

HEAVY COMMERCIAL VEHICLE (HCV)	3
LIGHT COMMERCIAL VEHICLE (LCV)	7
MULTI UTILITY VEHICLE (MUV).....	10
PASSENGER CAR.....	14
TRACTOR.....	22
INDUSTRIAL	25
CHASSIS PARTS.....	28
SINTERED PARTS	32
WHEEL BEARING.....	35
WARRANTY POLICY.....	36



HEAVY COMMERCIAL VEHICLE (HCV)



WPA574

WATER PUMP ASSY HINO EURO II



WPA574MI

WATER PUMP ASSY HINO EURO II / EURO III



WPA574SG

WATER PUMP ASSY HINO EURO II
3516/4018



OP574

OIL PUMP ASSY. HINO TURBO



WPA722

WATER PUMP ASSY. HINO- EURO III /
EURO IV - 7 HOLES



WPA144M6

WATER PUMP ASSY (4 CYLINDER) HINO



WPA144M8

WATER PUMP ASSY (6 CYLINDER) HINO



OP144M6/M8

OIL PUMP ASSY. HINO 4D

Note:- All references to any brand are for nominative / descriptive purposes only.



WATER PUMP ASSY (WITH TWIN OUTLET) T-11



WATER PUMP FRONT COVER ASSY (WITH SINGLE OUTLET) T-11



WATER PUMP ASSY (4 HOLE HUB) T-11



WATER PUMP ASSY PLASTIC IMPELLER WITH VENT HOLE (4 HOLES HUB)



WATER PUMP ASSY. 370



WATER PUMP FRONT COVER ASSY. 400



OIL PUMP ASSY-NEW MODEL 370

Note:- All references to any brand are for nominative / descriptive purposes only.



WPA906

WATER PUMP ASSY. EURO III
HIGH DISCHARGE



WPA906M

WATER PUMP ASSY. EURO III
HIGH DISCHARGE W/I.S. BNG



WPA955S

WATER PUMP ASSY. 1109 BS IV W/I.S. BNG



WPA952S

WATER PUMP ASSY. W/I.S. BNG - 2516 /
1109 / 909 / 709 TURBO (POWER STEERING)



WPA676

WATER PUMP ASSY. 1612 / 1613 / 1109 /
909 / 709 TURBO POWER STEERING



WPA676SMP

WATER PUMP ASSY. 709 / 909 / 1109
TURBO WITH SMALL BACK PLATE



WPA676SB

WATER PUMP ASSY. 709 / 909 / 1109
TURBO WITHOUT BACK PLATE



WPA40SM

WATER PUMP ASSY. 1312

Note:- All references to any brand are for nominative / descriptive purposes only.

* 1109 ord - 40SM, Turbo - 676, E III - 906, B IV - 955 S



WPA40SMP

WATER PUMP ASSY FITTED WITH SMALL BACK PLATE 1312 / 709 / 909 / 1109 NON TURBO / NON POWER STEERING



WPA40SB

WATER PUMP ASSY. WITHOUT BACK PLATE / HITACHI EX100 / 200 / 1312



WPA37M

WATER PUMP ASSY. CERAMIC TYPE - 1210 SE



WPA37MP

WATER PUMP ASSY. WITHOUT BACK PLATE / HITACHI EX60 / EX70 / 1210 SE



WPA105

WATER PUMP ASSY. 407 GREASE TYPE



WPA533

WATER PUMP ASSY. SUMO SPACIO / 407 TURBO / 207 DI / EX / RX



WPA820

WATER PUMP ASSY. SAFARI DICOR / XENON / 407 PICKUP LATEST / VICTA TURBO DI / SUMO SPACIO GOLD CAST IRON BODY

Note:- All references to any brand are for nominative / descriptive purposes only.



WPA104

WATER PUMP ASSY - SWARAJ MAZDA



WPA118

WATER PUMP ASSY- EICHER O/M



WPA462

WATER PUMP ASSY -EICHER 20.16/
JUMBO



WPA919CI

WATER PUMP ASSY. VE INTL. SHAFT
HUB WITH THREAD - E II



WPA919MCI

WATER PUMP ASSY. VE INTL. SHAFT
WITH PLAIN HUB - E II SERIES



WPA776

WATER PUMP ASSY BALL BEARING TYPE
- 1110 MODEL



WPA926/926M

WATER PUMP ASSY. VE JUMBO CRDI



OP118

OIL PUMP ASSY.- EICHER

Note:- All references to any brand are for nominative / descriptive purposes only.



