

***UNITED INDIA INSURANCE
POLICY ADD-ON WORDINGS***

ENDORSEMENT FOR NIL DEPRECIATION ADD ON COVER WITHOUT ADD ON EXCESS

In consideration of payment of additional premium notwithstanding anything to the contrary contained in the policy, it is hereby understood and agreed that in the event of a Partial loss claim for repairs to the vehicle insured under the policy if admitted, no depreciation as specified in Section I of the policy shall apply.

Subject otherwise to the terms, conditions, limitation & exceptions of the policy.

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 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, **Coolant** caused by External Accidental Means.

PROVIDED THAT

1. Ingression of water in to the vehicle resulting in damages to 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, **Coolant** resulting in damages to Engine and / or Gear box is a direct consequences of damage to under carriage by External Accident 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 the 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 damages to the Engine / Gear Box or parts there of arising from water ingress ion into the vehicle or due to the leakage of lubricating oil, **Coolant** due to External Accident means.
3. Cost of lubricating oil, **Coolant** or consumables
4. Any loss or damages including corrosion of Engine and/ or Gear box or parts thereof caused due to :
 - I. Delay in Intimation to 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
5. If the ownership of the vehicle is transferred.

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

RETURN TO INVOICE ENDORSEMENT

In consideration of payment of additional premium, notwithstanding anything to the contrary contained in the policy, in case the insured vehicle become a Total Loss / Constructive loss as per Section-I of Standard Package Policy, Company will pay the difference between the Insured's declared Value (IDV) of the Insured Vehicle fixed as per GR.8 of IMT 2002 and the Manufacturer's Current Listed Selling Price of New vehicle of same make, model, specification as that of the insured vehicle.

If Manufacturer's Current listed selling price is not available due to the withdrawal or stoppage production of vehicle, the latest available market price of the vehicle at the commencement of insurance/renewal shall be considered.

The amount paid towards registration changes and road tax, taken together, will be reimbursed up to a maximum of 10% of IDV in the policy.

Manufacturer's current listed selling price means the ex-showroom price of the insured vehicle including prices of accessories specified in the schedule of the policy, as on date commencement of insurance/renewal.

PROVIDED THAT

1. IDV is fixed as per GR.8 of IMT 2002 as mentioned in the policy. In case of lower IDV difference will be borne by the insured.
2. Cover is opted at the time of inception of insurance.

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