

### **Engine Secure (IRDAN108RP0005V02200001/A0029V01201920)**

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

#### **What is covered:**

We will pay *You* repair and replacement expenses for the 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-

- Loss or damage covered under manufacturer warranty; recall campaign or forming part of maintenance/preventive maintenance.
- Any aggravation of loss or damage including corrosion due to delay in intimation to *Us* and/or retrieving the vehicle from water logged area.
- 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 & shown in *Your* policy schedule.

#### **Special Condition:**

Claim under this endorsement will be admissible only if –

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

#### **Deductible:**

We shall not be liable for each and every claim under this coverage in respect of deductible stated in the schedule.

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