OP475

OIL PUMP ASSY.- EICHER - E III & E IV ENGINE



OP462

OIL PUMP ASSY - EICHER 20.16/JUMBO



WPA450L

WATER PUMP ASSY FOR MM LOAD KING 576DI WITH TUBE 5PK



WPA707

WATER PUMP ASSY. FOR MM LCV 2.6LTR.TOURISTER 25 SEAT 5PK



WPA708

WATER PUMP ASSY. LOAD KING 576 DI / TOURISTER 32 SEATER



WPA459

WATER PUMP ASSY S4 ENG.LOW POSITION ESCORT CRANE



WPA392

WATER PUMP ASSY. MM S4 / VAN



WPA469S

WATER PUMP ASSY. TATA 410 BS III

Note:- All references to any brand are for nominative / descriptive purposes only.



WATER PUMP ASSY. SUMO GOLD





WPA779

WATER PUMP ASSY. M2DI ENGINE 4 PK
DOUBLE SIDE TUBE / SCORPIO / BOLERO



WPA931S

WATER PUMP ASSY. SCORPIO M2DI NON
AC 4PK SINGLE TUBE / MAXI TRUCK



WPA772

WATER PUMP ASSY. MM EAGLE M-HAWK
- 4PK. ALU



WPA450L

WATER PUMP ASSY. LOAD KING M576DI
WITH TUBE 5PK



WPA707

WATER PUMP ASSY. LCV 2.6LTR.
TOURISTER 25 SEAT 5PK



WPA708S

WATER PUMP ASSY. MM, NISS 576 DI /
TOURISTER 32 SEATER / VISCOUS FAN
TYPE



WPA812

WATER PUMP ASSY. LOAD KING CRDI
TOURISTER 25 SEAT ALU - 5PK



WPA814

WATER PUMP ASSY. XYLO 6 PK SMALL
PULLY - ALU

Note:- All references to any brand are for nominative / descriptive purposes only.



WPA867S

WATER PUMP ASSY. 6 PK XYLO BIG PULLY / GENIO



WPA450A

WATER PUMP ASSY. SCORPIO ALUMINIUM HOUSING 7PK



WPA755S

WATER PUMP ASSY. SCORPIO ALUMINIUM HOUSING CRDI 7 PK



WPA450C

WATER PUMP ASSY. SCORPIO CAST IRON BODY 7PK



WPA767

TURBO MDITC MM WITHOUT VENT PIPE / TOURISTER 15 SEATER



WPA767TR

TURBO MDITC TOURISTER 15 SEATER / MM DI ENGINE



WPA770

WATER PUMP ASSY. WITH INTAKE TUBE THAR / BOLERO SLX / BOLERO ZLX

Note:- All references to any brand are for nominative / descriptive purposes only.



WPA813

WATER PUMP ASSY. (TURBO ENGINE WITH SMALL PULLEY)



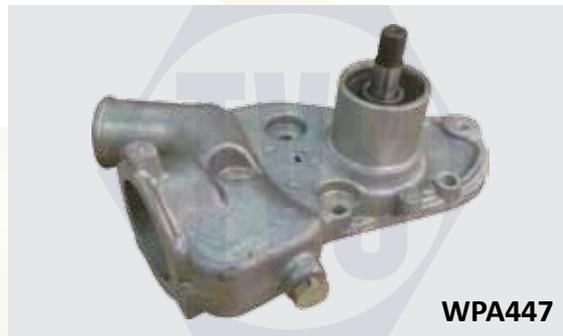
WPA805

WATER PUMP ASSY. PEUGEOT



WPA895TC

WATER PUMP ASSY. MAXIMO BS-II



WPA447

WATER PUMP ASSY. BOLERO



WPA380N

WATER PUMP ASSY. BOLERO WITH TUBE / GLX / XLS - ALU



WPA390N

WATER PUMP ASSY. BOLERO WITHOUT TUBE / GLX / XLS - ALU



WPA44SC

WATER PUMP ASSY WITH SINGLE BELT PULLEY JEEP DIESEL - O/M



WPA44SCP

WATER PUMP ASSY WITH SMALL PULLEY (SINGLE BELT) DI

Note:- All references to any brand are for nominative / descriptive purposes only.



