

"Engine Protector" for Private Car Policy - RETAIL: Policy Wording

1. Operative Clause

SHRIRAM General Insurance Company Limited (We, Our or Us) will provide the insurance described in this Policy and any endorsements thereto for the Insured Period as defined in this Policy, to the Insured persons detailed in the Policy Schedule and in reliance upon the statements contained in the Proposal and Declaration Form filled and signed by the Policyholder, which shall be the basis of this Policy and are deemed to be incorporated herein in return for the payment of the required premium when due and compliance with all applicable provisions of this Policy.

The insurance provided under this Policy is only with respect to such and so many of the benefits as are indicated by a specific amount set opposite in the Policy Schedule.

In consideration of payment of additional premium, it is hereby agreed and declared that this Policy extends to cover the consequential damage to the internal child parts of the Engine And/ or Gear box of Insured Vehicle arising out of following

1. Water ingress
2. Leakage of lubricating oil subject to there is visible evidence of accidental damage to Engine And/or Gear Box And/or respective assembly of the Insured Vehicle.

We will compensate You for the following:

- a. Repair and replacement costs of the Engine's internal child parts such as Crankshaft, Cylinder head, Cam shaft, Pistons, Piston sleeve, Gadget pins, Connecting rods and Engine bearings, Oil pump and Turbo/super charger and the like.
- b. Repair or replacement of the affected Engine internal child parts of the Gear box, Differential or Transmission assembly such as Gear shafts, Shifter, Synchronizer rings / Sleeves, Actuator, Sensor, Mechatronics and its affected child parts and bearings.
- c. Labour Cost required to carry out the repair or replacement of the damaged child-parts of the Engine or damaged gear box, differential and transmission assembly.

2. Definitions:

- 2.1. **You, Your, Yourself:** The person or persons We insure as set out in the Schedule.
- 2.2. **We, Our, Us:** Shriram General Insurance Company Limited.
- 2.3. **Insured Vehicle:** The vehicle insured by Us under Private Car Policy and as shown on the Schedule.
- 2.4. **Policy Period:** The period between and including the commencement date and expiry date as shown in the Private Car Policy
- 2.5. **Schedule:** The Schedule and any annexure or endorsement to it which sets out your personal details and the insurance cover in force.

3. Condition(s):

1. This cover is applicable if it is shown on Your schedule.
2. The Coverage will be applicable during the policy period and can be used maximum up to 2 times in year.
3. The maximum permissible age for the Vehicles to be enrolled for the **Engine Protector** cover be 10 years from the date of sale
4. The coverage will not be available to Vehicles used for the purpose of racing, rallying, motor-sports, or in any instance where the Vehicles is not being used /driven in accordance with applicable laws and regulations.
5. Insurer will not be accountable, responsible or liable for consequential damages arising out of repair on the spot/ towing.
6. In case of transfer of ownership of the Insured Vehicle, the cover under '**Engine Protector**' shall expire.



7. Full benefits under 'Engine Protector' would be available only if the Insured Vehicle is repaired at Our authorized workshops/ authorized by us. In case You have opted to repair the Insured Vehicle at a non-authorized workshop, Our liability will be restricted to 75% of the assessed total claim amount under this cover.
8. Where a loss is covered under Private Car Policy or any other type of insurance policy with any other insurer at the same time, claim payable shall be according to Contribution clause.

4. Cancellation

A. Annual Policy:-

The Company may cancel the policy on grounds of mis-representation, fraud, non - disclosure of material facts or non-cooperation of the insured by sending seven days notice by recorded delivery to the insured at insured's last known address and in such event will return to the insured the premium paid less the pro rata portion thereof for the period the Policy has been in force or the policy may be cancelled at any time by the insured on seven days' notice by recorded delivery and provided no claim has arisen during the currency of the policy, the insured shall be entitled to a return of premium less premium at the Company's Short Period rates for the period the Policy has been in force.

