



UNITED INDIA INSURANCE COMPANY LIMITED
Regd. and Head office: 24, Whites Road, Chennai.

ENDORSEMENT
ENGINE AND GEAR BOX PROTECTION PLATINUM ADD ON COVER FOR PRIVATE CARS

In consideration of the payment of additional premium of Rs. _____, notwithstanding anything to the contrary contained in the Policy, it is hereby understood and agreed that loss or damages including consequential damages to the Engine and/ or Gear Box of the insured Vehicle shall stand payable under this endorsement if caused due to:

- 1. Water ingress ion including hydrostatic lock.*
- 2. Leakage of lubricating oil caused by External Accidental Means.*

PROVIDED THAT

- 1. Ingression of water in to the vehicle resulting in damages to the Engine and / or Gear box or parts thereof was caused due to the Insured Vehicle having actually submerged / stopped in a water logged area.*
- 2. Leaking of lubricating oil resulting in damages to Engine and / or Gear box is a direct consequence of damage to under carriage by External Accidental means.*
- 3. Insured shall take all reasonable care to protect against the loss or damage to the insured vehicle.*

THE INSURER SHALL NOT PAY

Any claim under this Endorsement

- 1) If the loss is covered under any manufacturer's warranty or recall campaign or any other such packages or under any other insurance policy at the same time.*
- 2) Any consequential loss APART from the damage to the Engine/ Gear Box or parts there of arising from water ingress ion into the vehicle or due to leakage of lubricating oil due to External Accidental means.*
- 3) Any loss or damage including corrosion of Engine and/ or Gear box or parts thereof caused due to:
 - i) Delay in intimation to the Insurer*
 - ii) Delay in retrieval of the Insured Vehicle from the water logged area and/ or its repair unless arising from genuine hardship of the prevailing circumstances and/ or non-availability of Repairers or spares / parts**
- 4) If the ownership of the vehicle is transferred.*

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