IFC895NA

FRONT COVER MAXIMO



OP772FC

OIL PUMP ASSY. FRONT COVER FOR EAGLE



WPA890

WATER PUMP ASSY. XUV500



OP890

OIL PUMP ASSY. XUV 500



WPA867S

WATER PUMP ASSY. MM 6 PK XYLO BIG PULLY



WPA427A

WATER PUMP ASSY. INDIGO/INDICA/
ACE



WPA723

WATER PUMP ASSY. DICOR / INDIGO
1.4CS / SUPER ACE / CR4 / SAFARI 1.4L



WPA761

WATER PUMP ASSY. SUMO / XENON/
GRANDE 2.2LTR



WPA687

WATER PUMP ASSY. SUMO / WINGER



WPA781S

WATER PUMP ASSY. IRIS / ZIP



OP427

OIL PUMP ASSY. INDICA / ACE



OP723/OP906

OIL PUMP ASSY. DICOR



OP761

OIL PUMP ASSY. XENON / GRANDE 2.2LTR

Note:- All references to any brand are for nominative / descriptive purposes only.



OIL PUMP ASSY. INDIGO



OIL PUMP ASSY. INDIGO



INTEGRATED WATER & OIL PUMP ASSY. NANO



BELT IDLER ASSY. INDICA



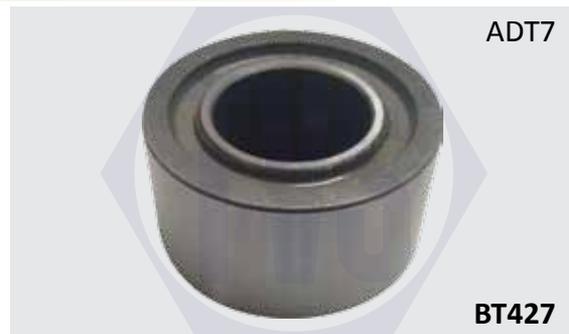
BELT IDLER ASSY. A/C INDICA



BELT IDLER ASSY A/C GOLD INDICA



BELT IDLER ASSY. PLASTIC INDICA



BELT TENSIONER ASSY. INDICA

Note:- All references to any brand are for nominative / descriptive purposes only.



BELT TENSIONER ASSY. (PLASTIC) INDICA



FUEL PUMP ASSY. IRIS / ZIP



WATER PUMP ASSY. SUMO SPACIO / 407 TURBO



WATER PUMP ASSY. SAFARI DICOR / 207 DI 3.5 L



WATER PUMP ASSY. AMBASSADOR



WATER PUMP ASSY. HM PLUS



WATER PUMP ASSY. CONESSA CLASSIC



WATER PUMP ASSY (DIESEL CAR) ISUZU

Note:- All references to any brand are for nominative / descriptive purposes only.



OP115

OIL PUMP ASSY - ISUZU PETROL



OP213

OIL PUMP ASSY. CONTESSA CLASSIC / ISUZU DIESEL



ADT1

BT115

BELT TENSIONER ASSY PETROL HM - ISUZU ENGINE



BI213

BELT IDLER HM- ISUZU DIESEL



BTP213

BELT TENSIONER ASSY DIESEL HM - ISUZU ENGINE



WPA671

WATER PUMP ASSY. 800 / VAN / GYPSY / CAR



WPA468

WATER PUMP ASSY F8D, F10D WAGON R / ALTO



WPA491

WATER PUMP ASSY. ZEN-MPI / ESTEEM-MPI / ECO / RITZ PETROL / SWIFT PETROL / VERNA

Note:- All references to any brand are for nominative / descriptive purposes only.



WPA434

WATER PUMP ASSY. GYPSY KING



WPA827

WATER PUMP ASSY. A-STAR / RITZ PETROL / K-SERIES ALL ENGINE



OP671

OIL PUMP ASSY. CAR/VAN/GYPSY



OP468

OIL PUMP ASSY. F8D WAGON R / ALTO



OP468M

OIL PUMP ASSY. F10D WAGON R / ALTO WITH DIP STICK HOLE



OP573

OIL PUMP ASSY. WAGON R / ALTO



OP573M

OIL PUMP ASSY. WAGON R / ALTO WITH SENSOR HOLE



OP272

OIL PUMP ASSY. ZEN O/M

Note:- All references to any brand are for nominative / descriptive purposes only.



