

Reliance Two Wheeler Policy – Bundled

Add on Cover

Engine Protector for Two Wheeler - Bundled

UIN - IRDAN103RP0008V02201819/A0012V01202122

This cover is applicable if it is shown on Your policy schedule.

What is covered

In consideration of the payment of the additional premium by the Insured as mentioned in the policy schedule and realization thereof by the Company, We will pay You repair and replacement expenses for the Consequential loss or damage to-

- Internal parts of the engine
- Gear Box, Transmission or Differential Assembly

Provided loss or damage is due to ingress of water in the engine or leakage of lubricating oil from engine / respective assembly.

We will also pay for the lubricating oils / Consumables used in the respective assembly i.e. material, which is used up and needs continuous replenishment such as engine oil, Gear Box oil etc. but excluding fuel.

What is not covered

We shall not indemnify You under this endorsement in respect of

1. Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of maintenance / preventive maintenance.
2. Any aggravation of loss or damage including corrosion due to delay in intimation to us and / or retrieving the vehicle from water logged area.
3. Cost of lubricants in case of loss due to leakage and flushing of consumables
4. Any claim where the repair has been carried out without pr or approval from Us

Special Condition:

Claim under this endorsement will be admissible only if –

1. In case of water damage, there is an evidence of the insured vehicle being submerged or stopped in a water logged area.
2. In case of leakage of lubricating oil, there is a visible evidence of accidental damage to engine or respective assembly.
3. There is evidence of under carriage damage to Engine Parts and/ or Gear Box parts and/ or Differential parts leading to oil leakage and leading resulting into damage of covered parts.
4. Vehicle is transported / towed to garage within 2 (Two) days of water receding from the water logged area.
5. You have taken all reasonable steps, safeguards and precautions to avoid any loss or damage and also prevent aggravation of loss once the loss or damage to the insured vehicle is sustained and noticed by You.

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