

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 |

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PAN AABCC6633K CIN: U66030TN2001PLC047977 IRDAI Regn. No.123



Add-on wording of Chola Long Term Private
Car Package Policy
UIN IRDAN123RPMT0030V01202425

Rim Protect UIN IRDAN123RPMT0030V01202425/A0036V01202425

In consideration of payment of additional premium for this cover, it is hereby agreed that we will pay for the 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 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. Insurance company is liable only for cost of replacement of wheel rim of similar make, model and specification and the labour cost involved for its replacement.
2. No depreciation will be deducted on the cost of rim.
3. This cover is available for a maximum of four (4) rim(s) of the Insured Vehicle during the annual policy period.

Specific exclusions:-

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

1. Loss / damage covered under Manufacturer's warranty.
2. 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).
3. Minor damage or scratches or small cut, noises, vibrations not affecting the functioning of the product and / or damages that are consequential in nature.
4. Loss or damage that had occurred prior to inception of the policy.
5. Replacement of Non-damaged rims for the purpose of matching it with a set of rims.
6. Any loss or damage that results from modification, neglect of the periodic maintenance, operating methods not mentioned in the owner's manual and approved by the manufacturers of Insured Vehicle.
7. Expenses related to personal injury or property damage arising due to damage of the Rim(s) of the Insured Vehicle.
8. Any loss or damage arising out of ageing, normal wear and tear, loosening of rims or corrosion and/or oxidation of the wheel rim(s) of the Insured Vehicle.

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9. 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.
10. Any loss or damage arising due to theft of Rims (s) and/ or illegal activities and are fraudulent in nature and/ or resulting from hard driving due to race or rally.
11. Any form of damage resulting from a collision or any accidental fire or theft damage to the Insured Vehicle.

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