



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

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

Motor Add-ons for Private Car

PROSPECTUS/ SALES LITERATURE

Rim Protection Cover

Add-ons Name	UIN
Rim Protection Cover for Bundled cover for Private Car	IRDAN106RP0010V01201819/A0040V01202223
Rim Protection Cover for Private Car Act & Comprehensive Policies	IRDAN106RP0005V01200001/A0041V01202223
Rim Protection Cover for Stand-Alone Motor OD for Private Car	IRDAN106RP0002V01201920/A0042V01202223

Rim Protection Cover Add-ons is available with the following base products:

1. Private Car Act & Comprehensive Policies
2. Bundled cover with one year term for own damage and three years motor third party insurance policy for private cars
3. Stand-Alone Motor Own Damage for Private Car

What is covered: -

If any Rim(s) of the wheel(s) of the Insured vehicle is accidentally damaged or warped as a result of a blowout or a result of insured vehicle been driven over potholes, kerbs or other road debris ,We will pay you :

- a) The cost of repair or replacing the damaged Rim(s) with New or near equivalent wheel Rim(s) of same make, model and specification. If Rim of same specification is not available and the replaced Rim is superior to damaged Rim then We will not be liable for additional charges for this betterment.
- b) Any service or labor charges incurred during repair /replacement of damaged Rim(s) of the Insured Vehicle.
- c) Cost of related Consumable(s) (If any).

Conditions –

- a) This Cover will be provided only to Vehicles fitted with Tubeless Tyres or Run Flat Tyres
- b) Maximum limit of 4 (Four) replacements for Private Car/ four wheeler taxis will be allowed during the Policy period.
- c) Any claim under “Rim Cover” will affect the entitlement of availing NCB (No Claim Bonus) as per the Table mentioned on the Schedule of Standard Motor Package Policy.

What is not covered: -

We will not be liable for:

- a) Any damage to the Rim(s) of the Insured vehicle fitted with tyres other than tubeless tyres or run Flat Tyres.
- b) Loss or damage arising out of natural wear and tear or damage caused by defective steering geometry outside the manufacture’s recommended limits or wheel balance, failure of suspension component,

- wheel bearing or shock absorber.
- c) Any damage resulting from corrosion and/or oxidation and /or rusting.
 - d) Any loss or damage occurred prior to the inception of the policy.
 - e) Routine maintenance including adjustment, alignment, balancing or rotation of wheels.
 - f) Any claim if the Rim(s) are being claimed is different from Rim(s) insured / supplied as original equipment along with the vehicle unless informed to Us and mentioned / endorsed on the policy.
 - g) Fraudulent act committed by the Insured or workshop or any person entrusted possession of the vehicle by Insured.
 - h) Loss or damage arising out of improper storage or transportation.
 - i) Any consequential loss or damage such as but not limited to noises, vibrations and sensations that do not affect Rim function or performance.
 - j) Loss or damage arising out of modifications not approved by manufacturer.
 - k) Loss or damage to Rim(s) arising due to fitment of accessories to the Insured vehicle such as wheel covers etc.
 - l) Loss or damage resulting from hard driving due to race, rally or illegal activities.
 - m) Loss or damage resulting from poor workmanship while repair
 - n) Loss or damage due to neglect of periodic maintenance as specified by the manufacturer.
 - o) Loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
 - p) Minor damage or scratch to the Rim not affecting the functioning of the tyre.
 - q) If the Insured vehicle is not repaired at an Authorized garage.
 - r) Non damaged rims for the purpose of matching a set of rims.
 - s) Any expenses incurred on towing and safe guarding
 - t) 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

Insured obligations:

- a) You must take all reasonable steps to avoid loss or damage to rim(s). You must not continue to drive the vehicle after any damage or incident if this could cause further damage to the rim(s).
- b) If due to any reason whatsoever, Insured replaces wheel rim(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 wheel rim(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 wheel rim whose original invoice or identification number has not been informed to us and has not been endorsed under the policy."

Grievance or Complaint

The Insured may register a grievance or complaint by visiting the Company's website www.iffcotokio.co.in. The Insured may also contact the offices from where he/she has bought the policy or the grievance officer who can be reached at the Company's corporate office.

Grievance Department details are as mentioned below:

Website: <https://www.iffcotokio.co.in/customer-services/grievance-redressal>
Toll free: 1800-103-5499
E-mail: support@iffcotokio.co.in
Courier : Chief Grievance Officer
IFFCO-Tokio General Insurance Co Ltd
IFFCO Tower, Plot no. 3
Sector -29, Gurgaon – 122001

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. The list of branches with addresses are available at <https://www.iffcotokio.co.in/contact-us>
If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at chiefgrievanceofficer@iffcotokio.co.in

PROHIBITION OF REBATES

Section 41 of the Insurance Act 1938 provides as follows:

1. No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
2. Any person making default in Company with the provisions of the section shall be punishable with fine which may extend to ten lakh rupees.

Notes:

- The terms and conditions of the Standard Motor Package Policy will apply unless stated otherwise.
- Prospectus/ Sales literature contains salient features of the product. For exhaustive details on covers, exclusions and conditions, kindly refer Policy Wordings. For all Insurance contracts, Schedule along with Coverage Wordings will be considered as contract documents. For more and detailed information regarding policies/ claims, please contact the nearest IFFCO-Tokio Office/ Authorized representative of the Company.