

**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](mailto:customercare@cholams.murugappa.com) | [www.cholainsurance.com](http://www.cholainsurance.com)

PAN AABCC6633K CIN: U66030TN2001PLC047977 IRDAI Regn. No.123

Add-on wording for Motor Product  
**Chola Longterm Two Wheeler Package**  
**Policy for five years**  
**UIN: IRDAN123RPMT0141V01202425**

**Add-on Wording****1. Full Depreciation Waiver Cover****UIN: IRDAN123RPMT0141V01202425/A0142V01202425**

In consideration of payment of additional premium for this cover, the company will reimburse the total cost of parts replaced, due to loss or damage to the insured vehicle, without any deduction towards depreciation subject to the following terms:-

1. Claim being admitted under Section -1 (Loss of or damage to the insured vehicle).
2. The aggregate cost of repairs in case of Total loss / Constructive Total loss claims would be subject to the benefit available under this cover for the assessment of the claim.
3. Company's maximum liability under this Add-on Cover will be 1 or more than 1 claim in an annual policy year as per option exercised by the Insured.

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

**2. Consumables Plus****UIN: IRDAN123RPMT0141V01202425/A0143V01202425**

In consideration of payment of additional premium, the company hereby undertakes to reimburse cost of consumable items actually consumed and utilized for repairing the accidental damages / losses i.e. those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or are rendered unfit for continuous and permanent use. Such Consumable Items will include nuts and bolts, screw, oil filter, fuel filter, bearings, clips, wheel balancing weights, grease, wheel bearings, engine oil, gear-box oil, oil filter, fuel filter, air filter element, brake oil, and items of similar nature.

Consideration of this benefit is subject to subsistence of a valid Own Damage claim under Section -1 (Own Damage Section) of the policy.

**Specific exclusions:**

Insurance Company is not liable for payment of any claims of the following nature:

1. Losses or damages covered under Manufacturer warranty or recall campaign.
2. Any claims related to loss or damage due to normal wear and tear.

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

**3. Hydrostatic Lock Cover****UIN: IRDAN123RPMT0141V01202425/A0144V01202425**

In consideration of payment of additional premium, insured will be reimbursed the cost incurred to repair or replace parts of engine or gear box or differential assembly damaged due to ingress of water or due to leakage of lubrication or loss or damage to engine cooling system due to any accidental external means. This cover is subject to the following terms and conditions:

1. Claim due to water damage cover is payable only if there is an evidence of the insured vehicle being submerged or having stopped in water logged area.
2. Only one claim will be entertained in a policy year.
3. Claim has to be intimated to the insurance company within seven (7) days from the date of loss.
4. All reasonable precautions are taken to protect the engine, assembly and the vehicle to avoid aggravation of damages / loss.
5. No depreciation will be applied on cost of parts replaced.
6. This cover is available only for the vehicles of age upto 10 years

**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](mailto:customercare@cholams.murugappa.com) | [www.cholainsurance.com](http://www.cholainsurance.com)

PAN AABCC6633K CIN: U66030TN2001PLC047977 IRDAI Regn. No.123

Add-on wording for Motor Product  
**Chola Longterm Two Wheeler Package**  
**Policy for five years**  
**UIN: IRDAN123RPMT0141V01202425**

**Specific exclusions:**

Insurance company is not liable for payment of any claims of the following nature:

1. Cost of Lubricating oils or consumables used in the assembly.
2. Losses or damages covered under Manufacturer warranty or recall campaign.
3. Increase in loss or damage including corrosion due to delay in intimation of claim beyond seven (7) days from the date of loss.
4. Any claims related to loss or damage due to normal wear and tear.

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

**4. Return to Invoice Cover****UIN: IRDAN123RPMT0141V01202425/A0145V01202425**

The insured vehicle and the declared accessories are insured for the value of new replacement cost on the date of total loss including registration fees, Road Tax paid for the insured vehicle with applicable Service Tax and total insurance cost of this policy availed with us and is in force on the date of accident. This cover is subject to the following terms and conditions:

1. Benefit under this cover is available only in the event of total loss of the vehicle due to an accident, theft or Constructive Total Loss (CTL) as defined in the policy.
2. It is not mandatory to replace the vehicle.
3. No imposed excess is applicable for this cover.
4. Compensation payable under this cover will be the total cost incurred towards insurance of this policy availed with us and is in force on the date of accident, registration fees, Road Tax paid for the insured vehicle with applicable Tax and the show-room value of brand new vehicle of same make, model and variant with identical features and specifications on the date of loss. If identical vehicle is not available for sale, then the last available Ex-Showroom price of the vehicle will be paid along-with registration fees, Road Tax paid for the insured vehicle with applicable Service Tax and total insurance cost of this policy availed with us and is in force on the date of accident
5. Company is not liable for any other financial dues of the insured in respect of the vehicle covered.
6. This benefit is available only for the vehicles of age up to 5 years
7. Only one claim will be entertained in a policy period.

