

# The Oriental Insurance Company Limited

## ENGINE PROTECT COVER-3 YEARS ADD ON TO PRIVATE CAR PACKAGE POLICY – 3 YEARS

### **OIC\_5 ENGINE PROTECT COVER**

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Base Private Car Package policy, the Company hereby undertakes to indemnify the Insured for consequential loss or damage to the internal parts of the Engine/ Gear box/Transmission or Differential Assembly of the Insured Vehicle, arising out of ingress of water in the engine and/or leakage of lubricating oil from engine / gear box / transmission or differential assembly due to accidental causes.

Subject to above, this Add-on provides coverage only in respect of:

1. Repair or replacement of the internal parts of the Engine/Gear box/Transmission or Differential Assembly and /or
2. Labour cost incurred in repair / overhaul of the damaged Engine, Gear box & Transmission or Differential Assembly

### **Exclusions**

1. All consequential losses, apart from the damage to the internal parts of the engine due to ingress of water and/or damage to internal parts of engine/gear box/transmission or differential assembly arising out of leakage of lubricating oil due to accidental causes. All other General Exceptions as applicable to the Base Private Car Package policy shall also apply to this Endorsement.
2. Expenses incurred towards Improvements and/or extra fittings.
3. Any claim related to loss or damage due to wear and tear.
4. Cost of engine oil and consumables in case of flushing of engine.
5. Any aggravation of loss or damage (including corrosion) due to:
  - a. Delay in intimation to the Company
  - b. Delay in retrieving the vehicle from the water logged area

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6. Loss / damage covered under manufacturer's warranty, recall campaign or forming part of maintenance/preventive maintenance agreement, etc.

### **Conditions**

1. Claims made under the Engine Protect Cover are subject to the terms, conditions and limitations of the Base Private Car Package policy, except to the extent of coverage provided to the particular exclusion hereby.
2. Claims made under the Engine Protect Cover would be admissible if:
  - a. There is an evidence of ingress of water resulting in damage to the internal parts of the engine. And / OR
  - b. There is visible evidence of accidental under carriage damage to engine/gear box/transmission or differential assembly leading to leakage of lubricating oil and resulting into damage to their internal parts.  
AND
  - c. The loss or damage is not payable under the Base private car package Policy
3. Vehicle should be transported/towed to workshop within 48 hours of water receding from the water logged area.
4. All reasonable steps, safeguards and precautions are to be taken to prevent aggravation of loss.
5. No depreciation for replacement of parts under this Endorsement shall apply to vehicles upto age 5 years, age is to be seen as on the date of commencement of the this Add-on. However, once the age of the vehicle exceeds 5 years, 40% depreciation on replacement of parts shall apply.
6. Prior approval of the Company has to be taken before carrying out the repair works/ replacement of parts.

**No Claim Bonus (NCB):** NCB is allowed as per IMT 2002. A claim under the base policy or under this Add-on, will bring the NCB under this Add-on, down to zero. A claim under this Add-on will also affect the NCB of the base Private Car Package policy in similar fashion.

An insured already enjoying NCB under Base policy, on taking this Add-on cover subsequently, will get the same NCB under this Add-on as is being enjoyed by him under the base policy.

All other terms, conditions, limitations and exceptions of the Base private car package policy shall apply.

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