

Bajaj Allianz General Insurance Company Limited
Corporate Identity Number: U66010PN2000PLC015329. IRDA Registration No.113
Regd. Office & Head Office: Bajaj Allianz House, Airport Road, Yerwada, Pune - 411 006

ENGINE PROTECTOR –
ADD ON COVER UNDER STANDALONE OWN DAMAGE COVER FOR TWO WHEELER
ENDORSEMENT WORDINGS

UIN: IRDAN113RP0002V01201920/A0022V01201920

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that this Policy extends to cover and indemnify the consequential damage to the internal child parts of the engine of the Insured Vehicle arising out of water ingress/ leakage of lubricating oil and/or damage to gear box of the Insured Vehicle arising out of leakage of lubricating oil due to Accidental means. Under this cover, We will compensate You for the following:

- a. Repair or replacement of the internal child parts of the engine such as pistons, connecting rods, crank shaft and cylinder head
- b. Repair or replacement of the internal parts of the gear box such as gears or shafts in the gear box housing
- c. Labour cost incurred by You to overhaul the damaged engine and gear box

B. Conditions

1. Claims made by You against Us under 'Engine Protector' are subject to the conditions set forth under the Motor Insurance Policy
2. Claims made by You against Us under 'Engine Protector' would be admissible if:
 - a. There is evidence that the Insured Vehicle stopped in water logged area resulting into damage to the internal parts of the engine due to water ingress
 - b. There is evidence of under carriage damage to engine and/or gear box leading to oil leakage and resulting into damage to internal parts of the engine and/or gear box
 - c. The loss or damage is not payable under Motor Insurance Policy

C. Obligations of the Insured

1. You 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 RPMs
2. You 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
3. You should intimate Our nearest office for spot survey and to obtain help from an expert technician

D. Exclusions

We will not be liable to indemnify You for the following:

1. Where a loss is covered under any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign
2. 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. Cost of engine oil and consumables in case of flushing of engine
4. 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
5. Where reasonable care has not been taken by You to protect the loss or damage to the Insured Vehicle

E. Definitions

The words and phrases listed have special meanings. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

1. **Accident, Accidental** means sudden, unforeseen and involuntary event caused by external, visible and violent means
2. **IDV: Insured's Declared Value (Sum Insured)** of the Insured Vehicle under the Motor Insurance Policy.
3. **Insured Vehicle:** The vehicle insured by Us under the Motor Insurance Policy
4. **Own Damage Claim:** The claim raised by You against Us for loss or damage to the Insured Vehicle due to the perils mentioned under Motor Insurance Policy

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5. **Policy/ Motor Insurance Policy:** Standalone Own Damage Cover for Two Wheeler issued by Us to which this cover is extended
6. **Policy Period:** The period between and including the commencement date and expiry date as shown in the Policy Schedule
7. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out Your personal details and the type of insurance cover in force
8. **Total Loss/ Constructive Total Loss:** A loss under the Policy where the aggregate cost of retrieval and/ or repair of the Insured Vehicle, subject to terms and conditions of the Policy, exceeds 75% of the IDV of the Insured Vehicle
9. **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
10. **You, Your, Yourself:** The person or persons We insure as set out in the Schedule

F. Cancellation

Cancellation conditions of the add-on cover will be identical to the base policy to which the add-on cover is attached.

Subject otherwise to all other terms conditions and exclusions of the Motor Insurance Policy.