

Cholamandalam MS General Insurance Company Limited

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

Toll Free: 1800 208 5544 | Ph: 044 4044 5400 | Fax: 044 4044 5500 |

E-mail: customercare@cholams.murugappa.com | www.cholainsurance.com

PAN AABCC6633K CIN: U66030TN2001PLC047977 IRDAI Regn. No.123



Add-on wording of
Motor Two - Wheelers Policy Bundled
Product UIN - IRDAN123RP0017V01201819

Tyre Protect UIN IRDAN123RP0017V01201819/A0047V01202425

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 the expenses incurred towards replacement of tyre(s) and / or tube(s), fitted to the insured vehicle if damaged due to Burst, Cut, Bulge plus Labour charges towards removing and refitting of the tyres.

Special conditions:-

1. The add-on cover pays only for standalone damages to Tyre (s) and or tube(s).
2. The liability of the company under this Add-on will be for
 - a. the cost of a new tyre and / or tube of the same make, model and specification as fitted by the OEMs.
 - b. If tyre and/or tube of the same specification is not available in the Market, we will reimburse the price of the tyre / tube of similar make, model and specification available in the market on the date of loss.
 - c. Compensation payable will be as per table given below:

Residual tread depth of the tyre (s) at the time of loss	Admissible claim amount	Inspection conditions
>= 7 mm	100% of the cost of new tyre(s)	1. Tyre pressure as Specified by manufacturer 2. Unused Tread depth will be measured at the centre of the tread. 3. Minimum 3 measurements at 3 different places will be taken for the purpose of arriving at mean tread depth which will be the basis of indemnity under the coverage.
>=6.5 mm and < 7 mm	85% of the cost of new tyre(s)	
>=5 mm and < 6.5 mm	75% of the cost of new tyre(s)	
>=3 mm to <5 mm	50% of the cost of new tyre(s)	
<3 mm	Nil	

3. The company will be liable for replacement for a maximum of two (2) tyres and / or tubes of the Insured Vehicle during the policy period.
4. Any claim for tyre (s) and / or tube(s) that is payable under 'Own Damage' Section of the base policy will be excluded under this add-on cover.
5. Any Claim payable under this Add-on will not be considered for calculation of No Claim Bonus at renewal.
6. If during the period of insurance the tyres and / or tubes are replaced by the insured on his own, then such replacement needs to be informed to us with necessary details like Tyre Make, Model, Serial Number, and Invoice Copy of the new tyre. 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.

Cholamandalam MS General Insurance Company Limited

Registered Office: 2nd Floor, "Dare House" No.2, NSC Bose Road, Chennai - 600 001.
Toll Free: 1800 208 5544 | Ph: 044 4044 5400 | Fax: 044 4044 5500 |
E-mail: customercare@cholams.murugappa.com | www.cholainsurance.com
PAN AABCC6633K CIN: U66030TN2001PLC047977 IRDAI Regn. No.123



Add-on wording of
Motor Two - Wheelers Policy Bundled
Product UIN - IRDAN123RP0017V01201819

Specific Exclusions:

The Company will not be liable for any loss or damage to tyres and / or tubes fitted to the insured vehicle due to:-

1. Tyre(s) worn out due to natural wear and tear.
2. Any damage arising out of use of the insured vehicle beyond its passenger carrying capacity.
3. Any loss or damage that results from modification not approved by tyre / 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 tyre(s) / tube (s) or its parts or accessories.
5. 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 or poor workmanship at the time of manufacturing or replacement of tyre(s) and / or due to improper storage and / or transportation of the tyre(s).
7. Any minor damage or scratch or small cut not affecting the functioning of the insured vehicle.
8. Any loss or damage 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 tyre(s) and / or tube(s) of the Insured Vehicle.
10. Any loss or damage to rims, wheel accessories, suspension or any other part or accessories of the Insured Vehicle arising as a result of damage to the tyre(s) of the Insured Vehicle.
11. Loss or damage covered under Manufacturer's warranty.
12. Any form of damage to tyre resulting from a collision or any accidental fire or theft or damage to the Insured Vehicle.
13. Cost of puncture or repairs associated with puncture.
14. If the tyre(s) and/or tube(s) being claimed is different from tyre(s) and/or tube(s) insured and supplied as original equipment along with the vehicle unless informed to us and mentioned/endorsed on the policy.
15. Tyre which has been used for its full specified life as per manufacturer's guideline.

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