

Add-on Covers to Kotak Car Secure  
Policy Wording

**Kotak Car Secure Policy Add-On Covers:**

The following Add-on Covers are applicable under the Policy only if We have received the applicable premium due for that Add-on Cover in full and the Schedule specifies that the Cover is in force for the Insured Person.

The Add-on Covers available under the Policy are described below. Add-on Cover under this Policy will be payable subject to the terms, conditions and exclusions of this Policy and the availability of the Sum Insured and subject always to any sub-limits specified in respect of that Add-on Cover and any limits applicable under the Product in force for the Insured Person as specified in the Schedule.

Our total liability for payment of any and all Claims pertaining to the respective Add-on in the aggregate during each Policy Year of the Policy Period shall not exceed the Sum Insured for the respective Add-on:

**ADD-ON: Engine Protect**

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 declared that notwithstanding any terms contrary under the Policy, the Company hereby undertakes to indemnify the Insured for expenses incurred in repair or replacement of Engine Parts, Differential Parts and Gear Box Parts which becomes necessary due to Consequential Damage arising out of water ingress /leakage of lubricating oil which directly cause loss or damage to the aforesaid parts.

**Special Conditions**

- a) For the purpose of this Endorsement, 'Consequential Damage' shall mean "the damage more specifically expressed hereinabove caused to an insured vehicle not arising directly from a peril insured under the
- b) Policy but as a direct consequence to the same".
- c) For the purpose of this Endorsement, 'Engine Parts' shall mean all internal lubricated parts of the engine including pistons, pins and rigs, all pulleys camshaft, followers, cam bearings, connecting rods and bearings, crankshaft and main bearings, dipstick and tube, eccentric shaft, engine heads and engine blocks, engine mounts and cushions, engine torque strut, flywheel and flywheel ring gear, harmonic balancer, intake and exhaust manifolds, oil pan, oil pumps, push rods, valves, springs, guides, seats, and lifters, rocker arms, shafts, and bushings, timing covers, timing gears, chain, belt tensioners, retainers, vacuum pump, valve covers, and water pumps, fuel injection pump (for diesel engines only) and fuel heater (for diesel engines only).
- d) For the purpose of this Endorsement, 'Differential Parts' shall mean all internally lubricated parts contained within the differential housing including axle shafts, constant velocity joints, bearings, final drive housing, four wheel drive hubs and bearings, retainers, transaxle housing and universal joints, drive shafts, hub bearings and supports.
- e) For the purpose of this Endorsement, 'Gear Box Parts' shall mean all internally lubricated parts contained within the transmission case including cooler, cooler lines, filter tubes and dipsticks, internal linkage, mounts, oil pans, torque convertor, transfer case, transmission and transfer case, transmission park base assembly, vacuum modulator, gear shafts, and gear box.

- f) In case of an accident, payment under this Endorsement shall be made only when the Company is provided with evidence of under carriage damage to Engine Parts and/or Gear Box Parts and/or Differential Parts directly causing oil leakage.
- g) The Company shall not accept any claim under this Endorsement, where claim under Section 1 of the Policy is not payable.

#### Applicable Exclusions

The Company shall not be liable under this Endorsement in respect of:

- a) In the event of complete loss of the insured vehicle (Constructive Total Loss or Total Loss) as declared under the Policy, no payment shall be made under this Endorsement.
- b) Cost of consumables like nuts, bolts, grease, etc.
- c) Where loss is covered under the Policy or 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.
- d) Any claims related to loss or damage due to wear and tear.
- e) Any claim which is notified to the Company after 30 days of the happening of loss or damage provided that the Company may, in its sole discretion, condone the delay in notification of claim on merit if the Insured provides the Company with the reasons for delay in writing.

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

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