

**Add-on Covers to  
Kotak Long term Two Wheeler Secure**

**Kotak Long Term Two Wheeler Policy Add-On Covers:**

The following Add-on Covers are applicable under the Policy only if We have received the applicable premium due for that Add-on Cover in full and the Schedule specifies that the Cover is in force for the Insured Person.

The Add-on Covers available under the Policy are described below. Add-on Cover under this Policy will be payable subject to the terms, conditions and exclusions of this Policy and the availability of the Sum Insured and subject always to any sub-limits specified in respect of that Add-on Cover and any limits applicable under the Product in force for the Insured Person as specified in the Schedule.

Our total liability for payment of any and all Claims pertaining to the respective Add-on in the aggregate during each Policy Year of the Policy Period shall not exceed the Sum Insured for the respective Add-on:

**Engine Protect:**

Subject otherwise to the terms, exclusions, conditions and limitations of this Policy, in consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding any terms contrary under the Policy, the Company hereby undertakes to indemnify the Insured for expenses incurred in repair or replacement of Engine Parts, Differential Parts and Gear Box Parts which becomes necessary due to Consequential Damage arising out of water ingress/leakage of lubricating oil which directly cause loss or damage to the aforesaid parts.

**Special Conditions:**

- a) For the purpose of this Add-on, 'Consequential Damage' shall mean "the damage more specifically expressed hereinabove caused to an Insured vehicle not arising directly from a peril insured under the Policy but as a direct consequence to the same".
- b) For the purpose of this Add-on, 'Engine Parts' shall mean all internal lubricated parts of the engine including pistons, pins and rigs, all pulleys camshaft, followers, cam bearings, connecting rods and bearings, crankshaft and main bearings, dipstick and tube, eccentric shaft, engine heads and engine blocks, engine mounts and cushions, engine torque strut, flywheel and flywheel ring gear, harmonic balancer, intake and exhaust manifolds, oil pan, oil pumps, push rods, valves, springs, guides, seats, and lifters, rocker arms, shafts, and bushings, timing covers, timing gears, chain, belt tensioners, retainers, vacuum pump, valve covers, and water pumps, fuel injection pump (for diesel engines only) and fuel heater (for diesel engines only).
- c) For the purpose of this Add-on, 'Differential Parts' shall mean all internally lubricated parts contained within the differential housing including axle shafts, constant velocity joints, bearings, final drive housing, four wheel drive hubs and bearings, retainers, transaxle housing and universal joints, drive shafts, hub bearings and supports.
- d) For the purpose of this Add-on, 'Gear Box Parts' shall mean all internally lubricated parts contained within the transmission case including cooler, cooler lines, filer tubes and dipsticks, internal linkage, mounts, oil pans, torque convertor, transfer case, transmission and transfer case, transmission park base assembly, vacuum modulator, gear shafts, and gear box.

**Applicable Exclusions:**

The Company shall not be liable under this Add-on in respect of:

- a) In the event of Constructive Total Loss or Total Loss of the Insured vehicle as declared under the Policy, no payment shall be made under this Add-on.
- b) Cost of consumables like nuts, bolts, grease, etc.
- c) Where loss is covered under manufacturer's warranty or recall campaign or under any other such packages at the same time.
- d) Any claims related to loss or damage due to wear and tear.

**UIN: - IRDAN152RP0008V02201617/A0028V01201819**