No depreciation will be applied to assess the loss in the event of Total Loss (TL) or Constructive Total Loss (CTL).

For the purpose of this Add-on cover, Total Insurance Cost will include the Premium paid towards Own Damage Cover, Third Party Liability, Add-on Cover premium and Service Tax paid for the Motor Two Wheeler Package policy availed with us and is in force on the date of accident.

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

**5. Daily Cash Allowance Cover****UIN: IRDAN123RPMT0141V01202425/A0146V01202425**

The company will pay a fixed allowance of Rs.250/- or Rs.500/- or Rs.750/- per day as per the option exercised by insured, during the period of non-availability of insured vehicle due to partial loss claim(s). Maximum eligible number of days is five (5) for one claim and is also the overall limit per policy year.

Eligible number of days for this benefit will be the number of days calculated from the date of entrustment of vehicle to repairer for repairs to the date of delivery of repaired vehicle or the maximum eligibility period as per option exercised by the insured whichever is lower.

**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: [customer@cholams.murugappa.com](mailto:customer@cholams.murugappa.com) | [www.cholainsurance.com](http://www.cholainsurance.com)  
PAN AABCC6633K CIN: U66030TN2001PLC047977 IRDAI Regn. No.123

Add-on wording for Motor Product  
**Chola Longterm Two Wheeler Package**  
**Policy for five years**  
**UIN: IRDAN123RPMT0141V01202425**

Consideration of this benefit is subject to subsistence of a valid claim under the policy and will be subject to three day time excess for each and every claim.

This cover is available only for the vehicles of age upto 10 years.

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

## 6. Helmet Cover

**UIN: IRDAN123RPMT0141V01202425/A0147V01202425**

In consideration of payment of additional premium for this cover, the Company undertakes to pay for loss or damage to helmet owned by Insured due to:

1. Accidental external means
2. Fire, lightning, Riot, Strike, malicious Act, Terrorist activity
3. Flood, inundation, storm, hurricane, typhoon, earthquake
4. Theft of helmet alongwith insured vehicle

The insured will be paid the cost of repair / replacement of the helmet of same make and size at the time of claim under the policy. No excess is applicable for this cover. The insured should surrender the broken helmet to the insurer in case of damages of the helmet.

Our liability is restricted to a maximum of two Claims in each annual Policy period.

Any Claim made for Standalone damages of the Helmet covered under this Add-on will not be considered for calculation of No Claim Bonus.

**Definition of helmet:** A helmet is a form of protective gear worn to protect the head while riding the Two Wheeler. It protects the wearer from some or more severe forms of traumatic injury.

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

## 7. Chola Value Added Services

**UIN: IRDAN123RPMT0141V01202425/A0148V01202425**

In consideration of payment of additional premium, the following services will be offered to Insured:

Sl. No.	Services offered for Two wheeler	Automatic inclusion 50 kms
1	Breakdown support over phone	Yes
2	On site minor repairs	Yes
3	Fuel delivery (Rs. 50 addnl., service charge from customer)	Yes
4	Flat Tyre Support	Yes
5	Battery Jump Start	Yes
6	Transfer / Towing for Mechanical , Electrical breakdown	30 Kms
7	Transfer / Towing for Accidental breakdown	30 Kms
8	Provision of local Taxi	Payable

**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](mailto:customercare@cholams.murugappa.com) | [www.cholainsurance.com](http://www.cholainsurance.com)

PAN AABCC6633K CIN: U66030TN2001PLC047977 IRDAI Regn. No.123

Add-on wording for Motor Product  
**Chola Longterm Two Wheeler Package**  
**Policy for five years**  
**UIN: IRDAN123RPMT0141V01202425**

**1. Breakdown Support over Phone**

In the event of the CHOLA MS customers calling in for support FACILITATOR shall understand the basic problem prior to offering solutions. Some minor issues can be supported over the phone, such as - inability to operate some feature or understanding meaning of warning lamps etc.

