

Cholamandalam MS General Insurance Company Limited

Registered Office: 2nd Floor, "Dare House" No.2, NSC Bose Road, Chennai - 600 001.

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PAN AABCC6633K CIN: U66030TN2001PLC047977 IRDAI Regn. No.123



Add-on wording of
Chola Standalone Own Damage Policy for
Two Wheeler
Product UIN - IRDAN123RP0003V01201920

Rim Protect UIN IRDAN123RP0003V01201920/A0044V01202425

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the policy, the Company hereby undertakes to indemnify the Insured for expenses towards repair or replacement cost of the wheel rim fitted to the insured vehicle plus labour cost if the rim is damaged or deformed or warped as a result of it being driven over pothole(s), curb/kerb(s) or other road conditions / debris or as a result of blow out rendering it functionally unusable and /or unsafe to the insured vehicle.

This cover is subject to the following terms and conditions:

1. The Add-on cover pays only for standalone damages to Rim(s).
2. The liability of the company under this Add-on will be only for
 - a. The cost of replacement of wheel rim of similar make, model and specification and the labour cost involved for its repair or replacement.
 - b. No depreciation will be deducted on the cost of rim.
3. The company will be liable for a maximum of two (2) rim(s) of the Insured Vehicle during the policy period.
4. Any Claim for Rims (s) payable under 'Own Damage' section of the base policy will be excluded under this add-on cover.
5. Any Claim made under this Add-on will not be considered for calculation of No Claim Bonus at renewal.
6. If during the period of insurance the rims are replaced by the insured on his own, then such replacement needs to be informed to us with necessary details like Make, Model, and Invoice Copy of the new rim. In the absence of which we will not be liable to make any payment of claim under this cover on grounds of non-disclosure by the insured and the Add-on cover will be cancelled with immediate effect and no refund of add-on premium will be allowed.
7. The Add-on cover is applicable for insured vehicles not exceeding 5 years of age.

Specific exclusions:-

The Company will not be liable for any loss or damage to Rim fitted to the insured vehicle due to:-

1. Ageing, normal wear and tear, loosening of rims or corrosion and/or oxidation of the wheel rim(s) of the Insured Vehicle.
2. Any damage arising out of use of the insured vehicle beyond its passenger carrying capacity.

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3. Any loss or damage that results from modification not approved by rim / vehicle manufacturer, neglect of the periodic maintenance, operation of the vehicle not in line with Owner's manual and approved by the manufacturers of Insured Vehicle.
4. Any loss or damage arising due to Theft of rim(s).
5. Any loss or damage resulting from hard driving due to over speeding, race, rally or illegal activities or activities that are fraudulent in nature.
6. Loss or damage arising out of any Manufacturing defect or design including manufacturer's recall of product, poor workmanship at the time of manufacturing/ assembling/ disassembling and/or repair of the Wheel Rim(s) and / or due to improper storage and/or transportation of the Wheel Rim (s).
7. Any minor damage or denting or chipping or scratches or small cut, noises, vibrations not affecting the functioning of the insured vehicle and / or damages that are consequential in nature.
8. Loss or damage that had occurred prior to inception of the policy period.
9. Expenses related to personal injury or property damage or any liability arising due to damage of the Rim(s) of the Insured Vehicle.
10. Any loss or damage to suspension or any other part or accessories of the Insured Vehicle arising as a result of damage to the rim (s) of the Insured Vehicle.
11. Loss or damage covered under Manufacturer's warranty.
12. Any form of damage to Rim resulting from a collision or any accidental fire or theft or damage to the Insured Vehicle.
13. Any Crack developed over the period of time leading to a damage.
14. If the rim(s) being claimed is different from rim(s) insured and supplied as original equipment along with the vehicle unless informed to us and mentioned/endorsed on the policy.
15. Any expenses incurred, due to any reason whatsoever, in routine maintenance such as wheel alignment, wheel balancing and tyre rotation of the Insured Vehicle.
16. Any loss or damage to Rims arising due to fitment of accessories to the insured vehicle such as wheel covers etc.
17. Replacement of non-damaged rims for the purpose of matching it with a set of rims.

This cover is subject to otherwise to terms, conditions, exceptions, limitations of the policy.