Return of the premium by the company will be subject to retention of the minimum premium of Rs.100/- (or Rs.25/- in respect of vehicles specifically designed/modified for use by blind/handicapped/mentally challenged persons). Where the ownership of the vehicle is transferred, the policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.

The short period scale table:

Period	% of Annual Premium Rate
Not exceeding 1 Months	20%
Exceeding 1 Months but not exceeding 2 Months	30%
Exceeding 2 Months but not exceeding 3 Months	40%
Exceeding 3 Months but not exceeding 4 Months	50%
Exceeding 4 Months but not exceeding 5 Months	60%
Exceeding 5 Months but not exceeding 6 Months	70%
Exceeding 6 Months but not exceeding 7 Months	80%
Exceeding 7 Months but not exceeding 8 Months	90%
Exceeding 8 Months	Full annual premium/ rate

B. Long Term Policy:-

The Company may cancel the policy on grounds of mis-representation, fraud, non - disclosure of material facts or non-cooperation of the insured by sending seven day notice by recorded delivery to the insured at insured's last known address and in such event will return to the insured the premium paid less the prorata portion thereof for the un-completed year's period the Policy has been in force.

The policy may be cancelled at any time by the insured on seven day notice by recorded delivery and provided no claim has arisen during the currency of the policy, the insured shall be entitled to a return of premium less premium at the Company's Short Period rates for the period the Policy has been in force subject to submission of proof that vehicle is insured elsewhere at least for Liability Only cover and original certificate of insurance

In all such eventualities, the balance premium for a complete non-incepted policy year (if any), will be refunded to the insured on full scale basis.

In case of total / constructive loss of insured vehicle policy will be cancelled and only third party premium for the full unexpired years shall be refunded.

Where the ownership of the vehicle is transferred, the policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.

Return of the premium by the company will be subject to retention of the minimum premium of Rs.100/- (or

Rs.25/- in respect of vehicles specifically designed/modified for use by blind/handicapped/mentally challenged persons).

The short period scale table:

Un-Completed Year's Period	% of Annual Premium Rate
Not exceeding 1 Months	20%
Exceeding 1 Months but not exceeding 2 Months	30%
Exceeding 2 Months but not exceeding 3 Months	40%
Exceeding 3 Months but not exceeding 4 Months	50%
Exceeding 4 Months but not exceeding 5 Months	60%
Exceeding 5 Months but not exceeding 6 Months	70%
Exceeding 6 Months but not exceeding 7 Months	80%
Exceeding 7 Months but not exceeding 8 Months	90%
Exceeding 8 Months	Full annual premium/ rate

Cancellation of Policy in Double Insurance

When the insured vehicle is covered under another policy with identical cover, then the policy commencing later may be cancelled by the insured subject to the following:

If a vehicle is insured at any time with two different offices of the same insurer, 100% refund of premium of one policy may be allowed by cancelling the later of the two policies. However, if the two policies are issued by two different insurers, the policy commencing later is to be cancelled by the insurer concerned and pro-rata refund of un-completed year's premium & the balance premium for a complete non-incepted policy year (if any), will be refunded to the insured on full scale basis & thereon is to be allowed.

If however, due to requirements of Banks/Financial Institutions, intimated to the insurer in writing, the earlier dated policy is required to be cancelled, then refund of premium is to be allowed after retaining premium at short period scale for the un-completed year's period the policy was in force prior to cancellation & the balance premium for a complete non-incepted policy year (if any), will be refunded to the insured on full scale basis.

In all such eventualities, return of the premium by the company will be subject to retention of the minimum premium of Rs.100/- (or Rs.25/- in respect of vehicles specifically designed/modified for use by blind/handicapped/mentally challenged persons).

In either case, no refund of premium can be allowed for such cancellation if any claim has arisen on either of the policies during the uncompleted year's period when both the policies were in operation, but prior to cancellation of one of the policies.

