

**Bajaj Allianz General Insurance Company Limited**

Corporate Identity Number: U66010PN2000PLC015329. IRDA Registration No.113

Regd. Office &amp; Head Office: GE Plaza, Airport Road, Yerwada, Pune - 411 006

**Damage to Engine Arising out of use of Adulterated Fuel –**  
**Add on Cover under Private Car Package Policy**  
*ENDORSEMENT WORDINGS*

**A. Endorsement Wordings**

In consideration of payment of additional premium, it is hereby agreed and declared that the Motor Insurance Policy No. \_\_\_\_\_ is extended to cover loss or damage to the engine of the Insured Vehicle caused by engine seizure following the use of intentionally adulterated fuel (petrol or diesel or gas) by the petrol pump or unintentional supply of wrong fuel by the petrol pump attendant without the knowledge of the insured, We shall bear the reasonable cost of repair/replacement /clean-up of the child parts of engine of the Insured Vehicle provided Our liability shall not exceed the Sum Insured set against this cover as shown in the Schedule. The Company Liability shall be limited to:

- a. Repair or replacement of the following internal child parts of the engine : Engine Block, Crank Shaft and its bearings, Connecting Rods, Piston Set, Piston Rings, Cylinder Head, Cam Shaft and its bearings, Inlet and Exhaust Valve, Oil Seals and Packing Kits, Oil Pump.
- b. Repair or replacement of the following child parts of the Fuel System: Fuel Pump, High Pressure Pump, and Injectors, Common rails (Low and High Pressure) .
- c. Labour cost incurred by You to overhaul the damaged engine and or Fuel System.
- d. The cost the engine oil incase flushing of engine
- e. The cost incurred for testing of fuel to ascertain whether adulterated fuel has been used

**B. Conditions**

1. This cover is applicable if it is shown on Your schedule
2. Claims made by You against Us under 'Damage to Engine Arising out of use of adulterated Fuel' are subject to the conditions set forth under the Motor Insurance Policy
3. Claims made by You against Us under 'Damage to Engine Arising out of use of adulterated Fuel' would be admissible if:
  - a. There is evidence that the Insured Vehicle stopped due to Fuel Adulteration
  - b. The loss or damage is not payable under Motor Insurance Policy
4. Upon happening of an event which may give rise to a claim under "Damage to Engine Arising out of use of adulterated Fuel", You shall immediately, but in any case within 24 hours, inform Us either by sending a written notice or by calling Our Toll Free No. (as specified on the Schedule) of the particular event with full particulars as far as possible. If deemed necessary by Us, We will arrange for a spot survey of the damaged Insured Vehicle
5. No arrangement shall be made by You for repair/replacement /clean-up of the Insured Vehicle without Our consent

**C. Exclusions**

In addition to the exclusions mentioned under Motor Insurance Policy, We will not be liable to indemnify You for the following events:

1. Where a loss ["Vehicle stopped due to Fuel Adulteration"] is covered under the Motor Insurance Policy or any other type of insurance policy with any other insurer.
2. Any loss or damage which are consequential in nature
3. Fraudulent act committed by Yourself or Your authorized representative

**D. Definitions**

The words and phrases listed have special meanings We have set below whenever they appear in bold type and initial capitals. 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. **Insured Vehicle:** The vehicle insured by Us under the Motor Insurance Policy.
2. **Policy/Motor Insurance Policy:** Private Car Package Policy issued by Us to which this cover is extended
3. **Policy Period:** The period between and including the commencement date and expiry date as shown in the Motor Insurance Policy Schedule
4. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out Your personal details and the type of insurance cover in force
5. **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
6. **You, Your, Yourself:** The person We insure as set out in the Schedule

#### **E. CANCELLATION**

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

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