Reliance Commercial Vehicles Package Policy
Add on Covers

Engine Protector for commercial vehicle

This cover is applicable if it is shown on *Your* schedule.

What is covered

In consideration of the payment of the additional premium by the Insured as mentioned in the schedule and realization thereof by the Company, *We* will pay *You* repair and replacement expenses for the *Consequential* loss or damage to-

· *Internal parts of the engine*

· *Gear Box*, Transmission or *Differential Assembly*

Provided loss or damage is due to ingress of water in the engine or leakage of lubricating oil from engine / respective assembly.
We will also pay for the lubricating oils / *Consumables* used in the respective assembly i.e. material, which is used up and needs continuous replenishment such as engine oil, *Gear Box* oil etc. but excluding fuel.

What is not covered

We shall not indemnify *You* under this endorsement in respect of – Loss or damage covered under the manufacturer's warranty; recall campaign or forming part of maintenance / preventive maintenance.

Any aggravation of loss or damage including corrosion due to delay in intimation to us and / or retrieving the vehicle from waterlogged area.

Cost of lubricants in case of loss due to leakage and flushing of consumables
Any claim where the repair has been carried out without prior approval from *Us*

Special Condition:
Claim under this endorsement will be admissible only if –

1. In case of water damage, there is an evidence of the insured vehicle being submerged or stopped in a waterlogged area.

2. In case of leakage of lubricating oil, there is a visible evidence of accidental damage to engine or respective assembly.

3. There is evidence of under carriage damage to *Engine Parts* and/ or *Gear Box parts* and/ or *Differential parts* leading to oil leakage and leading resulting into damage of covered parts.

4. Vehicle is transported / towed to garage within 7 (Seven) days of water receding from the waterlogged area.

5. *You* have taken all reasonable steps, safeguards and precautions to avoid any loss or damage and also prevent aggravation of loss once the loss or damage to the insured vehicle is sustained and noticed by *You*.

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

Standard Deductible under Section 1 of the policy shall be applicable to this cover.

Definitions:

1. Gear Box- shall mean all internally lubricated parts contained within the transmission case including cooler, cooler lines, filer tubes and dipsticks, internal linkage, mounts, oil pans, torque converter, transfer case, transmission & transfer case, transmission park base assembly, vacuum modulator, gear shafts and Gear box.

2. Differential Parts- All internally lubricated parts contained within the differential housing including axle shafts, constant velocity joints, bearings, final drive housing, four wheel drive hubs and bearings, final drive housing, four wheel drive hubs and bearings, retainers, transaxle housing and universal joints, drive shafts, hub bearings & supports.

3. Engine Parts- shall mean all internal lubricated parts of the engine including pistons, pins and rigs, all pulleys, camshafts, followers, cam bearing, connecting rods and bearings, dipstick & tubes, eccentric shaft, engine heads and engine blocks, engine mounts and cushions, engine torque strut, flywheel and flywheel ring gear, harmonic balancer, intake & exhaust manifolds, oil pan, oil pumps, push rods, valves, springs, guides, seats, and lifters, rocker arms, shafts, and bushing, timings cover, timing gears, chain, belt, tensioners, retainers, vacuum pump, valve covers and water pumps, fuel injection pumps (for diesel engines only) and fuel heater (for diesel engines only)

4. We, Us, Our, Ourselves means the Reliance General Insurance Co. Ltd.

5. You, Your, Yourself – Means or refers to the person or persons described in the Schedule as the insured. In case schedule refers to an entity other than individual, then representative of such an entity would be deemed as *You, Your, Yourself*.