

**ADD-ONS FOR STAND-ALONE OWN DAMAGE PRIVATE CAR INSURANCE  
POLICY**

**Engine Protect Plus (UIN: IRDAN115RP0001V01201920/A0009V01201920)**

In consideration of the payment of an additional premium as specified and shown in the policy schedule, the Company hereby undertakes to indemnify the Insured for expenses incurred in repair or replacement due to consequential damages arising out of water ingress/leakage of lubricating oil leading to loss or damage to:

- Engine Parts
- Differential Parts
- Gear Box Parts

of the Insured's vehicle. Provided always that:

1. For the purpose of this add-on, 'Consequential Damage' would mean "the damage more specifically expressed hereinabove caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same".
2. 'Engine Parts' would mean all internal lubricated parts of the engine including pistons, pins and rigs, all pulleys camshaft, followers, cam bearings, connecting rods and bearings, crankshaft and main bearings, dipstick and tube, eccentric shaft, engine heads and engine blocks, engine mounts and cushions, engine torque strut, flywheel and flywheel ring gear, harmonic balancer, intake and exhaust manifolds, oil pan, oil pumps, push rods, valves, springs, guides, seats, and lifters, rocker arms, shafts, and bushings, timing covers, timing gears, chain, belt tensioners, retainers, vacuum pump, valve covers, and water pumps. fuel injection pump (for diesel engines only) and fuel heater (for diesel engines only).
3. 'Differential Parts' would mean all internally lubricated parts contained within the differential housing including axle shafts, constant velocity joints, bearings, final drive housing, four wheel drive hubs and bearings, retainers, transaxle housing and universal joints, drive shafts, hub bearings and supports
4. 'Gear Box Parts' would mean all internally lubricated parts contained within the transmission case including cooler, cooler lines, filter tubes and dipsticks, internal linkage, mounts, oil pans, torque convertor, transfer case, transmission and transfer case, transmission park base assembly, vacuum modulator, gear shafts, and gear box.

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5. In case of an accident, payment under this add-on would be made only when there is evidence of under carriage damage to Engine Parts and/or Gear Box Parts and/or Differential Parts leading to oil leakage and resulting into damage to covered parts as mentioned above.
6. The Company would not be liable for:
  - a) Any claims where the subject matter of claims is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time.
  - b) Cost of lubricants in case of loss due to leakage and flushing of consumables.
  - c) Any claim which is intimated to the Company after 30 days of the happening of loss or damage.
  - d) Any claim where the repair has been carried out without prior approval from the Company
  - e) Any claims related to loss or damage due to wear and tear