5. What is not Covered

1. There is no evidence that the Insured Vehicle stopped in water logged area resulting into damage to the internal parts of the engine due to water ingresson.
2. Where a loss is covered under any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time.
3. Any consequential loss apart from the damage to the internal child parts of the engine due to water ingresson/ leakage of lubricating oil and/or damage to gear box arising out of leakage of lubricating oil due to Accidental means.
4. Cost of engine oil and consumables in case of flushing of engine.
5. Loss or damage including corrosion of engine due to delay in intimating Us or delay in retrieval of the Insured Vehicle from the water logged area.
6. Where reasonable care has not been taken by insured to protect the loss or damage to the Insured Vehicle.



7. Ageing, depreciation, wear and tear.
8. Any payment under this Add-On Cover in case of Constructive Total Loss/ Total Loss of Your Vehicle.
9. Any Claim where the repair has been carried out without prior approval from Us.
10. Any claim where water inundation is not proved in case of water ingress related loss.

6. Your Obligation(s):

1. 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 RPM(s).
2. Insured should not try to crank or push start the engine once the Insured Vehicle had stopped in the water logged area or undercarriage damage had taken place.
3. Insured should intimate Insurer's nearest office for spot survey and to obtain help from an expert technician
4. The Insured shall take reasonable care to protect against aggravation of damage or loss to the Insured vehicle.

7. Grievance Redressal Procedure

Welcome to Shriram General Insurance and Thank You for choosing us as your insurer.

Please read your Policy and Schedule. The Policy and Policy Schedule set out the terms of your contract with us. Please read your Policy and Policy Schedule carefully to ensure that the cover meets your needs.

We do our best to ensure that our customers are delighted with the service they receive from us. If you are dissatisfied we would like to inform you that we have a procedure for resolving issues. Please include your Policy number in any communication. This will help us deal with the issue more efficiently. If you don't have it, please call your Branch office.

First Step Initially, We suggest you to contact the Branch Manager / Regional Manager of the local office which has issued the Policy. The address and telephone number will be available in the Policy.

Second Step Naturally, We hope the issue can be resolved to your satisfaction at the earlier stage itself. But if you feel dissatisfied with the suggested resolution of the issue after contacting the local office, please e-mail or write to Grievance Cell, HO, headed by a senior executive which will be directly under the control of the MD at the below mentioned address:

Contact Person:	Chief Compliance and Grievance Officer
Contact Address:	Shriram General Insurance Co. Ltd. E-8, EPIP, RIICO Industrial Area, Sitapura, Jaipur – 302022
Grievance Cell No:	1800-100-3009, 1800-300-30000
E-mail ID:	md@shriramgi.com
Fax No.:	91-141-2770693

You can also reach us by email or register their complaints on the website of the Company.

If you are still not satisfied, you can approach the Insurance Ombudsman in the respective area for resolving the issue. The contact details of the Ombudsman offices are mentioned below:

