



## **Stand-Alone Motor Own Damage Policy - Private Car** **Engine Protector Motor OD Add On**

In consideration of the payment of additional premium for this add on cover it is hereby understood & agreed to indemnify the Insured for expenses incurred in repair or replacement due to consequential damages arising out of :-

- a) Water ingress due to flood/inundation,
- b) Leakage of lubricating oil leading to loss or damage to Engine Parts, Differential Parts, Gear Box Parts of the Insured's vehicle due to external accidental means.

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 piston rings, camshaft, followers, camshaft bearings, connecting rods and connecting bearings, crankshaft and main bearings, eccentric shaft, engine head and engine block, flywheel and flywheel ring gear, oil pumps, oil strainer, 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) and Cylinder head.
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, Automatic Transmission internal parts: Planetary Gear Sets (Clutch Packs, One way clutch & Bands), Hydraulic System (Oil Pump & Valve Body), Seals & Gaskets, Torque Converter, Governor, Modulator & Throttle Cable, Transmission Fluid, Transmission Oil Pan, Transmission Case. Manual Transmission Internal Parts: Counter Shaft, Main Shaft, Gears, Bearings, Oil seals & Gaskets, Gear Oil, Gear Box Casing.
5. Labour cost incurred by insured to overhaul the damaged engine and gear box.
6. 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. The Loss or damage is not payable under Motor Insurance Policy.
7. This cover is available only for New vehicles and vehicles up to 7 years old that are currently being manufactured and are not obsolete.

### **Exclusions**

The Company shall not be liable to make any payment in respect of

1. Losses covered under any other insurance of any nature or manufacturer's warranty or recall campaign at the time of happening of any loss or damage.
2. Losses including corrosion of engine due to delay in intimation to the Company and/ or retrieval of the insured vehicle from the water logged area and/or repair of the vehicle.
3. Claims where the repair has been carried out without prior approval of the Company.
4. Depreciation of the replaced parts.
5. Losses caused by any faults or defects existing at the time of inception of the Policy within the knowledge of the insured.



6. Delay of more than seventy two hours, in delivering the insured vehicle to the workshop from the time of occurrence of accidental damage or loss, unless the event is declared as catastrophic and removal of the vehicle from the spot of accident is not possible immediately.
7. Break down of any other assembly(s) in the insured vehicle, as the consequence of the cover mentioned above.
8. Any claim which is intimated to the Company after 30 days of the happening of loss or damage provided that the Company may, in its sole discretion, condone the delay in notification of claim on merit if the insured provides the Company with the reasons for delay in writing.
9. Any claims related to loss or damage due to wear and tear.

### **Conditions**

1. The first two claims under the Add-On shall be payable.
2. Liability shall be subject to the final assessment of loss after consideration of the terms and conditions of the Policy and other Add-Ons opted.
3. Loss due to leakage of lubricating oil shall be considered, provided there are visible evidences of external accidental damage/damages to the engine or respective assembly.

**Subject otherwise to terms, conditions, limitations and exclusions of the Policy.**