UNITED INDIA INSURANCE COMPANY LIMITED
Regd. and Head office: 24, whites Road, Chennai.

ENDORSEMENT
ENGINE AND GEAR BOX PROTECTION PLATINUM ADD ON COVER FOR TWO WHEELERS

In consideration of the payment of additional premium of Rs. _____, notwithstanding anything to the contrary contained in the Policy, it is hereby understood and agreed that loss or damages including consequential damages to the Engine and/ or Gear Box of the insured Vehicle shall stand payable under this endorsement if caused due to:

1. *Water ingression including hydrostatic lock.*
2. *Leakage of lubricating oil caused by External Accidental Means.*

PROVIDED THAT

1. *Ingression of water in to the vehicle resulting in damages to the Engine and / or Gear box or parts thereof was caused due to the Insured Vehicle having actually submerged / stopped in a water logged area.*
2. *Leaking of lubricating oil resulting in damages to Engine and / or Gear box is a direct consequence of damage to under carriage by External Accidental means.*
3. *Insured shall take all reasonable care to protect against the loss or damage to the insured vehicle.*

THE INSURER SHALL NOT PAY

Any claim under this Endorsement

1) *If the loss is covered under any manufacturer's warranty or recall campaign or any other such packages or under any other insurance policy at the same time.*
2) *Any consequential loss APART from the damage to the Engine/ Gear Box or parts there of arising from water ingression into the vehicle or due to leakage of lubricating oil due to External Accidental means.*
3) *Any loss or damage including corrosion of Engine and/ or Gear box or parts thereof caused due to:*
   i) *Delay in intimation to the Insurer*
   ii) *Delay in retrieval of the Insured Vehicle from the water logged area and/ or its repair unless arising from genuine hardship of the prevailing circumstances and/ or non-availability of Repairers or spares / parts*
4) *If the ownership of the vehicle is transferred.*

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