Stand-Alone Own Damage Private Car Policy - Add-ons: Engine Protect

1   Engine Protect

This Add-on shall be in force only if Acko General Insurance Ltd (Acko) has received the additional premium for this Add-on in respect of the Insured Vehicle.

Acko shall reimburse the insured, up to the amount specified in the Schedule attached to the Add-ons for the cost incurred towards repair or replacement due to consequential damages of the internal parts of the engine, gear box and differential assembly arising out of water ingression, hydrostatic lock, or leakage of coolant/lubricating oil of the Insured Vehicle.

Exclusions

Acko would not be liable if:

- Such repair or replacement is not necessitated in the course of normal wear and tear of the Insured Vehicle, or due to any repairing activity undertaken by the insured without notifying Acko.

- Such repair or replacement is not arising or resulting from an accident happening whilst such person is under the influence of intoxicating liquor or drugs or any act of driving that is in breach of law, including but not limited to underage driving, illegal racing, or driving without a government issued license.

- Loss or damage including corrosion of engine and/or gear box due to delay in intimation to the Insurer or delay in retrieval of the Insured Vehicle from the water logged area.

- Any claims where the subject matter of claims is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign or under any other such packages at the same time.

- Cost of lubricants in case of loss due to leakage and flushing of consumables.

- Any claim which is intimated to Acko after 30 days of the happening of loss or damage.

- Any claim where the repair has been carried out without prior approval from Acko

- Any claims related to loss or damage due to wear and tear

Subject otherwise to the terms, conditions, limitations and exclusions of the underlying Policy, which shall be the basis of this Add-on and is deemed to be incorporated herein.

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