

**PASSENGER CARRYING COMMERCIAL VEHICLE  
PACKAGE POLICY-ENHANCED COVERS  
(Endorsement Wording for Add on cover –Engine Protect)**

THE FOLLOWING ENDORSEMENT IS TO BE ATTACHED TO THE POLICY WHEN THE “PASSENGER CARRYING COMMERCIAL VEHICLES PACKAGE POLICY-ENHANCED COVERS” IS PROVIDED WITH ADD ON COVER – ENGINE PROTECT

PASSENGER CARRYING COMMERCIAL VEHICLES PACKAGE POLICY – ENHANCED COVERS ENDORSEMENT ATTACHED TO AND FORMING PART OF POLICY NO. \_\_\_\_\_

Additional Premium: Rs.

In consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to indemnify the Insured for expenses incurred in repair or replacement due to consequential damages arising out of water ingress/leakage of lubricating oil or coolant and damage to vehicle's under carriage arising out of any accidental external means, leading to loss or damage to Engine and Engine Parts, Transmission or Differential Parts Assembly and Parts and Gear Box and Gear Box Parts of the Insured's vehicle.

Terms and Conditions:

- i) For the purpose of this add-on, 'Consequential Damage' would mean "the damage more specifically expressed hereinabove caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same".
- ii) In case of accidental external means resulting in loss or damage to the vehicles under carriage, indemnification under this add-on would be made only when there is evidence of such damage leading to oil leakage and resulting in damage to Engine and Engine Parts and/or Gear Box and Gear Box Parts and/or Transmission or Differential Parts Assembly.
- iii) This cover will also pay for the cost of lubricants oil/coolant lost due to leakage.
- iv) Available for passenger carrying commercial vehicles up to the age of 5 years only.
- v) Depreciation waiver is applicable for first two claims only.
- vi) No limit on the number of claims during the policy period.
- vii) No additional deductible under this extension of the Cover.
- viii) Hybrid components like Hybrid battery, Inverter, Electric motor etc. will be covered.

Exclusions:

- a) 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.
- b) Any claims related to loss or damage due to normal wear and tear.

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

**Duly Constituted Attorney**