

**COCODRIVE PRIVATE CAR OWN DAMAGE POLICY - DHFL GENERAL INSURANCE**

**ADD ON COVER**

**Engine Protector (UIN: IRDAN155RP0002V01201920/A0010V01201920)**

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

**What is covered:**

We will pay You repair and replacement expenses for loss or damage to internal parts of the Engine, Gear box, Transmission or Differential assembly including lubricating Oils/consumables\* used in the respective assembly provided loss or damage is due to ingress of water in the engine or due to leakage of lubricating oil and/or coolant from Engine/respective assembly caused by accidental external impact.

\*Consumable means material, which is used up and needs continuous replenishment such as engine oil, gear box oil etc. but excluding fuel.

**What is not covered:**

- 1) Any consequential loss, wear and tear, mechanical & electrical failure and parts falling under warranty.
- 2) Loss or damage due to corrosion of engine or parts thereof due to delay in intimation.
- 3) Depreciation unless Depreciation Reimbursement cover is opted by You.

**Special Condition:**

Claim under this cover will be admissible only if

- 1) In case of water damage, there is evidence of vehicle being submerged or stopped in a water-logged area.
- 2) Vehicle is transported/towed to garage within 2 (Two) days of water receding from the water-logged area.
- 3) You have taken all reasonable steps, safeguards and precautions to avoid any loss or damage and prevent aggravation of loss once the loss or damage to the vehicle is sustained and noticed by You.

**Deductible:** Deductible as stated in the schedule will apply for each claim reported under the policy.

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

**DHFL General Insurance Limited**

*(A Wholly Owned Subsidiary Of WGC)*