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**IRDAI Registration Number – 102 | CIN-U67200TN2000PLC045611**

## **Aggravation Cover (Standalone Motor Own Damage Policy – Private Car)**

### **What is covered?**

A few parts of the vehicle like engine, gear box, differential gets and power steering pump gets damaged

- a) either due to starvation of lubricating oil or coolant which would have leaked from the system after an accident or
- b) entry of water while being driven through inundated / flood water.

In either of the above eventuality/ contingency, damage to the said parts can be avoided by immediately stopping the engine / vehicle. If the same is not done, the parts will suffer damages due to aggravation and this type of damage is not covered under the India Motor Tariff Private Car Policy issued to cover your car and such damages are at your own risk.

However, in some situations, the reaction time available for you or your authorized driver is very less to follow the above precautions / instructions to avoid damages to the parts mentioned above

Hence we have devised an add-on cover ‘‘ Aggravation (Damage) Cover’ that will indemnify you for such damages to the said parts.

By opting for our **Aggravation (Damage) Cover Clause**, we will cover the damages to:

1. Engine - internal parts
2. Gear Box - internal parts
3. Transmission or Differential internal parts
4. Power Steering Pump internal parts

Caused by

1. Leakage of lubricating oil / coolant due to any accidental means or
2. Water Ingression while being driven.

We will compensate you for cost incurred by you towards

1. Repairs and/or replacement of the parts of the above units
2. The labor cost directly connected with repairing / replacing the above units
3. Cost of Lubricants and Consumables required to undertake the above activity

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

## AGGRAVATION COVER

### **This cover is available for:**

1. Vehicles registered anywhere in India and plying anywhere in India
2. Vehicles registered and used as Private Car.
3. The first claim preferred under this add-on cover

### **What is not covered:**

1. Parts other than those mentioned above.
2. Loss or Damage due to aging, depreciation and wear and tear.
3. Losses falling under the 'Manufacturer's Warranty', including Product recall.
4. Parked vehicle suffering damages due to water inundation/ flooding and starting the engine before proper repairs in a workshop.
5. Loss or Damage due to delay in intimating the incident to us and/or aggravation of damage due to delay in retrieval of the vehicle from a water-logged condition or rusting / corrosion due to the delay.
6. Claim made under self-authorization mode – where the vehicle is dismantled, repaired & replaced without our prior consent / inspection
7. Damages that are happening whilst in hands of any vehicle recovery agency, service provider, trader and automobile repairer either at the spot of the accident or at a workshop/ relevant unit.
8. Loss or damage caused due to gross negligence on your or your representative's part
9. The above exclusions are in addition to the exclusions and general exceptions of the base policy to which this add-on cover is attached.

### **A claim under this cover is admissible if there is visible evidence of:**

1. Damage to the engine / gear box or transmission or differential assembly or power steering pump resulting in leakage of oil / coolant
2. The vehicle partially or fully submerged in water resulting in ingress of water into the engine / gear box or transmission or differential assembly or power steering pump

### **Other Conditions:**

1. The Cover will run concurrently with the base policy of the vehicle.
2. The engine should not be crank or push started if the vehicle has stopped due to water ingress or if the oil/coolant has leaked due to undercarriage damage.
3. Immediate notice to our nearest office shall be given of the incident to enable us to arrange for retrieval of the vehicle and/or provide necessary instructions /support.
4. The add-on cover is also subject to the terms, conditions and exceptions of the base policy to which this add-on cover is attached.

**Rating:** Rating will be based on the Make of the vehicle