

## **Cover for Consequential damage to engine**

### **What is covered?**

In consideration of the payment of an additional premium by the Insured as mentioned in the schedule and realization thereof by Us, it is hereby understood and agreed subject to the terms, conditions, exclusions and limitations that , in case of consequential loss to internal child parts of the engine of the Insured vehicle due to water ingress into the combustion chamber or due to leakage of lubricating oil, Consequential damage to the gear box due to leakage of lubricating oil arising out of accidental means, We shall pay for:

1. Repair or replacement of the internal child-parts of the engine such as Cylinder head, Crankshaft, Connecting rods and Piston.
2. Repair or replacement of internal parts of the Gear box housing, such as gears and shafts.
3. Labour charges required to carry out the repair or replacement of the damaged child-parts of the Engine or damaged gear-box.

### **Conditions Applicable:**

1. Only two event in the entire policy period will be compensated.
2. There is evidence, that the vehicle had stalled and stopped in the water-logged area, resulting into damage to the internal child-parts of the engine, OR

There is evidence of under-carriage damage, resulting into leakage of lubricant causing damage to the internal child parts of the engine or gear-box, AND

3. The losses or damages are not otherwise admissible under Motor Insurance Policy.
4. Our maximum liability under this Add on cover will be as per the limit mentioned against this cover in Policy Schedule.

For the purpose of this Add on Cover, it is an implied condition that

- The Insured shall avoid driving through water-logged areas. If it is unavoidable, the vehicle should be driven in low gear and/or high engine RPMs
- In the event that the vehicle has stalled or stopped in water-logged area, OR there is damage to under-carriage of the vehicle, the Insured shall not try to crank or push-start the engine.
- The Insured will inform the Us immediately for the technical help and spot-survey.
- The Insured shall take reasonable care to protect against aggravation of damage or loss to the Insured vehicle.
- Insured must take the Insured Vehicle to the garage within 24 hours of water receding from the water logged area and should intimate Us no later than three days from receding of water. We may condone the delay in these timelines based on merits of each case wherein the insured is prevented to do so by sufficient & reasonable reasons.

### **Specific Exclusions:**

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

We shall not be liable to pay the claim that arises due to or are related to any of the following:

1. Any loss, covered by any other insurance covering the Insured vehicle, or Manufacturer's warranty or Recall campaign or any other packages during that time.
2. Any other consequential losses or damages except those explicitly stated in this Add on Cover.
3. Cost of all consumables like engine oil and lubricants.
4. Any loss or damage due to corrosion, in case of delayed intimation to the Company and failure to retrieve the vehicle quickly out of the water logged area.
5. Any loss or damage covered under this Add on cover, if the vehicle is transferred to a new owner.
6. Any claim where the repair has been carried out without prior approval from Us.
7. Any claims related to loss or damage due to wear and tear
8. Where reasonable care has not been taken by You to protect the loss or damage to the Insured Vehicle