



Policy Wording:

Smart Drive Private Car Stand-Alone Own Damage Insurance Add-on – Hydrostatic Lock Cover

This Add-on is associated with the main product Smart Drive Private Car Stand-Alone Own Damage Insurance.

Scope of Cover:

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy, in consideration of payment of an additional premium by the Insured, it is hereby agreed and understood that notwithstanding any terms contrary under the Policy, the Company agrees to pay for losses arising out of repair or replacement of engine parts of the Insured vehicle due to Hydrostatic Lock and ingress of water in the engine.

Special Conditions applicable to this benefit:

1. Such claim is admitted by the Company under Section I (Loss of or damage to the vehicle Insured) of the Policy.
2. In case of engine replacement, the claim will be paid, only if the engine damaged is same as mentioned in the vehicle registration certificate.
3. Mid-term inclusion or removal of this Add-on shall not be allowed.
4. The refund of this Add-on Premium shall be governed by the conditions stated for cancellation of the Policy.
5. This Add-on shall not be applicable in the event of Total Loss/ Constructive Total Loss /Total Theft of the Insured Vehicle under the Policy.
6. Reasonable care has to be taken by Insured to protect the loss or damage to the Insured Vehicle and also prevent aggravation of loss once the loss or damage to the vehicle is sustained and noticed by Insured.
7. General exclusions as applicable under section I (Loss of or damage to the vehicle Insured) of the Policy are also applicable to this Add-on Cover.

Policy Wording - Smart Drive Private Car Stand-Alone Own Damage Insurance – Add-on: Hydrostatic Lock Cover

UIN of Main Product: IRDAN139RP0001V01201920

UIN of Add-on: IRDAN139RP0001V01201920/A0010V01201920

CIN: U66030KA2007PLC043362

Corporate Office : Bharti AXA General Insurance Co. Ltd., 19th Floor, Parinee Crescenzo, 'G' block, Bandra Kurla Complex, Opposite MCA Club, Bandra East, Mumbai-400051

Registered office address: 43, 1st floor, Hosto Centre, Opp. Imperial Hotel, Millers Road, Vasanth Nagar, Bangalore, Karnataka 560052

www.bharti-axa.co.in

IRDAI Reg No: 139.

Toll Free Number: 1800 103 2292

Email ID: customer.service@bharti-axa.com



Exclusions:

1. Claims are subject to depreciation as per Section I (Loss of or damage to the vehicle Insured) of the Policy unless Depreciation cover is purchased along with this Add-on cover.
2. Manufacturing defects or irregularities previously known by the Insured.
3. Losses consequential in nature but not a result of “Water Damage” and normal wear, tear or negligence.

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