

Policy Wording : Hydrostatic Lock Cover

Scope of Cover:

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy, in consideration of payment of an additional premium by the Insured, it is hereby agreed and understood that notwithstanding any terms contrary under the Policy, 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.

This Add-on is associated with the main product Smart Drive Private Car Package Insurance (3 Years OD and 3 Years TP).

The conditions mentioned below are applicable to each year of the Policy Period.

Special Conditions applicable to this benefit:

1. Such claim is admitted by the Company under Section I of the Policy.
2. In case of engine replacement, the claim will be paid, only if the engine damaged is same as mentioned in the vehicle registration certificate.
3. Mid-term inclusion or removal of this cover shall not be allowed and refund of this Add-on Premium in case of cancellation shall be same as main Policy.
4. This Add-on shall not be applicable in the event of Total Loss/ Constructive Total Loss /Total Theft of the Insured Vehicle under the Policy.
5. Reasonable care has to be taken by Insured to protect the loss or damage to the Insured Vehicle and also prevent aggravation of loss once the loss or damage to the vehicle is sustained and noticed by Insured.
6. In case of transfer of ownership the cover will cease with effective date of endorsement.
7. The cancellation conditions and refund for this Add-on premium are as per the main policy.
8. General exclusions as applicable under section I of the Policy are also applicable to this Add-on Cover.

Specific Exclusions:



redefining /
general insurance

1. Claims are subject to depreciation as per Section I of the Policy unless Depreciation cover is purchased along with this Add-on cover.
2. Manufacturing defects or irregularities previously known by the Insured.
3. Losses consequential in nature but not a result of "Water Damage" and normal wear, tear or negligence.

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Policy Wording – Smart Drive Private Car Package Insurance (3 Years OD and 3 Years TP) – Add-on : Hydrostatic Lock Cover

UIN of Main Product : IRDAN139RP0037V01201819

UIN of Add-on :

CIN : U66030KA2007PLC043362

Corporate Office : Bharti AXA General Insurance Co. Ltd., 19th Floor, Parinee Crescenzo, 'G' block, Bandra Kurla Complex, Opposite MCA Club, Bandra East, Mumbai-400051

Telephone: 080 4901 0222

www.bharti-axagi.co.in

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