



STAND-ALONE MOTOR OWN DAMAGE POLICY - PRIVATE CAR

ADD ON – WORDINGS

Engine Protector (IRDAN134RP0001V01201920/A0004V02201920)

This add on will pay you repair and replacement expenses for the loss or damage caused to –

1. Engine and/or engine parts arising out of water ingress due to flood/ inundation resulting in hydrostatic lock
2. Engine and/or engine parts and/or gear box parts and/or differential parts arising by engine seizure and/or gear box/ differential failure due to leakage of lubricating oil directly caused by an accidental external impact on the engine/gear box/ differential.

In addition to the above, the cost of consumables required to be replenished while undertaking the repair or replacement of the parts covered shall also be payable.

Definitions

- a) **Consumables** mean material which are used up and need replenishment including engine oil, gear box oil but excluding fuel.
- b) **Differential Parts** mean all internal lubricated parts of the differential assembly.
- c) **Engine Parts** mean all internal lubricated parts of the engine assembly.
- d) **Gear Box Parts** mean all internal lubricated parts of the gearbox/ transfer gearbox assembly.

Exclusions

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

- a) 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.
- b) 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.
- c) Claims where the repair has been carried out without prior approval of the Company.
- d) Depreciation of the replaced parts.
- e) Losses caused by any faults or defects existing at the time of inception of the Policy within the knowledge of the insured.
- f) Delay of more than 72 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.
- g) Break down of any other assembly(s) in the insured vehicle, as the consequence of the cover mentioned above.
- h) Normal wear and tear.
- i) Losses after payment of 3 [three] claims under this add on during policy period.



Conditions:

1. 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.
2. Insured shall take reasonable care to avoid further damage to engine/gear box post water ingress or Leakage of lubricating oil. Insured should not try to crank or push start the engine post undercarriage damage or post insured vehicle stopping due to water ingress.
3. Insured 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.

Subject otherwise to the terms, conditions, limitations and exceptions of the policy.
