

Motor add on cover for Private Car Package Policy

MAO 03. COVER FOR CONSEQUENTIAL DAMAGE TO ENGINE

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company agrees that, in case of

1. consequential loss to internal child parts of the engine of the Insured vehicle due to water ingress into the combustion chamber or due to leakage of lubricating oil,
2. Consequential damage to the gear box due to leakage of lubricating oil arising out of accidental means,

the Company shall pay for

- I. Repair or replacement of the internal child-parts of the engine such as Cylinder head, Crankshaft, Connecting rods and Piston.
- II. Repair or replacement of internal parts of the Gear box housing, such as gears and shafts.
- III. Labour charges required to carry out the repair or replacement of the damaged child-parts of the Engine or damaged gear-box.

Subject to the condition that

- A. Only one event in the entire policy year will be compensated.
- B. There is evidence, that the vehicle had stalled and stopped in the water-logged area, resulting into damage to the internal child-parts of the engine, OR
- C. There is evidence of under-carriage damage, resulting into leakage of lubricant causing damage to the internal child parts of the engine or gear-box, AND
- D. The losses or damages are not otherwise admissible under Motor Insurance Policy.

For the purpose of this Endorsement, it is an implied condition that

1. The Insured shall avoid driving through water-logged areas.
2. In the event that the vehicle has stalled or stopped in water-logged area, OR there is damage to under-carriage of the vehicle, the Insured shall not try to crank or push-start the engine.
3. The Insured will inform the nearest office for technical help and spot-survey.
4. The Insured shall take reasonable care to protect against aggravation of damage or loss to the Insured vehicle.

Exclusions:

Coverage under this Endorsement shall not cover

- A. Any loss, covered by any other insurance covering the Insured vehicle, or Manufacturer's warranty or Recall campaign Or any other packages during that time.
- B. Any other consequential losses or damages except those explicitly stated under pt 1 & 2 of this endorsement.
- C. Cost of all consumables like engine oil and lubricants.
- D. Any loss or damage due to corrosion, in case of delayed intimation to the Company and failure to retrieve the vehicle quickly out of the water logged area.
- E. Any loss or damage covered under this endorsement, if the vehicle is transferred to a new owner.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.