



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

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

Motor Add-ons for 'Commercial Vehicle – Package Policy'

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, reborning/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.

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.

**FULL COVERAGE FOR LAMPS, TYRES/TUBES, MUDGUARDS, BONNET/SIDE PARTS, BUMPER, HEAD GEAR AND PAINT
WORK OF DAMAGED PORTION OF COMMERCIAL VEHICLES**

In the event of damage to a Commercial vehicle(s) which also has the coverage for endorsement IMT-23 under the Standard Form for Commercial Vehicles Package Policy, We will provide full coverage without any deductions stated under condition a) and b) of Endorsement IMT 23.