



Engine Protector Cover

(Applicable for Commercial Vehicle Package Policy – Passenger Carrying)

What is Covered:

Notwithstanding anything to the contrary, contained in section I of this Policy, and provided additional premium has been paid, it is hereby understood and agreed that the Company will pay the damages to Engine caused by leakage of lubricating oil/coolant due to any accidental means or water Ingression leading to:

1. Repair and /or replacement of the Internal child parts of the engine.
2. Repair and/or replacement of Gearbox, transmission or Differential assembly.
3. Cost of lubricants and consumables required to undertake the above activity but excluding fuel.

Provided loss or damage is due to ingress of water in the engine or leakage of lubricating oil from engine / respective assembly

Subject to the option of the company either to repair or replace part(s) or the assembly as the case may be.

What is not covered?

1. The amount of total deductibles as mentioned in the base policy and Parts other than those mentioned above
2. Loss or damage covered under manufacturer's warranty / recall campaign or forming part of maintenance / preventive maintenance.
3. Any aggravation of loss or damage including corrosion due to delay in intimation to Us and/or retrieving the vehicle from waterlogged area.
4. Ageing depreciation, wear and tear. However, deductions on account of depreciation on the parts admissible under this cover will not be applicable if the depreciation reimbursement cover is also opted and shown in Your policy schedule.
5. Claim made under self-authorization mode – where the vehicle is dismantled, repaired & replaced without our prior consent/inspection.

Other conditions

The claim is admissible only if

- a) In case of water damage, there is evidence of vehicle being submerged or stopped in a waterlogged area.
- b) In case of leakage of lubricating oil, there is visible evidence of accidental damage to engine or respective assembly.
- c) Vehicle is transported / towed to garage within 2 days of water receding from the waterlogged area.



- d) There is evidence of under carriage damage to **Engine Parts** and/ or **Gear Box parts** and/ or **Differential parts** leading to oil leakage and leading resulting into damage of covered parts.
- e) You have taken all reasonable steps, safeguards and precautions to avoid any loss or damage and also prevent aggravation of loss once the loss or damage to the vehicle is sustained and noticed by You.

Subject otherwise to terms, conditions, limitations of the base policy this add-on is attached to.

Definitions	
You, Your, Insured, Policy holder	The person named as the policyholder on your current Certificate of Motor Insurance and Policy Schedule.
Your Vehicle	The Motor vehicle is insured under your policy and as specified on your current Certificate of Motor Insurance and Policy Schedule
We, Company, Insurer, Us, Our	The Insurance Company as defined in your Certificate of Motor Insurance and Policy Schedule

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