

POLICY WORDINGSTYRE PROTECT ADD-ON COVER UNDER PRIVATE CAR POLICY - BUNDLED**1 Tyre Protect Add-On Cover**

By opting for this Add-On Cover, We will reimburse you for the following expenses arising out of accidental loss or damage to the tyres and tubes of your vehicle, rendering the tyre unfit for use due to:

- A bulge in the tyre
- Bursting of the tyre
- Cuts or other damage to the tyre

**We will reimburse:**

- The cost of replacing the damaged tyre(s) with new equivalent or near-equivalent tyre(s) of similar make, model, and specifications as those on the insured vehicle at the time of availing car insurance or at the time of the accident/damage
- Labour charges for removing and refitting the tyre(s)
- Charges for wheel balancing, as may be necessary

**Special Conditions to this cover**

1. Claims under this Add-On Cover are subject to the terms and conditions of your car insurance policy.
2. In the event of a claim under 'Tyre Protect,' the admissible claim amount will be based on the unused tread depth of the respective tyre(s), as shown below:

<b>Unused Tread Depth</b>	<b>Admissible Claim Amount</b>
$\geq 7 \text{ mm}$	100% of the cost of new tyre(s)
$\geq 6.5 \text{ mm} \text{ and } < 6.9 \text{ mm}$	85% of the cost of new tyre(s)
$\geq 5 \text{ mm} \text{ and } \leq 6.4 \text{ mm}$	75% of the cost of new tyre(s)
$\geq 3 \text{ mm} \text{ and } \leq 4.9 \text{ mm}$	50% of the cost of new tyre(s)
$< 3 \text{ mm}$	NIL

**Inspection Conditions:**

- Tyre pressure must comply with the manufacturer's specifications.
  - Tread depth will be measured at the center of the tread.
  - A minimum of four measurements at four different spots will be taken to arrive at the mean tread depth, which will be used for indemnity purposes.
3. The benefits under 'Tyre Protect' can be utilized for a maximum of four (4) tyres of the insured vehicle during the policy period.
  4. If the tyre damage is due to an insured peril that also causes damage to the vehicle covered under the "Own Damage" section, the benefit payable under this Add-On Cover will be the admissible claim amount (as per the table above) minus the amount paid under the Own Damage section.
  5. If you replace the tyre(s) on your own, you must inform us and provide details such as the tyre make, model, serial number, and invoice copy of the new tyre(s). Failure to do so will result in denial of any claim under this cover.
  6. This Add-On Cover does not apply in the event of total loss or constructive total loss (TL/CTL) of the insured vehicle.

**Exclusion**

In addition to the General Exclusions listed in your car insurance policy, we will not be liable to pay any claim arising from:

1. Cost of puncture or tyre repair.
2. Damage resulting from poor workmanship during repair or manufacturing defects or unauthorized repair.

3. Damage due to violation of the vehicle manufacturer's operating instructions, including but not limited to overloading, incorrect tyre pressure, exceeding passenger capacity, racing, rallies, or unapproved modifications.
4. Minor issues such as scratches, cuts, noises, vibrations, or sensations that do not affect performance.
5. Damage due to improper storage or transportation.
6. Routine maintenance such as alignment, balancing, or rotation of wheels/tyres/tubes.
7. More than four (4) tyres or tube replacements during the 12-month policy period.
8. Claims for wheel balancing or alignment if tyre replacement is not approved.
9. Repairs carried out at a non-authorized repair shop.
10. Claims where we are not given an opportunity to inspect the damage before repairs begin.
11. Damage covered under the manufacturer's warranty, recall, or any other package.
12. Tyres that have been used for their full specified life as per manufacturer guidelines.
13. Damage resulting from neglecting periodic maintenance as per the vehicle or tyre manufacturer.
14. A mismatch in the batch number, make, or model of the damaged tyre(s) and the policy schedule.
15. Theft of tyres.
16. Damage to rims, wheel accessories, suspension, or other vehicle parts caused by tyre damage.
17. Where tyre damage is also covered under the "Own Damage" section of the policy, our liability will be limited to the difference in depreciation percentage between that section and the tread-depth-based coverage under this Add-On.