

Add-on Wordings

ENGINE SAFE – 5 YEARS

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 of the Insured Vehicle arising out of water ingress/ leakage of lubricating oil and/or damage to gear box of the Insured Vehicle arising out of leakage of lubricating oil due to Accidental means. Under this cover, the company will compensate insured for the following:

- a) Repair or replacement of the internal child parts of the engine such as pistons, connecting rods, crank shaft and cylinder head.
- b) Repair or replacement of the internal parts of the gear box such as gears or shafts in the gear box housing.
- c) Labour cost incurred by insured to overhaul the damaged engine and gear box

Conditions

(A) Claims made by insured against Company under 'Engine Safe' are subject to the conditions set forth under the Motor Insurance Policy.

(B) Claims made by insured against company under 'Engine Safe' would be admissible if:

- There is evidence that the Insured Vehicle stopped in water logged area resulting into damage to the internal parts of the engine due to water ingress
- There is evidence of under carriage damage to engine and/or gear box leading to oil leakage and resulting into damage to internal parts of the engine and/or gear box
- The loss or damage is not payable under Motor Insurance Policy.

(C) In case of transfer of ownership of the Insured Vehicle, the cover under 'Engine Safe' shall expire

Insured's Obligations

- I. 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 RPMs.
- II. 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.
- III. Insured should intimate company to obtain help.

Exclusions

Company will not be liable to indemnify insured for the following:

1. 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.
2. Any consequential loss apart from the damage to the internal child parts of the engine due to water ingress/ leakage of lubricating oil and/or damage to gear box arising out of leakage of lubricating oil due to Accidental means.
3. Cost of engine oil and consumables in case of flushing of engine.
4. Loss or Damage including corrosion of engine due to delay in intimating company or delay in retrieval of the Insured Vehicle from the water logged area.
5. Where reasonable care has not been taken by insured to protect the loss or damage to the Insured Vehicle.