HDFC ERGO General Insurance



ENDORSEMENT WORDING DRIVE THROUGH PROTECTION FOR ENGINE

In consideration of the payment of an additional premium it is hereby understood and agreed that the Company undertakes to provide cover to the engine of Insured vehicle including its block and child parts along with the gear box provided, the loss or damage is due to the ingress of water in the engine or leakage of lubricating oil from the engine/assembly due to accidental damage.

Special condition(s):

1) Water damage cover will commence only when there is an evidence of vehicle being submerged or having stopped in a water logged area. 2) Leakage of lubricating oil cover (peril) will commence provided there is a visible evidence of accidental damage to the engine or respective assembly. 3) All reasonable precautions are taken to avoid any loss or damage and also to prevent aggravation of loss. 4) The benefit will be available for not more than one claim paid or pending during the Policy period.

Special Exclusion(s):

The Company will not be liable for 1) Cost of Lubricating oils used in the assembly. 2) Loss or damage covered under Manufacturer's Warranty or recall campaign. 3) Increase in loss or damage including corrosion due to delay in intimation and / or retrieving the vehicle from water logged area by the Insured. Subject otherwise to the terms, conditions, limitations and exceptions of this Policy.