



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

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

Motor Add-ons for 'Private Car Act & Comprehensive Policies' **Wording**

ENGINE AND GEAR BOX PROTECTION COVER

In the event of damage to the internal parts of the Engine and/or to the Gear box of insured vehicle arising out of Water Ingression or Leakage of Lubricant oil due to accidental means, then We will pay the cost of repair/replacement of internal parts of the Engine, Gear box such as cylinder heads, crank shaft, connecting rods, piston and piston rings, gear and shafts including labour charges for overhauling the engine and/or gear box, reboring/lathe work of engine cylinder, compression tests and other mechanical charges.

Special Conditions:

We will provide the benefit of 'Engine and Gear Box Protection Cover' subject to the following special conditions:

- a) You or anyone driving on Your behalf with Your consent should, upon the occurrence of such a loss or damage, immediately intimate our nearest office, call centre or authorized service/repair center for spot assistance and obtain help from an expert technician.
- b) There should be material evidence that the vehicle had stopped in water logged area resulting into damage to the engine.
- c) There should be material evidence of under carriage damage to engine and/or gear box resulting into leakage of lubricants causing damage to engine or gear box.
- d) You or anyone driving on Your behalf with Your consent should take all reasonable precautions to avoid any damage or aggravation of damage.
- e) You or anyone driving on Your behalf with Your consent should comply with manufacturer's instructions, guidelines in the right earnest.
- f) Any claim under "Engine and Gear Box Protection" will affect the entitlement of availing NCB (No Claim Bonus) as per the Table mentioned on the Schedule of Standard Motor Package Policy for Private Cars.

What is not covered: -

We will not liable for:

- a) Any damage covered under any other insurance or manufacturer's warranty or Recall Campaign.
- b) Any consequential damage other than damage to internal child parts of the engine and/or gear box as per coverage.
- c) Cost of Engine oil and consumables unless we have agreed to change or do away with this exclusion.
- d) Any damage where reasonable care was not taken by You or anyone on Your behalf to protect the loss or damage to the vehicle.

CONSUMABLE COVER

In the event of Accidental Damage to the Insured Vehicle(s) as per coverage under Standard Motor Package Policy , We will provide cost of any Consumable item including engine oil, coolants or any such item, which needs to be replaced if such replacement/repair is necessary and it does not result in any aggravation, corrosion or consequential loss.

Definition - Consumable Items - It means those article(s) or substance(s) which have specific uses and when applied to their respective uses are either consumed totally or rendered unfit for continuous and permanent use. These items include nut, bolts, screw, washers, grease, coolants, lubricants, clip, engine oil, break oil or any other oil, oil filters, fuel filters, AC gas, bearings, battery water, sealant, gaskets and the like.

What is not covered: -

We will not be liable for:

- a) Any claim unless the liability is accepted under Own Damage Section of Standard Motor Package Policy except stated otherwise.
- b) Any claim wherein the delay in replacement/repair results in corrosion, aggravation or consequential loss of whatsoever nature.
- c) Any liability on more than per unit basis in case of fastener.

LOSS OF KEY COVER

In the event of loss of keys of the insured vehicle and/or damage to the lock system of the vehicle due to accidental damage or theft or attempted theft, then We will pay the cost of vehicle keys, locks including repair and replacement charges, as may deem fit.

Definition - Keys - It means keys of Your vehicle as insured under the Standard Motor Package Policy.

What is not covered: -

We will not be liable for:

- a) Key(s)/ Lock system which are otherwise covered under Manufacturer's Warranty.
- b) Any damage to keys or locks due to wear and tear, any climatic condition, mechanical or electrical breakdown.

Special Provisions:

- a) We will be liable only if theft or attempted theft has been reported to the Police and written confirmation has been received.
- b) The coverage is applicable for door keys, boot keys and ignition keys.

TYRE REPLACEMENT

We will provide the Tyre Replacement coverage subject to the following special conditions.

Special Conditions:

a)

If there is/are damage(s) to the tyre(s) of the Insured Vehicle(s) 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 4 (a)		
Unused tread depth	Reimbursement percentage of cost of New Tyre	Inspection Conditions
1. ≥ 7 mm (Greater than or equal to Seven millimeter)	100% (Hundred Percent)	1. Tyre pressure specified by the manufacturer. 2. Depth to be measured at the centre of tread. 3. Mean of Minimum three readings will be taken
2. ≥ 5 to < 7 mm (Greater than or equal to Five and lesser than Seven millimeter)	75% (Seventy Five Percent)	
3. ≥ 3 to < 5 mm (Greater than or equal to Three and lesser than Five millimeter)	50% (Fifty Percent)	
4. < 3 mm (Lesser than Three millimeter)	0% (Nil)	

- 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 5(Five) tyres in the policy period of a private car.
- f) Table 4 (a) prescribed under the Special Conditions above is subject to change as per the type, class of the Vehicle along with make, model, as approved by Us and replaced as an endorsement.
- g) Any claim under "Tyre Replacement" will affect the entitlement of availing NCB (No Claim Bonus) as per the Table mentioned on the Schedule of Standard Motor Package Policy for Private Cars.

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 in any policy period.
- 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 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 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).