

**COCODRIVE PASSENGER CARRYING VEHICLE PACKAGE POLICY - NAVI GENERAL  
INSURANCE**

**ADD ON COVERS**

**POLICY WORDINGS**

***Definitions:***

- I. We, Us, Our, Ourselves- means NAVI GENERAL INSURANCE LTD.
- II. **You, Your, Yourself** - means or refers to the person or persons or entity described in the Schedule as the insured.
- III. **Constructive Total Loss** - A vehicle will be a Constructive Total Loss (CTL), where the aggregate cost of retrieval and/or repair of the vehicle subject to terms and conditions of the policy exceeds 75% of the IDV.
- IV. **Injury** - means Accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.
- V. **Policy Period** - The period stated in the schedule during which the policy is valid and operative.
- VI. **Authorized workshop / Garage /Service Station** - A motor vehicle repair workshop /garage /service station authorized by us.
- VII. **Accident or Accidental** - means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- VIII. **Purchase Invoice Price** - Purchase Invoice Price shall mean the ex-showroom price of the Insured vehicle at the time of purchase including the value of company fitted accessories and Registration charges.

**Engine Protector (UIN: IRDAN155RP0003V01202021/A0006V01202021)**

This cover is applicable if it is shown on your schedule.

**What is covered:**

We will pay You repair and replacement expenses for loss or damage to internal parts of the Engine, Gear box, Transmission or Differential assembly including lubricating Oils/consumables\* used in the respective assembly provided loss or damage is due to ingress of water in the engine or due to leakage of lubricating oil and/or coolant from Engine/respective assembly caused by accidental external impact.

\*Consumable means material, which is used up and needs continuous replenishment such as engine oil, gear box oil etc. but excluding fuel.

**What is not covered:**

- 1) Any consequential loss, wear and tear, mechanical & electrical failure and parts falling under warranty.
- 2) Loss or damage due to corrosion of engine or parts thereof due to delay in intimation.
- 3) Depreciation unless Zero Dep Cover is opted by You.

Special Condition:

Claim under this cover will be admissible only if

1. In case of water damage, there is evidence of vehicle being submerged or stopped in a water-logged area.
2. Vehicle is transported/towed to garage within 2 (Two) days of water receding from the water-logged area.
3. You have taken all reasonable steps, safeguards and precautions to avoid any loss or damage and prevent aggravation of loss once the loss or damage to the vehicle is sustained and noticed by You.

Deductible: Deductible as stated in the schedule will apply for each claim reported under the policy.

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