

Add on Cover Wordings for Long Term Two-Wheeler Insurance-Package

Engine Guard (UIN: IRDAN144RP0001V02201516/A0003V01202021)

This cover is applicable if it is shown on Your schedule.

What Is Covered

In consideration of the payment of additional premium by the Insured as specified and shown in the schedule and realization thereof by the Company, We will pay You repair and replacement expenses for the loss or damage caused to –

- 1) Internal parts of the engine of the insured vehicle.
- 2) Gear Box, Transmission or Differential Assembly & associated parts of the insured vehicle.

Provided loss or damage is due to ingress of water in the engine or leakage of lubricating oil from engine / respective assembly.

We will also pay for the lubricating oils / consumables used in the respective assembly i.e. material, which is used up and needs continuous replenishment such as engine oil, gear box oil etc. but excluding fuel.

What Is Not Covered

We shall not indemnify You under this endorsement in respect of –

- 1) Loss or damage covered under manufacturer warranty; recall campaign or forming part of maintenance/ preventive maintenance.
- 2) Any aggravation of loss or damage including corrosion due to delay in intimation to Us and/ or retrieving the vehicle from water logged area.
- 3) Ageing, depreciation, wear and tear.

Special Condition

Claim under this endorsement will be admissible only if –

- 1) In case of water damage, there is an evidence of vehicle being submerged or stopped in a waterlogged area.
- 2) In case of leakage of lubricating oil, there is a visible evidence of accidental damage to engine or respective assembly.
- 3) Vehicle is transported / towed to the Company Authorized Garage within 2 (Two) days of water receding from the water-logged area.
- 4) You have taken all reasonable steps, safeguards and precautions to avoid any loss or damage and also prevent aggravation of loss once the loss or damage to the vehicle is sustained and noticed by You.

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

- 1) Company Authorized Workshop/ Garage/ Service Station- A motor vehicle repair workshop/ garage/ service station authorized by Us.
- 2) We, Us, Our, Ourselves means SBI General Insurance Company Limited
- 3) You, Your, Yourself- Means or refers to person or persons described in the schedule as the Insured. In case schedule refers to an entity other than individual, then representative of such entity would be deemed as You, Your, Yourself.