

Policy Terms and Condition

1. This policy only covers Tyres only (Excluding Tubes/Rim/Alloys).
2. Company is not liable to give claim of:
 - i) Any manufacturing defect(s) of tyres and tubes.
 - ii) Wear and tear of tyre only due to off market accessories.
 - iii) Customer should carry a valid license and should have the valid documents related to the vehicle.
 - iv) if the tyre no. does not match the details provided during purchase of policy: no claim
 - v) In case of any criminal enquiry during the accident: no claim
 - vi) if the accident occurs due to driving under alcohol as per any report: no claim
 - vii) if tyre gets damaged due to physical attack on the vehicle: no claim
 - viii) damage due to inappropriate storage of tyres: no claim
 - ix) claim is non- transferrable in case of selling of the vehicle.
 - x) in case the tyre is shared or installed in another vehicle: no claim
 - xi) Unlawfully imported tyres/tubes: no claim
 - xii) the claim will only be entertained if presented with a valid policy card.

Also, we will not pay for any loss or damage:

1. Due to Aging, depreciation, normal wear and tear.
2. To retreads, i.e., tyre(s) that have been refitted with rubber retreads.
3. Due to resultant consequential loss or damage to tyre(s) by any other means other than those covered under this add-on cover/ policy.
4. Arising out of improper storage or transportation.
5. Arising out of modifications not approved by tyre manufacturer.
6. Resulting from hard driving / braking due to race, rally or illegal activities.
7. To the tyre(s) not fitted to the vehicle (spare tyre) Aggravation / extension of damage due to accident / break down.
8. Covered under the 'Manufacturer's or Supplier's Warranty', Extended Warranty or guarantee period, including Product recall.
9. Routine maintenance work including alignment, balancing, adjustment or rotation of wheels / tyres / tubes or damage caused by faulty suspension or wheel bearing or damages resulting from poor workmanship while repair.
10. To rims, mags or any safety devices/ accessories fitted on or in the tyre.
11. Arising due to any unrelated faults such as noises, vibrations and sensations that do not affect the tyre/vehicle function or performance.
12. Arising due to mechanical & electrical breakdown /failure of vehicle parts including brake juddering.
13. Arising due to fitment of electrical or mechanical or other accessories.
14. Claim made under self-authorization mode are not covered under this clause.

OPERABLE CLAUSE:

1. When only the Tyres of your insured Car is damaged and that the vehicle had not met with any accident resulting in the damage to tyre or tube, if the vehicle is repaired in

authorised garage.

2. The Two **claims** for replacement of tyre(s) arising out of its damage happening during the policy period, due to any reason mentioned under 'What is covered'. Once a Tyre is replaced following a Claim under this Clause, this Add-On cover will cease. However, it can be insured again during the course of the policy period, by way of endorsement by paying requisite premium.
3. Only for the tyre(s) fitted in the vehicle.

INDEMNITY:

Indemnity will be based on unused tread depth as mentioned below

Tread limit	Percentage of reimbursement on cost of New Tyre
a) < 2.5 mm	0%
b) >2.5 upto 3 mm	25%
b) > 3 upto 5 mm	50%
c) > 5 upto 7 mm	75%
d) > 7 mm	100%

1. Cover available for maximum two tyre replacements during the policy/ coverage period.
2. Cover available for tyre(s) supplied by manufacturers as OE fitment or make / specification as approved by the manufacturer.
3. In case of replacement, we will replace the tyre(s) of the same make and specification as OE fitment or supplied / approved by the manufacturer and if the same is not available, any betterment cost incurred against replacing tyre will not be borne by us.

FEATURES:

- 1) Wear and Tear.
- 2) Cut due to Accident / Non-Accident.
- 3) Tyre with road hazard damage through cuts, external injuries, impact break, repairable or not repairable.
- 4) Punctured or Non-Punctured both tyres are eligible.
- 5) Damage in Stationary or Non-Stationary Position
- 6) All listed brand is Covered.
- 7) Per year Tyre cut protection.
- 8) Two Claims per year for new vehicles.
- 9) Time to time tyre health Updates if required.

OTHER CONDITIONS:

1. The Cover will normally be offered on annual basis and will run concurrently with the Package policy of the vehicle.
2. You must exercise all reasonable precautions for the maintenance and safety of your Car, as well as to prevent or minimise loss or damage.
3. You must not continue to drive the vehicle after any damage or incident if this can result in further damage to the tyre(s).
4. Vehicle should be repaired at Authorised garage and tyre warranting replacement shall be purchased from Authorised dealer only.

5. Tyre specifications to be given by You to Us at the time of proposing for this cover and any changes thereafter, irrespective of the cause for such change or replacement, to be informed to Us in writing, to enable us to make necessary changes in our records.
6. You need to prefer a claim under this Clause within 24 hrs. of damage to tyre(s).
7. Vehicle must be registered and used as Private Car/Commercial Car.
8. The assessment of tyre damage made by the company official is final, and is to be abided by in any condition.

Inspection Conditions – (damaged tyre inspection):

- a) Tyre pressure as specified by manufacturer;
- b) Depth will be measured at the center of the tread;
- c) Average of minimum three readings will be taken.

GEOGRAPHICAL LIMIT

This cover can be offered to any vehicle registered in India and plying within India.

RATING

Rating will be based on the Age, Make, and IDV of the Car.

THE CLAUSE WILL BE INOPERABLE:

1. When the tyre(s) is damaged due to an accident to car on which the tyre(s) were fitted. If the vehicle meets with an accident and if the vehicle and the tyre(s) fitted onto the car also get damaged, Policy will cover the tyre damage;
2. If any claim is made fraudulently or any claim is rejected due to concealment of material facts, misrepresentation or fraud or any claim due to any willful act committed by insured or persons authorised by insured.

IMPORTANTLY

1. **Company policy will not affect any existing Vehicle insurance policy of the vehicle.**
 2. **Company / Policy is not liable for any Injury or Death.**
 3. **Company / Policy is not responsible for 1st, 2nd and 3rd party loss.**
 4. **For buying Tyre Assurance, General Motor Insurance is Mandatory.**
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