**2. "On site" Minor Repairs of the Covered Vehicle.**

If In the event of immobilization of the Covered Vehicle due to mechanical or electrical breakdown and as long as the said fault can be repaired at the place of immobilization within a maximum time period of 60 (Sixty) minutes, FACILITATOR shall proceed with on-site repair of the breakdown. Neither supply of parts or replacement elements, nor materials in general are included in this coverage. The areas and elements of such repairs shall be limited to the extent as agreed with CHOLA MS. This service is applicable within a radius of 50 km from any city covered by the Facilitator.

**3. Fuel delivery**

If the Covered Vehicle runs out of fuel FACILITATOR can deliver up to 2 litres of fuel (petrol only). Cost of fuel (at actual) and charges of activating this service is INR 50 (Rupees Fifty only) which shall be paid by Client on the spot.

This service is applicable within a radius of 50 km from any city covered by FACILITATOR. Quantity limit in this benefit is due to practical hazards of carrying fuel over long distances.

**4. Flat Tyre Support**

If the Covered Vehicle has a punctured or burst Tyre, FACILITATOR shall support the customer in getting it repaired from nearest Tyre repair shop. The customer shall have to pay directly to the Tyre repair shop and indemnify FACILITATOR against quality or workmanship of such repairs. This service is applicable within a radius of 50 km from any city covered by FACILITATOR.

**5. Battery Jumpstart**

If the Covered Vehicle does not start due to the battery being discharged, FACILITATOR shall jumpstart the vehicle within the limit of 50 km from the covered city.

Neither the supply of parts or replacement elements, nor materials in general are included in this service coverage.

**6. Transfer of the covered vehicle in case of major breakdown or accident**

In the event that Covered Vehicle is immobilized due to the breakdown or accident and "On site" repair is not possible, FACILITATOR shall arrange and bear the transfer expenses of the Covered Vehicle to a nearest workshop or garage authorized by Chola MS or as may be chosen by the Customer, with the limits of 30kms of towing distance. These services shall be provided using equipment deemed most suitable by FACILITATOR.

**7. Provision of local taxi**

In the event that the "on site" repairs mentioned above are not possible, and the Covered Vehicle is towed to nearest approved workshop, FACILITATOR shall provide local taxi to the customer. Customer has to directly pay to provider, as per prevalent rates.

These Coverages apply from KM0. Understanding by KM0 is that the Customer's Vehicle is covered from the moment customer starts or tries to start the vehicle, thus client is always covered. This service shall be provided only immobilized Vehicles which have been covered under this Add-on on payment of additional premium.

**Definitions**

The terms defined below and at other junctures in this document shall have the meanings ascribed to them wherever they appear and where appropriate

**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](mailto:customercare@cholams.murugappa.com) | [www.cholainsurance.com](http://www.cholainsurance.com)  
PAN AABCC6633K CIN: U66030TN2001PLC047977 IRDAI Regn. No.123

Add-on wording for Motor Product  
**Chola Longterm Two Wheeler Package**  
**Policy for five years**  
UIN: IRDAN123RPMT0141V01202425

**Accident** shall mean any sudden, unforeseen and involuntary event caused by external, visible and violent means causing any structural damage to the Covered Vehicle and making it immobilized.

**Automatic Inclusion** shall mean enrolment of all vehicles for the Value Added Services after the launch of the Scheme, automatically making them eligible for availing the benefits of the Scheme.

**Beneficiary** shall mean the beneficiary of the Services, including the person driving/ riding the Covered Vehicle at the time of Breakdown/Accident of the Vehicle.

**Breakdown** shall mean an engineering, mechanical and/or electrical failure in the Eligible Vehicle that may immobilize the Covered Vehicle or may render it unsafe to drive, or where the Covered Vehicle may run out of fuel.

**Customer** shall mean a person (natural or legal) residing in India who have purchased this Value Added Services from CHOLA MS on payment of Enrolment Fees and shall accordingly be entitled to receive the Services.

**Covered Vehicle** shall refer to all the vehicles for which consideration has been paid by the Customer under Automatic Inclusion as long as the said vehicle is a Commercial Vehicle (as defined under Eligible Vehicles)

**Enrolment Fee** shall mean consideration paid to Chola MS for registering/enrolling the vehicles into the Scheme

**Event** shall mean a single event of Breakdown or Accident of the Covered Vehicle.

**Facilitator** shall mean a company engaged by Chola MS to provide various services either on their own or with the support of third parties engaged by them to the service receiver.

**Immobilisation** shall mean any Event or Breakdown or Accident, by virtue of which it may not be safe to drive the Covered Vehicle or where the Covered Vehicle may not be able to move on its own power.

