



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

Motor Add-ons for Bundled Cover with One Year Term for Own Damage And Five Years Motor Third Party Insurance Policy for 2 -Wheelers

Tyre Replacement for bundled cover for Two Wheelers

Wording

UIN:IRDAN106RP0007V01201819/A0060V01202526

Definitions: -

Reasonable and Customary charges: It means a charge for repair/replacement of the vehicle and/or its parts, which is/are considered Reasonable and Customary to the extent that it does not exceed general level of charges being made by others of similar standing in the city where the charge is incurred for comparable faults, problems, services or supplies to vehicle(s) of same model, make, and capacity.

Authorized Workshop: It means a motor vehicle repair workshop / garage / service station authorized by Us and adequately equipped to deal with the breakdown or accident in question.

We/Our/Us: It means IFFCO Tokio General Insurance Company Ltd, also known as ITGI.

You/Your/Yours: It means the person(s)/entity(ies) named as the insured in the schedule for this Coverage.

What is Covered: -

In consideration of the payment of additional premium paid by You, We will cover the expenses for Tyre Replacement subject to the following special conditions.

Special Conditions:

a)

If there is/are damage(s) to the tyre(s) of the Insured Vehicle due to :-

- a) Bulge in tyre
- b) Bursting of tyre
- c) Cut or damage to the tyre

We will pay the cost of new tyre(s) including related items like air valve and tube(s) (if applicable), provided that the new tyre(s) are of same make and specification and is/are limited to and corresponding to the residual depth of the damaged tyre(s) as per the table below:-

Table A		
Unused tread depth	Reimbursement percentage of cost of New Tyre	Inspection Conditions
1. ≥ 7 mm	100%	1. Tyre pressure specified by the manufacturer.
2. ≥ 6.5 to < 6.9 mm	85 %	

Table A		
Unused tread depth	Reimbursement percentage of cost of New Tyre	Inspection Conditions
3. ≥ 5 to < 6.4 mm	75%	2. Depth to be measured at the centre of tread. 3. Mean of Minimum three readings will be taken
4. ≥ 3 to < 5 mm	50%	
5. < 3 mm	0%	

- b) The Reimbursement Compensation for tyre(s) will be only for tyre(s) supplied by the Manufacturer(s) as Original Equipment (OE) fitment and/or tyre(s) supplied and approved by Manufacturer.
- c) Any indemnification of claim will be against purchase price of a New Tyre.
- d) New Tyre(s) allowed will be of same make, model, and specification as the original tyre(s) against which the claim(s) is/are made.
- e) This benefit for Tyre Replacement will be restricted to a maximum of 2 tyres in the policy year..
- f) Table A prescribed under the Special Conditions above is subject to change as per the make, model, as approved by Us and replaced as an endorsement.
- g) If Tyre(s) of same specification is not available and the replaced Tyre(s) is superior to damaged Tyre(s), then We will not be liable for additional charges for this betterment.
- h) Any claim under “Tyre Replacement” will affect the entitlement of availing NCB (No Claim Bonus) as per the Table mentioned on the Schedule of the policy to which this add-on is attached.

What is not covered: -

We will not be liable for:

- a) Any reimbursement for service or labour charges for replacement/ repair of the tyre(s) beyond reasonable and customary charges prevailing in the market.
- b) Tyre which has been used for its full specified life as per Manufacturer’s guidelines or in case of tread depth less than 3 mm or as specified by Us or by the vehicle manufacturer, in respect of any particular tyre(s).
- c) Any damage if the vehicle and tyre(s) is/are not maintained & operated as per Manufacturer manual/guide which lead(s) to damage of the tyre such as tyre rotation or any use beyond the limitations as specified by the vehicle Manufacturer.
- d) Any damage resulting from modifications not approved by the vehicle or tyre manufacturer including, without limitation, for the purpose of vehicle performance, modification, enlargements and other changes.

- e) Any unrelated faults such as minor damage ,minor cuts, noises, vibrations and sensations that do not affect the tyre(s)/vehicle function or performance.
- f) Any damage to the tyre(s) resulting from improper storage, transpiration or due to normal wear & tear.
- g) Any fraudulent act committed to take benefit under this coverage or by anyone in respect of Insured Vehicle.
- h) Any tyre(s), other than those ones supplied with the Insured Vehicle or from those tyre(s) about whom the information was given to Us at the time of inception of this coverage or during the coverage period.
- i) Theft of the tyre and/or rim with or without the Insured Vehicle.
- j) Any damage due to/of routine maintenance including minor adjustment wheel alignment and tyre rotation.
- k) Damage arising due to fitment of accessories including without limitation to mechanical accessories such as wheel covers and any other such item(s).
- l) Any damage related to personal injury or property damage.
- m) Any kind of warranty/guarantee provided by the manufacturer(s).
- n) If the Insured vehicle is not repaired at an Authorized garage.
- o) Loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
- p) Cost of puncture or repair associated with puncture.

Insured obligations: -

- a) You must take all reasonable steps to avoid loss or damage to tyre(s). You must not continue to drive the vehicle after any damage or incident if this could cause further damage to the tyre(s).
- a) If due to any reason whatsoever, Insured replaces tyre(s) of the insured vehicle on his own, it is his/her obligation to inform Us about such change with necessary details of the new tyre(s) including but not limited to identification number or original invoice. It may be noted that the Company shall not be liable to any loss or damage to any tyre(s) whose original invoice or identification number has not been informed to Us and has not been endorsed under the policy.

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy to which this add on is attached.