

HDFC ERGO General Insurance Company Limited

ZERO DEPRECIATION CLAIM

In consideration of the payment of additional premium paid by the Insured and realized by the Insurer notwithstanding anything to the contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of partial loss, the depreciation applicable under section 1 of this policy would stand deleted.

Exclusion:

This cover excludes the following parts:

- a. Tyres
- b. Batteries

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

ENGINE & GEAR BOX PROTECTOR

In consideration of the payment of additional premium paid by the Insured and realized by the Insurer, it is hereby understood & agreed that for the purpose of this policy, the Company hereby extends the Policy to cover the consequential damage to the internal child parts of the engine and/or gear box of the Insured Vehicle, arising out of:

- i. Water ingressions,
- ii. Leakage of lubricating oil And/Or damage to engine and/or gear box of the Insured Vehicle arising out of leakage of lubricating oil due to Accidental means.

Under this cover, the Insurer will compensate the Insured for the following:

1. Repair or replacement of the internal child parts of the engine such as pistons, piston rings, piston pins, connecting rods, crank shaft, valves, valve seat / guides, nuts & bolts related to engine assembly, engine oil, gasket, sealant and cylinder head.
2. Repair or replacement of the internal parts of the gear box such as gears or shafts in the gear box housing, bearings, gear oil and gaskets.
3. Labour cost incurred by the Insured to overhaul the damaged engine and/or gear box.
4. Engine cylinder re-boring, compression tests & other machining charges.

SPECIFIC CONDITIONS

Claims under this cover would be admissible if:

1. There is evidence that the Insured Vehicle stopped in water logged area resulting in damage to the internal parts of the engine and/or gear box due to water ingressions.
2. There is evidence of under carriage damage to engine and/or gear box leading to oil leakage and resulting into damage to internal parts of the engine and/or gear box.

YOUR OBLIGATIONS

1. The Insured should not try to crank or push start the engine once the Insured Vehicle has stopped in the water logged area or undercarriage is damaged.
2. Call our toll-free no. to arrange for spot survey. The vehicle should not be shifted till the survey is done.

SPECIFIC EXCLUSIONS

We will not be liable to indemnify the Insured for the following:

1. Where a loss is covered under any manufacturer's warranty or recall campaign or under any other such package at the same time.
2. Any consequential loss apart from the damage to the internal child parts of the engine and/or gear box due to water ingressions, leakage of lubricating oil and/or damage to engine and/or gear box arising out of leakage of lubricating oil due to Accidental means.
3. 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.

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

NO CLAIM BONUS PROTECTION

In consideration of the payment of additional premium paid by the Insured and realized by the Insurer, notwithstanding anything contrary contained in the policy, It is hereby understood & agreed that on occurrence of any loss or damage to the Insured vehicle under section 1 of this policy, the No Claim Bonus, as applicable may be allowed to be retained by the Insured, in case where it is proved by the Insured of not having any fault in the accident resulting in to damages or loss to the Insured vehicle for contingencies mentioned below;

- Damage to only Windshield Glass by External Object
- Loss due to accidental external means to Parked Vehicle
- Loss due to Flood/earthquake/AOG perils to a Parked Vehicle

This clause is applicable only to partial losses covered and is further subject to a maximum of 3 no fault claims under the policy.

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

COST OF CONSUMABLE ITEMS

In consideration of the payment of additional premium paid by the Insured and realized by the Insurer, notwithstanding anything to the contrary contained in the Policy, the Company hereby extends the Policy to cover expenses incurred by the Insured towards Consumable Items, in the event of damage to the Insured Vehicle and/or to its accessories (if Insured), arising out of any peril as covered under Section 1 of the Policy.

For the purpose of this endorsement, Consumable Items shall mean those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or are rendered unfit for continuous and permanent use.

Such Consumable Items may but not limited to include nut, bolt, screw, washers, grease, coolants, lubricants, engine & other oils, clips, ac gas, bearings, battery water, filters, sealants, gaskets.

Specific Condition - Claim under this section is payable only if the Claim under Section 1 of the policy is admissible and payable.

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

RETURN TO INVOICE

In consideration of the payment of additional premium paid by the Insured and realized by the Insurer notwithstanding anything to the contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of Total Loss (TL) or a Constructive Total Loss (CTL), the Insurer will pay the Insured, the difference between the 'claim amount receivable' under the motor package policy and the 'value of vehicle' as per the first sale invoice of new vehicle along with the first time registration charges and road tax which was incurred on the Insured vehicle.

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

Exclusions: This covers excludes the following-

- A. In case of theft stolen vehicle is recovered within 90 days of theft.
- B. Final investigation report in case of theft claim is not issued by police authorities.

EMERGENCY ASSISTANCE

1. **“On site” Minor Repairs of the Covered Vehicle:** In the event of immobilization of the Covered Vehicle due to mechanical or electrical breakdown and as long as the said fault can be repaired at the place of immobilization within a maximum time period of sixty minutes, on-site repair of the breakdown would be proceeded with. Supply of parts or replacement elements / materials in general is not included.
2. **Duplicate Keys:** If keys of the Covered Vehicle are lost or misplaced, we shall arrange forwarding of duplicate set from his/her place of residence.
3. **Locked/ Lost Keys:** In case the keys of the covered vehicle are locked-in, the Client as much as possible will be assisted to get keys out of the vehicle. Any breakage of glass or door beading, if required shall be with prior approval of the Client and to their account. In case the keys are lost we shall tow the vehicle to a nearest safe place. The Client shall have to arrange for a duplicate set on his own cost and efforts.
4. **Battery Jump Start:** If the Covered Vehicle does not start due to the battery being discharged, the jump-start of the battery would be arranged. Supply of parts or replacement elements / materials in general is not included.
5. **Tyre change:** If the Covered Vehicle has a punctured or burst tyre, we would arrange for changing it with the spare tyre carried in the Client's vehicle. In a case where spare tyre cannot be used we shall either tow the vehicle to nearest tyre repair shop or accompany the Client to nearest tyre repair shop and back to vehicle. The Client shall have to pay directly to the tyre repair shop.
6. **Fuel delivery:** If the Covered Vehicle runs out of fuel we can deliver up to 5 litres of fuel (petrol or diesel only). Cost of fuel shall be paid by client on the spot.
7. **Emptying of the Fuel Tank:** If fuel tank of the Covered Vehicle is filled with the wrong fuel, we will bear the cost of emptying it, using a technician approved by us. In case this service is not feasible, the vehicle shall be towed to the nearest location.
8. **Towing and Removal of the Covered Vehicle:** In the event that Covered Vehicle is immobilized due to the breakdown or accident and “On site” repair is not possible, we will arrange the towing of the Covered Vehicle to the nearest workshop or garage approved by HDFC ERGO.

TERRITORIAL SCOPE:

The territorial scope of the Emergency Assistance Services provided will be within 50 kms radius from the Place of Breakdown to nearest applicable vendor or cities within the Republic of India (Except in Jammu & Kashmir, Andaman & Nicobar Islands, Lakshadweep, Assam, Meghalaya, Manipur, Tripura, Arunachal Pradesh, Nagaland and Mizoram) for the coverage limit mentioned under each service.

Services beyond 50 kms shall be provided on additional charges at agreed rates which shall be paid by the Client on the spot.

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

SERVICE DESCRIPTION FOR "EMERGENCY ASSISTANCE WIDER COVER SERVICE PROGRAM"

Lost/Stolen Keys: In case the keys of the insured vehicle are lost or misplaced or stolen we shall arrange for a alternate key set subject to submission of police report.