

**ENGINE PROTECTOR -ADD ON COVER FOR STANDALONE MOTOR OD
FUTURE SECURE PRIVATE CAR POLICY-ADDON WORDING**

Coverage:

In consideration of payment of additional premium as shown on the policy schedule, the Company hereby extend the policy to cover the consequential loss to internal child parts of the engine and/ or gear box of the insured vehicle arising out of: -

1. Consequential loss to internal child parts of the engine of Insured Vehicle due to Water ingress in to the combustion chamber or due to leakage of lubricating oil;
2. Damage to the gear box due to the leakage of lubricating oil arising out of Accidental means.

The Company shall compensate for the following: -

1. Repair or replacement of the internal child-parts of the engine such as Cylinder head, Crankshaft, Connecting rods, Piston and Piston rings
2. Repair or replacement of internal parts of the Gear box, such as gears and shafts.
3. Labour charges incurred by the insured to overhaul the damaged engine and/ or gear box.
4. Engine cylinder re-boring, compression tests and other machining charges.

Claim under the cover is admissible subject to following conditions: -

1. There is evidence that the vehicle had stalled and stopped in the water-logged area, resulting into damage to the internal child parts of the engine. And/ or
2. There is evidence of under-carriage damage, resulting into leakage of lubricant causing damage to the internal child parts of the engine or gear-box, AND
3. The losses or damages are not paid under Motor Insurance Policy.

Duty and Care: -

1. The Insured shall avoid driving through water logged areas
2. In the event that the vehicle has stalled or stopped in water-logged area, OR there is damage to under-carriage of the vehicle, the Insured shall not try to crank or push-start the engine.
3. The insured will inform the nearest office for technical help and for spot-survey of the vehicle.
4. The Insured shall take reasonable care to protect against aggravation of damage or loss to the Insured vehicle.

EXCLUSIONS: -

Company is not liable to indemnify the loss for the following:

1. Loss which is covered under any manufacturer's warranty or recall campaign or under any other such package or any other insurance policy at the same time.
2. Any other consequential losses or damages apart from the damage to the internal child parts of the engine and/ or gear box due to water ingress, leakage of lubricating oil and/ or damage to engine And/ or gear box arising out of leakage of lubricating oil due to Accidental means.
3. Any loss or damage including corrosion of engine and/ or gearbox due to delay in intimation to us or delay in retrieval of the insured vehicle from the water- logged area.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy

Applicable For: Private Car