Ombudsman Offices	
Gujarat , Dadra & Nagar Haveli, Daman and Diu	Insurance Ombudsman Office of the Insurance Ombudsman 2 nd Floor, Ambica House, Nr. C.U.Shah College, 5, Navyug Colony, Ashram Road, AHMEDABAD – 380 014 Tel.079- 27546150/139, Fax:079-27546142 E-mail: bimalokpal.ahmedabad@gbic.co.in
Karnataka	Shri. M. Parshad Insurance Ombudsman Office of the Insurance Ombudsman JeevanSoudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24 th Main Road, JP Nagar Ist Phase, BENGALURU – 560 078 Tel. 080 – 26652048 / 49 E-Mail: bimalokpal.bengaluru@gbic.co.in
Madhya Pradesh & Chhattisgarh	Insurance Ombudsman, Office of the Insurance Ombudsman JanakVihar Complex, 2 nd floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, BHOPAL - 462 003 Tel. 0755-2769201/02 Fax:0755-2769203 E-mail: bimalokpal.bhopal@gbic.co.in
Orissa	Shri. B. N. Mishra Insurance Ombudsman, Office of the Insurance Ombudsman 62, Forest Park, BHUBANESHWAR – 751 009 Tel.0674-2596461 / 2596455, Fax - 0674-2596429 E-mail: bimalokpal.chandigarh@gbic.co.in
Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh	Insurance Ombudsman Office of the Insurance Ombudsman S.C.O. No.101, 102 & 103 2 nd floor, Batra Building, Sector 17-D , CHANDIGARH – 160 017 Tel.: 0172-2706196 / 2706468, Fax: 0172-2708274 E-mail: bimalokpal.chandigarh@gbic.co.in
Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.	Shri. N. P. Bhagat Insurance Ombudsman, Office of the Insurance Ombudsman 6 th Floor , JeevanBhawan, Phase II, Nawal Kishore Rd. Hazratganj, LUCKNOW – 226 001 Tel.:0522- 2231330 / 31, Fax: 0522-2231310 E-mail: bimalokpal.lucknow@gbic.co.in
Delhi	Smt. SandhyaBaliga Insurance Ombudsman Office of the Insurance Ombudsman 2/2 A, Universal Insurance Building, Asaf Ali Road, NEW DELHI – 110 002 Tel. 011-23239633 / 23237532, Fax: 011-23230858 E-mail: bimalokpal.dehli@gbic.co.in
Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.	Insurance Ombudsman, Office of the Insurance Ombudsman, 3 rd Floor, JeevanSeva Annexe , S. V. Road, Santacruz (W), MUMBAI – 400 054 Tel: 022-26106552 / 26106960, Fax: 022-26106052 E-mail: bimalokpal.mumbai@gbic.co.in
West Bengal, Sikkim, Andaman & Nicobar Islands.	Shri. K. B. Saha Insurance Ombudsman, Office of the Insurance Ombudsman Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA – 700 072 Tel.: 033 - 22124339 / 22124340, Fax: 033-22124341

	E-mail : bimalokpal.kolkata@gbic.co.in
Kerala, Lakshadweep, Mahe- a part of Pondicherry.	Shri. P. K. Vijayakumar Insurance Ombudsman, Office of the Insurance Ombudsman 2 nd Floor, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, ERNAKULAM – 682 015 Tel.: 0484 - 2358759 / 2359338, Fax:0484-2359336 E-mail: bimalokpal.ernakulam@gbic.co.in
Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	Insurance Ombudsman Office of the Insurance Ombudsman JeevanNivesh, 5 th Floor, Nr. PanbazarOverbridge , S.S. Road, GUWAHATI – 781 001 (ASSAM) Tel. : 0361-2132204 / 2132205, Fax:0361-2732937 E-mail: bimalokpal.guwahati@gbic.co.in
Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.	Insurance Ombudsman, Office of the Insurance Ombudsman, 6-2-46 , 1 st floor, “Moin Court”, Lane Opp. Saleem Function Palace, A.C. Guards, Lakdi-Ka-Pool, HYDERABAD – 500004 Tel.: 040 - 65504123 / 23312122, Fax: 040-23376599 E-mail: bimalokpal.hyderabad@gbic.co.in
Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)	Insurance Ombudsman Office of the Insurance Ombudsman Fatima Akhtar Court , 4 th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018 Tel. 044-24333668 / 24335284, Fax: 044-24333664 E-mail: bimalokpal.chennai@gbic.co.in
Rajasthan	Shri. Ashok K. Jain Insurance Ombudsman Office of the Insurance Ombudsman JeevanNidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, JAIPUR - 302 005 Tel.: 0141 – 2740363 Email: Bimalokpal.jaipur@gbic.co.in
State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.	Shri. Ajesh Kumar Insurance Ombudsman Office of the Insurance Ombudsman BhagwanSahai Palace , 4th Floor, Main Road, Naya Bans, Sector 15, Distt: GautamBuddh Nagar, U.P-201301 NOIDA Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@gbic.co.in
Bihar, Jharkhand	ShriSadasiv Mishra Insurance Ombudsman Office of the Insurance Ombudsman 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, PATNA 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@gbic.co.in
Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.	Shri. A. K. Sahoo Insurance Ombudsman Office of the Insurance Ombudsman JeevanDarshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, PUNE – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@gbic.co.in