

RELIANCE
POLICY ADD-ON WORDINGS

Nil Depreciation Cover

In consideration of payment of an additional premium of Rs.....*, and notwithstanding anything to the contrary contained in Section I of this Policy, it is hereby understood and agreed that the Company will indemnify the Insured without deduction for depreciation on parts.

- (1) Will be available only for a maximum of two admissible claims during the Policy period;
- (2) No indemnity shall be granted to Total Loss/ Constructive Total Loss/ Theft claims;
- (3) Coverage will be applicable subject to insured vehicle being given for repairs to Company's Authorized Dealer/ Repairer only.

Engine Cover

The Company hereby undertakes to indemnify the Insured for expenses incurred in repair or replacement due to consequential damage arising out of water ingress/leakage of lubricating oil leading to loss or damage to:

- Engine Parts
- Differential Parts
- Gear Box Parts

Of the vehicle insured. Provided always that For the purpose of this endorsement:

1. 'Consequential Damage' shall 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";
2. 'Engine Parts' shall mean all internal lubricated parts of the engine including pistons, pins and rigs, all pulleys, camshaft, followers, cam bearings, connecting rods and bearings, crankshaft and main bearings, dipstick and tube, eccentric shaft, engine heads and engine blocks, engine mounts and cushions, engine torque strut, flywheel and flywheel ring gear, harmonic balancer, intake and exhaust manifolds, oil pan, oil pumps, push rods, valves, springs, guides, seats, and lifters, rocker arms, shafts, and bushings, timing covers, timing gears, chain, belt tensioners, retainers, vacuum pump, valve covers, and water pumps. fuel injection pump (for diesel engines only) and fuel heater (for diesel engines only);
3. 'Differential Parts' shall mean 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, retainers, transaxle housing and universal joints, drive shafts, hub bearings and supports;
4. 'Gear Box Parts' shall mean all internally lubricated parts contained within the transmission case including cooler, cooler lines, filter tubes and dipsticks, internal linkage, mounts, oil pans, torque convertor, transfer case, transmission and transfer case, transmission park base assembly, vacuum modulator, gear shafts, and gear box;
5. Payment under this endorsement shall be made only when there is evidence of under carriage damage to Engine Parts and/or Gear Box Parts and/or Differential Parts leading to oil leakage and resulting into damage to covered parts as mentioned above

The Company shall not be liable for:

- a) Any claim where the subject matter of the claim 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) Cost of lubricants in case of loss due to leakage and flushing of consumables.
- c) Any claim which is intimated to the Company after 07 days of the happening of loss or damage.
- d) Any claim where the repair has been carried out without prior approval from the Company.
- e) Any claims related to loss or damage due to wear and tear.

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

Total Cover (RTI)

In consideration of payment of an additional premium of Rs.....*, and notwithstanding anything to the contrary contained in section I of this Policy it is hereby understood and agreed that the Company will indemnify the Insured for an amount of Rs. _____** towards amount spent on Registration Fee, Octroi and/or any other charges levied by the government authority towards the insured vehicle and the insurance premium in the event of insured vehicle being a total loss or stolen.

Provided always that:

- (a) The indemnity shall be payable only in case of Total Loss / Constructive Total Loss / Theft claims.
- (b) Road Tax and Insurance premium will be payable on pro-rata basis for the unexpired duration of Policy period only.

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

Consumables Cover

In consideration of payment of an additional premium as mentioned on policy schedule, and notwithstanding anything to the contrary contained in Section I of this Policy, it is hereby understood and agreed that the Company will indemnify the Insured towards expenses incurred by the insured on Consumable Items in the event of damage to the vehicle insured and/or to its accessories, arising out of any peril as covered under the Policy on approved partial loss claims.

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 will include nuts and bolts, screws, washers, grease, lubricants, clips, ac gas, bearings, distilled water, engine oil, oil filter, fuel filter and break oil.

- (1) Will be available only for a maximum of two admissible claims during the Policy period;
- (2) No indemnity shall be granted to Total Loss/ Constructive Total Loss/ Theft claims;
- (3) Coverage will be applicable subject to insured vehicle being given for repairs to Company's Authorized Dealer/ Repairer only.

Key Protection Cover

The Company hereby undertakes to pay upto an amount as stated in the Schedule, to indemnify the Insured for the cost incurred towards repairing/replacing the car keys and / or locks and/ or lockset, including the locksmith's charges, upon the occurrence of theft/burglary/ loss of or damage to the keys and /or lock and /or the lockset of the vehicle Insured, during the Policy Period.

1. Will be available only for a maximum of two claims during the Policy period;
2. A claim resulting from burglary or theft is supported by a First Information Report (FIR) with the Police;
3. The replaced keys/ lock/ lockset is of the same nature and kind as the one for which the claim is being made;
4. The loss or damage to the keys/ lock/ lockset is reported to the Company within 7 days of such loss or damage;
5. Replacement of key(s) will be allowed for broken or damaged keys only. In case of theft or misplacement of key(s), entire set comprising of key, lock and lockset will be replaced, subject to the handing over the other key(s) to the Company.
6. The Company shall not be liable for:
 - I. Any claim within the first 5 days of the happening of loss. However, in cases related to theft/burglary, this exclusion would not be applicable.
 - II. Any damage/ loss to keys/lock/lockset due to malicious activities, any deliberate or criminal act.

- III. Any loss or damage to the lock or lockset prior to the loss or theft of keys.
- IV. Any loss or damage to the lock only.
- V. Any loss or damage covered under the manufacturer's warranty.
- VI. Any claim where the Insured is not able to provide the invoices/receipts for the payments made.
- VII. Any loss or damage caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
- VIII. Any loss or destruction of, or damage to, any part of the Insured's vehicle other than the keys of the Insured's vehicle, its associated lock, ignition system, any immobilizer, infra-red handset and/or alarm attached to the fob.
- IX. Loss or damage caused by war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, terrorism, rebellion, revolution, military force or coup, or the actions of any lawful government or public or local authority.
- X. Any kind of consequential losses.