



**IFFCO-TOKIO GENERAL INSURANCE CO. LTD**

Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

**Motor Add-ons for Bundled Cover with One Year Term for Own Damage And Five Years Motor Third Party Insurance Policy for 2 -Wheelers**

**Engine and Gear box Protection Cover for bundled cover for Two Wheelers**

**Wording**

**UIN:IRDAN106RP0007V01201819/A0058V01202526**

**Definitions: -**

**Authorized workshop:** It means a motor vehicle repair workshop / garage / service station authorized by Us and adequately equipped to deal with the breakdown or accident in question.

**Consequential Damage:** It means the damage caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same.

**We/Our/Us:** It means IFFCO Tokio General Insurance Company Ltd, also known as ITGI.

**You/Your/Yours:** It means the person(s)/entity(ies) named as the insured in the schedule for this Coverage.

**What is Covered:-**

In consideration of the payment of additional premium paid by You, In the event of Consequential damage to the internal parts of the Engine and/or to the Gear box of insured vehicle arising out of :-

- 1) Water Ingression or
- 2) Leakage of Lubricant oil due to accidental means,

We will pay the cost of repair/replacement of internal parts of the Engine, Gear box such as cylinder heads, crank shaft, connecting rods, piston and piston rings, gear and shafts including labour charges for overhauling the engine and/or gear box, reboring/lathe work of engine cylinder, compression tests and other mechanical charges.

**Special Conditions:**

We will provide the benefit of 'Engine and Gear Box Protection Cover' subject to the following special conditions:

- a) You or anyone driving on Your behalf with Your consent should, upon the occurrence of such a loss or damage, immediately intimate our nearest office, call centre or authorized service/repair center for spot assistance and obtain help from an expert technician.
- b) There should be material evidence that the vehicle had submerged or stopped in water logged area resulting into damage to the engine and/or Gear Box.
- c) There should be material evidence of under carriage damage to engine and/or gear box resulting into

leakage of lubricants causing damage to engine or gear box.

- d) You or anyone driving on Your behalf with Your consent should take all reasonable precautions to avoid any damage or aggravation of damage.
- e) You or anyone driving on Your behalf with Your consent should comply with manufacturer's instructions, guidelines in the right earnest.
- f) Any claim under "Engine and Gear Box Protection" will affect the entitlement of availing NCB (No Claim Bonus) as per the Table mentioned on the Schedule of the policy to which this add-on is attached..

**What is not covered: -**

**We will not liable for:**

- a) Any damage covered under any other insurance or manufacturer's warranty or Recall Campaign.
- b) Any consequential damage other than damage to internal child parts of the engine and/or gear box as per coverage.
- c) Cost of Engine oil and consumables unless we have agreed to change or do away with this exclusion.
- d) Any damage where reasonable care was not taken by You or anyone on Your behalf to protect the loss or damage to the vehicle.

**Insured obligations: -**

- a) You must take all reasonable steps to avoid loss or damage to vehicle. You must not continue to drive the vehicle after any damage or incident if this could cause further damage to the Engine and/or Gear Box.

This cover is subject otherwise to the terms, exceptions, conditions and limitations of the policy to which this add on is attached.