

Reliance Two Wheeler Policy- Stand-alone Own Damage

Add on Covers

1. Engine Protector for Two Wheeler- Own Damage

(UIN- IRDANI03RP0002V01201920/A0011V01202122)

This cover is applicable if it is shown on *Your* policy schedule.

What is covered

In consideration of the payment of the additional premium by the Insured as mentioned in the policy schedule and realization thereof by the Company, *We* will pay *You* repair and replacement expenses for the *Consequential* loss or damage to-

- *Internal parts of the engine*
- *Gear Box*, Transmission or *Differential Assembly*

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

We will also pay for the lubricating oils / *Consumables* used in the respective assembly i.e. material, which is used up and needs continuous replenishment such as engine oil, *Gear Box* oil etc. but excluding fuel.

What is not covered

We shall not indemnify *You* under this endorsement in respect of –

1. Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of maintenance / preventive maintenance.
2. Any aggravation of loss or damage including corrosion due to delay in intimation to us and / or retrieving the vehicle from water logged area.
3. Cost of lubricants in case of loss due to leakage and flushing of consumables
4. Any claim where the repair has been carried out without prior approval from *Us*

Special Condition:

Claim under this endorsement will be admissible only if –

1. In case of water damage, there is an evidence of the insured vehicle being submerged or stopped in a water logged area.
2. In case of leakage of lubricating oil, there is a visible evidence of accidental damage to engine or respective assembly.

3. 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.
4. Vehicle is transported / towed to garage within 2 (Two) days of water receding from the water logged area.
5. *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 insured vehicle is sustained and noticed by *You*.

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

Definitions:

1. *Authorized workshop / garage / service station* – A motor vehicle repair workshop / garage / service station authorized by *Us*.
2. *Consequential Loss*- shall mean “the damage caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same”
3. *Constructive Total Loss*- A Vehicle will be considered to be *constructive total loss*(CTL), where the aggregate cost of retrieval and/ or repair of the vehicle subject to terms and condition of the policy exceed 75% of the Sum Insured.
4. *Consumable(s)*- Those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or rendered unfit for continuous and permanent use.
5. *Differential Parts*- All internally lubricated parts contained within the differential housing including axle shafts, constant velocity joints, bearings, final drive housing, final drive housing, retainers, transaxle housing and universal joints, drive shafts, hub bearings & supports.
6. *Engine Parts*- shall mean all internal lubricated parts of the engine including pistons, pins and rigs, all pulleys, camshafts, followers, cam bearing, connecting rods and bearings, dipstick & tubes, eccentric shaft, engine heads and engine blocks, engine mounts and cushions, engine torque strut, flywheel and flywheel ring gear, harmonic balancer, intake & exhaust manifolds, oil pan, oil pumps, push rods, valves, springs, guides, seats, and lifters, rocker arms, shafts, and bushing, timings cover, timing gears, chain, belt, tensioners, retainers, vacuum pump, valve covers and water pumps, fuel injection pumps.
7. *Family* –means Your legal spouse, Your children, parents & parents in law.
8. *Gear Box*- shall mean all internally lubricated parts contained within the transmission case including cooler, cooler lines, filter tubes and dipsticks, internal linkage, mounts, oil pans, torque converter, transfer case, transmission & transfer case, transmission park base assembly, vacuum modulator, gear shafts and Gear box.
9. *Lost or Stolen*- means having been inadvertently *Lost* or having been *Stolen* by a third party without *Your* assistance, consent or cooperation.
10. *Period of insurance* - The period of time stated in the policy schedule for which the policy is valid and operative
11. *We, Us, Our, Ourselves* means the Reliance General Insurance Co. Ltd.
12. *You, Your, Yourself* – Means or refers to the person or persons described in the policy schedule as the insured. In case the policy schedule refers to an entity other than



individual, then representative of such an entity would be deemed as *You, Your, Yourself.*