

Add-on Wordings

ENGINE SAFE – 3 YEARS

In consideration of extra premium paid by the Insured as mentioned in the policy schedule it is hereby understood and agreed that the Company undertakes to provide cover to the engine of the insured vehicle including its block and child parts along with the gear box, transmission or differential assembly provided the loss or damage is due to”

- a) Ingression of water in the engine or
- b) leakage of lubricating oil from the engine / assembly arising out of accidental damage

Company shall indemnify the Insured towards the following repairs / replacements arising out of (a) & (b) above:

- a) Repair or replacement of the internal parts of the gear box such as gears or shafts, bearing, gear oil and gaskets.
- b) Repair or replacement of engine block and internal child parts of engine including lubricating oils / consumables used in the assembly but excluding fuel.
- c) Labour cost incurred towards overhauling the damaged engine/gear box
- d) Engine compression tests and other machining charges.

Special Conditions

(A) Vehicle is taken to the garage within 24 hours of water receding from the water logged area and the intimation to the Company be given not later than three days from the receding of water, unless the insured is prevented to do so by sufficient & reasonable reason, where the company can condone the delay based on merits of each case.

(B) Insured shall take reasonable care to avoid further damage to engine/gear box post water ingress or leakage of lubricating oil. Insured should not try to crank or push start the engine post undercarriage damage or post insured vehicle stopping due to water ingress.

Special Exclusions

1. Loss or Damage covered under manufacture’s warranty or part of manufacturer’s recall.
2. Loss or damage to the engine and/or gear box due to delay in intimation to the insurer or delay in retrieval of insured vehicle from water clogged area.

Subject to the terms, conditions, exceptions and limitations of the policy.