

Engine Protector – 3 Year Motor Private Car Package Policy -: Policy Wording

1. WHAT IS COVER

In consideration of payment of additional premium, it is hereby agreed and declared that this Policy extends to cover the consequential damage to the internal child parts of the Engine And/ or Gear box of Insured Vehicle arising out of following

1. Water ingress
2. Leakage of lubricating oil subject to there is visible evidence of accidental damage to Engine And/or Gear Box And/or respective assembly of the Insured Vehicle.

We will compensate You for the following:

- a. Repair and replacement costs of the Engine's internal child parts such as Crankshaft, Cylinder head, Cam shaft, Pistons, Piston sleeve, Gadget pins, Connecting rods and Engine bearings, Oil pump and Turbo/super charger and the like.
- b. Repair or replacement of the affected Engine internal child parts of the Gear box, Differential or Transmission assembly such as Gear shafts, Shifter, Synchronizer rings / Sleeves, Actuator, Sensor, Mechatronics and its affected child parts and bearings.
- c. Labour Cost required to carry out the repair or replacement of the damaged child-parts of the Engine or damaged gear box, differential and transmission assembly.

2. CONDITION(S)

- 2.1 This cover is applicable if it is shown on Your schedule.
- 2.2 The Coverage will be applicable during the policy period and can be used maximum up to 2 times in year.
- 2.3 The coverage will not be available to Vehicles used for the purpose of racing, rallying, motor-sports, or in any instance where the Vehicles is not being used /driven in accordance with applicable laws and regulations.
- 2.4 Insurer will not be accountable, responsible or liable for consequential damages arising out of repair on the spot/ towing.
- 2.5 In case of transfer of ownership of the Insured Vehicle, the cover under 'Engine Protector' shall expire.
- 2.6 Full benefits under 'Engine Protector' would be available only if the Insured Vehicle is repaired at Our authorized workshops/ authorized by us. In case You have opted to repair the Insured Vehicle at a non-authorized workshop, Our liability will be restricted to 75% of the assessed total claim amount under this cover.
- 2.7 Where a loss is covered under 3 Year Motor Private Car Package Policy or any other type of insurance policy with any other insurer at the same time, claim payable shall be according to Contribution clause.
- 2.8 All other terms and conditions as per the base 3 Year Motor Private Car Package Policy.

3. What is not Covered

- 3.1 There is no evidence that the Insured Vehicle stopped in water logged area resulting into damage to the internal parts of the engine due to water ingress.
- 3.2 Where a loss is covered under any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time.
- 3.3 Any consequential loss apart from the damage to the internal child parts of the engine due to water ingress/ leakage of lubricating oil and/or damage to gear box arising out of leakage of lubricating oil due to Accidental means.
- 3.4 Cost of engine oil and consumables in case of flushing of engine.
- 3.5 Loss or damage including corrosion of engine due to delay in intimating Us or delay in retrieval of the

Insured Vehicle from the water-logged area.

3.6 Where reasonable care has not been taken by insured to protect the loss or damage to the Insured Vehicle.

3.7 Ageing, depreciation, wear and tear.

3.8 Any payment under this Add-On Cover in case of Constructive Total Loss/ Total Loss of Your Vehicle.

3.9 Any Claim where the repair has been carried out without prior approval from Us.

3.10 Any claim where water inundation is not proved in case of water ingress related loss

4. Your Obligation(s):

4.1 Insured should avoid driving the Insured Vehicle through water logged area as far as possible. If it is unavoidable, the vehicle should be driven in low gear and/or high engine RPM(s).

4.2 Insured should not try to crank or push start the engine once the Insured Vehicle had stopped in the water logged area or undercarriage damage had taken place.

4.3 Insured should intimate Insurer's nearest office for spot survey and to obtain help from an expert technician

4.4 The Insured shall take reasonable care to protect against aggravation of damage or loss to the Insured vehicle.

4.5 The insured shall comply with the manufacturer's instructions/guidelines.