**Limits of Service Costs** shall refer to the maximum amount of expenses or distances for which the Facilitator shall be responsible for providing the Service to the Service Receiver or Customer.

**Place of Residence** shall mean the address of the Customer on which the Covered Vehicle may have been registered.

**Service Provider** shall mean an Authorised Garage, Repairer, Towing Services, Commercial Vehicle Operators, Experts in Medical or Legal professions arranged by the Facilitator to provide the Service

**Service Charges** shall mean the charges payable by the Customer to the Service Provider for any services, beyond the scope of Services or outside the Territory.

**Service Start and End date** means the Commencement and Expiry date of the Service Coverage under this Program as specified in the Certificate issued to the Customer.

**Service Receivers** shall include the Customers, and/or the Beneficiaries riding the Covered Vehicle up to a maximum legal carrying capacity of the vehicle at the time of event that generates the necessity of the assistance.

**Territory** shall mean the cities and highways which shall be covered under the Scheme.

**Value Added Services or Roadside Emergency Assistance Program or Scheme** shall mean the Roadside Assistance to be provided to the Covered Vehicle in the Territory in accordance with the terms and conditions set forth above, and according to the limits and services.

**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](mailto:customercare@cholams.murugappa.com) | [www.cholainsurance.com](http://www.cholainsurance.com)

PAN AABCC6633K CIN: U66030TN2001PLC047977 IRDAI Regn. No.123

Add-on wording for Motor Product  
**Chola Longterm Two Wheeler Package**  
**Policy for five years**  
UIN: IRDAN123RPMT0141V01202425

**GENERAL EXCLUSIONS TO SERVICE COVERAGE**

- a) Any registered vehicles whose age is more than 5 years shall not be eligible for this Scheme
- b) Any event when the rider of the vehicle is found to be in any of the situations that are indicated below:
  - 1) The state of intoxication or under the influence of alcohol, drugs, toxins or narcotics not medically prescribed.
  - 2) Lack of permission or corresponding license for the category of the Covered Vehicle or violation of the sanction of cancellation or withdrawal of them.
- c) Any event where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence .
- d) Any customer history where customer has twice on prior occasions misused or abused the services.
- e) Those accidents resulting from the illegitimate removal of the Covered Vehicle.
- f) Those accidents or breakdowns that are produced when the Customer or the authorized rider have infringed upon the regulatory ordinances as far as the requisites and number of persons transported, weight and means of things and animals that can be transported or the form of handling them as long as the infraction has been the determining cause of the accident or the causal event of the incident.
- g) Any vehicle involved in or liable to be involved in legal case prior to or post immobilization.
- h) Events happening while the vehicle lacks documentation or requisites (including the Technical Inspection of the Vehicles and Obligatory Insurance) legally necessary to ply on public roads.
- i) Events caused by fuels, mineral essences, and other inflammable, explosive or toxic materials transported through the Covered Vehicle.
- j) Assistance to riders of the Covered Vehicle different to those defined as beneficiaries.
- k) The following vehicles are not covered:
  - 1) Those used for hire or reward, except if expressly included above.
  - 2) Those used for the transportation of goods.
- l) Events not covered under the Program :
  - 1) Non-functional horn. If the horn is activated incessantly, the Services will be provided
  - 2) Faulty gauges and meters
  - 3) Vehicle headlights not functional during day time.
  - 4) Illumination warning lamps of any non-safety related lights/service warnings lights which do not render the vehicle immobilized.
  - 5) Broken rear-view mirror not obstructing rider's view.
  - 6) Electronic Vehicle security systems, if fitted as a standard equipment, are faulty but do not render it immobilized

**Assistance handling procedure at the time of immobilization of the Vehicle**

- ✓ Insured shall call the Facilitator helpline "xxxx xxxx xx" to avail services and furnish the following details to the facilitator at the time of immobilization of Vehicle:
  1. Name
  2. Motor Insurance Policy Number and / or cover note
  3. Vehicle Registration Number
  4. Vehicle Make & Model
  5. Breakdown Location
  6. Policy start date and End date
  7. An indication as to the nature of the problem and Service requested
- ✓ Facilitator will despatch the Services after checking Supplier Network at the place of breakdown
- ✓ Facilitator will send service professional to the insured's location to render necessary services.
- ✓ Facilitator will check with the insured on service arrival and if not will check with the supplier for alternate arrangement
- ✓ Services will be provided on 24 x 7 basis on all the days in a year.

