2. *Consequential Loss*- shall mean “the damage caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same”
3. *Period of insurance* - The period of time stated in the policy schedule for which the policy is valid and operative
4. *We, Us, Our, Ourselves* means the Raheja QBE General Insurance Co. Ltd.
5. *You, Your, Yourself* – Means or refers to the person or persons described in the policy schedule as the insured. In case policy schedule refers to an entity other than individual, then representative of such an entity would be deemed as *You, Your, Yourself*.