

Terms & Conditions

1. Coverage Period

Coverage shall commence from the activation date specified in the Plan Certificate and shall remain valid for:

1 Year or 15,000 Kilometres

Whichever Occurs First

Coverage automatically terminates upon expiry of either limit.

2. Waiting Period

All plans are subject to a mandatory waiting period of:

30 Days OR 1,000 Kilometres

Whichever Occurs First

No claims arising during the waiting period shall be eligible for coverage.

The waiting period may be waived for selected vehicles at the sole discretion of the Company.

3. Vehicle Eligibility

To qualify for coverage, the vehicle must:

- ✓ Have valid registration
- ✓ Pass the Company's inspection requirements
- ✓ Be free from major pre-existing mechanical defects
- ✓ Meet age and mileage requirements
- ✓ Have verifiable service history records
- ✓ Be maintained as per manufacturer recommendations

4. Covered Components

ESSENTIAL

ENGINE COVERAGE: Including all core engine components but not limited to: Cylinder Block, Cylinder Head, Pistons, Piston Rings, Connecting Rods, Crankshaft, Camshaft, Cam Followers, Rocker Arms, Timing Chain, Timing Gears, Timing Tensioners, Timing Guides, Intake Valves, Exhaust Valves, Valve Springs, Valve Guides, Oil Pump, Oil Pump Drive, Balance Shaft, Harmonic Balancer, Internal Lubricated Components.

ELITE

Includes all **ESSENTIAL COVERAGE** plus:

GEARBOX / TRANSMISSION: Automatic Transmission, Torque Converter, Oil Pump, Internal Gears, Shafts, Bearings, Clutch Packs, Planetary Gear Sets, Valve Body (Mechanical Failure Only), Internal Transmission Components, Manual Transmission, Internal Gears, Shafts, Bearings, Synchronisers, Selector Forks, Internal Lubricated Components.

DRIVETRAIN: Front Differential, Rear Differential, Differential Bearings, Crown Wheel & Pinion, Driveshafts, Propeller Shaft, Axle Shafts, CV Joints, Transfer Case, Internal Transfer Case Components.

ULTIMATE

Includes all **ELITE COVERAGE** plus:

STEERING SYSTEM: Steering Rack, Steering Gear Assembly, Steering Column Mechanical Components, Steering Linkages, Power Steering Pump.

BRAKING SYSTEM: Brake Master Cylinder, Brake Booster, Hydraulic Brake Components, ABS Hydraulic Unit (Mechanical Failure Only),

COOLING SYSTEM: Water Pump, Radiator, Thermostat Housing, Cooling Fan Motor (Mechanical Failure Only).

FUEL SYSTEM: Mechanical Fuel Pump, Fuel Injectors (Mechanical Failure Only), Fuel Rail.

FORCED INDUCTION: Factory Installed Turbocharger, Factory Installed Supercharger.

5. Claim Limits

The maximum aggregate liability under any Plan shall not exceed:

Essential : ₹1,00,000 / Elite : ₹2,00,000 / Ultimate : ₹3,00,000.

The Company reserves the right to: Repair / Replace / Recondition any covered component.

6. Customer Responsibilities

The Customer must:

- ✓ Follow manufacturer service schedules
 - ✓ Maintain service records
 - ✓ Use manufacturer-approved lubricants and fluids
 - ✓ Immediately report any breakdown
 - ✓ Prevent further damage after a failure occurs
- Failure to comply may result in denial of coverage.

7. Claims Procedure

1 : Take your vehicle to any manufacturer-authorized service centre and have it inspected by the service advisor.

2 : Share the service centre name, service advisor's contact details, and job card with the XCW Claims Team.

Our claims team will coordinate directly with the service centre, verify the claim, and guide you and settle claim through the approval process as per your warranty terms.

8. What Is Covered

The Plan covers: Mechanical Breakdown

The sudden and unforeseen failure of a covered component due to normal use requiring repair or replacement.

Coverage applies only to listed covered components.

9. What Is NOT Covered

Electrical & Electronic : Components Including but not limited to: Sensors, electrical modules, wiring Harnesses, switches, relays, displays Infotainment. Systems, Navigation Systems, Cameras, Parking Sensors, Control Modules, Software, Electronic Steering Modules, Electronic Brake Modules.

Wear & Tear Items : Including: Clutch Plate, Clutch Disc, Pressure Plate, Brake Pads, Brake Shoes, Brake Discs, Brake Rotors, Brake Drums, Tyres.

Routine Maintenance Including: Engine Oil, Gearbox Oil, Coolant, Filters, Spark Plugs, Cleaning Services.

External Damage Including : Accident Damage , Collision Damage, Theft, Fire, Flood, Water Ingress, Natural Disasters, Vandalism

Negligence Including : Overheating, Continued Driving After Failure, Improper Repairs, Lack of Maintenance, Use of Incorrect Fluids, Racing

Competitive Events : Commercial Usage, Taxi Services, Ride Sharing, Rental Vehicles , Driving Schools, Fleet Vehicles.

10. Pre-Existing Conditions

Any defect, fault, damage, wear, noise, vibration, leakage or condition existing before: Inspection, Plan Purchase, Plan Activation shall be excluded from coverage (The Company reserves the right to determine whether a condition is pre-existing.).

11. Fraud & Misrepresentation

Coverage shall immediately terminate if: False information is provided, Odometer tampering is discovered, Service history is falsified, Fraudulent claims are submitted (No refund shall be payable)

12. Transferability

The Plan may be transferred to a subsequent owner subject to: .Company approval, Ownership verification , Transfer administration fee.

13. Limitation of Liability

The Company shall not be liable for: Loss of income, Loss of business, Alternative transportation, Hotel expenses, Consequential damages,, Emotional distress.

Important Disclaimer

This Vehicle Protection Plan is a service contract and is not an insurance policy. Coverage is limited to covered components expressly listed herein and remains subject to inspection approval, waiting periods, exclusions, claim limits, maintenance requirements and all applicable Terms & Conditions.