**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](mailto:customercare@cholams.murugappa.com) | [www.cholainsurance.com](http://www.cholainsurance.com)

PAN AABCC6633K CIN: U66030TN2001PLC047977 IRDAI Regn. No.123

Add-on wording for Motor Product  
**Chola Longterm Two Wheeler Package**  
**Policy for five years**  
**UIN: IRDAN123RPMT0141V01202425**

**Grievance Redressal:**

- If the Insured person is aggrieved in any way due to the following:
  - Facilitator does not respond to the customer at the time of calling,
  - Delay in despatch of services
  - Any dispute on the services offered
  - Any dispute on the amount to paid / payable in addition to what is mentioned in the Add-on cover wording
  - Any other grievance
- the Insured person can contact US with the details of grievance through:

Our Website: [www.cholainsurance.com](http://www.cholainsurance.com)

E-mail: [customercare@cholams.murugappa.com](mailto:customercare@cholams.murugappa.com)

Call us @: 1800 208 5544

In case, if the insured person is not satisfied with the decision of our above Office or have not received responses within 7 days of the complaint, the Insured person can contact our

**Grievance Redressal Officer,**  
**Cholamandalam MS General Insurance Company Limited**  
**Thambu Chetty Street,**  
**Chennai – 600 001.**

In case if the Insured person is not satisfied with our resolution, the Insured person shall contact Ombudsman at the address given in the Policy wording.

Subject otherwise to terms, conditions, exception of the policy.

**8. Tyre Protect**

**UIN: IRDAN123RPMT0141V01202425/A0149V01202425**

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
>=6.5 mm and < 7 mm	85% of the cost of new tyre(s)	2. Unused Tread depth will be



**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](mailto:customercare@cholams.murugappa.com) | [www.cholainsurance.com](http://www.cholainsurance.com)

PAN AABCC6633K CIN: U66030TN2001PLC047977 IRDAI Regn. No.123

Add-on wording for Motor Product  
**Chola Longterm Two Wheeler Package**  
**Policy for five years**  
**UIN: IRDAN123RPMT0141V01202425**

<b>&gt;=5 mm and &lt; 6.5 mm</b>	<b>75% of the cost of new tyre(s)</b>	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.
<b>&gt;=3 mm to &lt;5 mm</b>	<b>50% of the cost of new tyre(s)</b>	
<b>&lt;3 mm</b>	<b>Nil</b>	

- The company will be liable for replacement for a maximum of two (2) tyres and / or tubes of the Insured Vehicle during the annual policy year.
- 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.
- Any Claim payable under this Add-on will not be considered for calculation of No Claim Bonus at renewal.
- 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.
- 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 tyres and / or tubes fitted to the insured vehicle due to:-

- Tyre(s) worn out due to natural wear and tear.
- Any damage arising out of use of the insured vehicle beyond its passenger carrying capacity.
- 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.
- Any loss or damage arising due to Theft of tyre(s) / tube (s) or its parts or accessories.
- Loss or damage resulting from hard driving due to over speeding race, rally or illegal activities or activities that are fraudulent in nature.
- 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).
- Any minor damage or scratch or small cut not affecting the functioning of the insured vehicle.
- Any loss or damage occurred prior to inception of the policy period.
- 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.
- 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.
- Loss or damage covered under Manufacturer's warranty.
- Any form of damage to tyre resulting from a collision or any accidental fire or theft or damage to the Insured Vehicle.
- Cost of puncture or repairs associated with puncture.
- 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.
- 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.



**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](mailto:customercare@cholams.murugappa.com) | [www.cholainsurance.com](http://www.cholainsurance.com)

PAN AABCC6633K CIN: U66030TN2001PLC047977 IRDAI Regn. No.123

Add-on wording for Motor Product  
**Chola Longterm Two Wheeler Package**  
**Policy for five years**  
**UIN: IRDAN123RPMT0141V01202425**

**9. Rim Protect****UIN: IRDAN123RPMT0141V01202425/A0150V01202425**

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 annual policy year.
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.
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.

**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](mailto:customercare@cholams.murugappa.com) | [www.cholainsurance.com](http://www.cholainsurance.com)

PAN AABCC6633K CIN: U66030TN2001PLC047977 IRDAI Regn. No.123

Add-on wording for Motor Product  
**Chola Longterm Two Wheeler Package**  
**Policy for five years**  
**UIN: IRDAN123RPMT0141V01202425**

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 otherwise to the terms, exceptions, conditions and limitations of the policy.