



Stand-Alone Motor Own Damage Policy - Private Car

Hydrostatic Lock Cover

In consideration of the payment of an additional premium mentioned in the policy schedule it is hereby understood and agreed that the Company agrees to pay for losses arising out of repair or replacement of engine parts of the Insured vehicle due to Hydrostatic Lock and ingress of water in the engine.

Special Conditions applicable

- a) The insured should be the First Registered Owner and vehicle not more than (5) years from the date of start of cover.
- b) Repair or replacement in our Authorised Garages across India.
- c) The insured vehicle should be used only for Private Purpose (as per the terms and conditions of the policy schedule) and in case of Transfer of ownership, cover will cease.
- d) The following cover would be subject to an 'admissible claim' in Section I (with immediate intimation for retrieval of vehicle from water-logged area).
- e) In case of replacement of engine, submission of Invoice within 15 days of date of loss for Endorsement in the Policy.

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