OP491

OIL PUMP ASSY. ZEN MPI / ESTEEM VLX MPI



FP85P

FUEL PUMP ASSY - 800



FP85M

FUEL PUMP ASSY. CAR WITH BENT TUBE (GAS) - 800



FP85VP

FUEL PUMP ASSY. VAN - 800



FP85GP

FUEL PUMP ASSY. GYPSY



SDT8

BT85S

BELT TENSIONER ASSY. CAR / VAN / GYPSY



PDT8

BT85P

BELT TENSIONER ASSY. CAR / VAN / GYPSY



WPA42M

WATER PUMP ASSY. (INTEGRAL BRG.) MATADOR - F305

Note:- All references to any brand are for nominative / descriptive purposes only.



WPA41

WATER PUMP ASSY. - TEMPO TRAVELLER F307



WPA804

WATER PUMP ASSY. - MINIDOR



ADT5

BT570

BELT TENSIONER TEMPO TRAVELLER



WPA437A

WATER PUMP ASSY- SNT



ADT3

BT437

BELT TENSIONER ASSY -SNT



WPA31

WATER PUMP ASSY.- 5 HOLES HUB- PREMIER PADMINI



FP96

FEED PUMP ASSY LIGHT ENGINE AGRICULTURAL SPRAYERS - AP



WPA470S

WATER PUMP ASSY. INNOVA

Note:- All references to any brand are for nominative / descriptive purposes only.



WATER PUMP ASSY. QUADRA JET-DIESEL INDICA VISTA 7PK



WATER PUMP ASSY. SWIFT DEZIRE - DIESEL 6PK



WATER PUMP ASSY. TAVERA



WATER PUMP ASSY. TOYOTA QUALIS



WPA143TR

WATER PUMP ASSY (4 HOLES) SWARAJ



WPA143NTR

WATER PUMP ASSY (3 HOLES) SWARAJ



WPA44LTCTR

WATER PUMP ASSY WITH LONG MOUTH
INTL 575DI



WPA773TR

INTL. 595 TURBO DI ENGINE



WPA450TR

WATER PUMP ASSY. ARJUN



WPA791TR

WATER PUMP ASSY. ARJUN ELECTRONIC
FUEL PUMP TYPE WITH 2 TUBE



WPA791STR

WATER PUMP ASSY. ARJUN HIGH
DISCHARGE



WPA899TR

WATER PUMP ASSY. AGNI YUVARAJ

Note:- All references to any brand are for nominative / descriptive purposes only.



WPA124TR

WATER PUMP ASSY. ESCORT / 3600 / FD



WPA70TR

WATER PUMP ASSY. MF 241 / 245 MF P-3 / 1035 DI



WPA501TR

WATER PUMP ASSY. MF 241 / 245 WITHOUT BOLT / 1035 DI



WPA535TR

WATER PUMP ASSY. S2 ENGINE BIG PULLEY / 241 DI



OP70TR

OIL PUMP ASSY MF P-3



OP70MTR

OIL PUMP ASSY. FLANGE TYPE MF P-3



WPA803TR

WATER PUMP ASSY. INTEGRAL BEARING TYPE MF P-3 / P4 1035



WPA114TR

WATER PUMP ASSY. V S T TILLER TRACTOR

Note:- All references to any brand are for nominative / descriptive purposes only.



WPA197

WATER PUMP ASSY. (RB22/33 ENGINE)
SWARAJ 855



WPA197MTR

WATER PUMP ASSY (RB44/66 ENGINE)
BIG IMPELLER



WPA845TR

WATER PUMP ASSY. SWARAJ TRACTOR
(3 HOLE PULLY)



WPA845MTR

WATER PUMP ASSY. SWARAJ TRACTOR
(4 HOLE PULLY B.GROOVE)



WPA197MTR

WATER PUMP ASSY. RB44 - KOEL



WPA50TR

WATER PUMP ASSY. HINDSTAN 50



WPA211TR

WATER PUMP ASSY. HMT 2011



WPA511TR

WATER PUMP ASSY. HMT 5911

Note:- All references to any brand are for nominative / descriptive purposes only.



WPA208S

WATER PUMP ASSY. KOEL BM 5436.57



WPA210S

WATER PUMP ASSY. KOEL NH 3166497



WPA219S

WATER PUMP ASSY. RB44 WITH BP



WPA428PS

WATER PUMP ASSY. JCB 1040 W/O PLATE



WPA439PS

WATER PUMP ASSY. JCB 282.5 W/O BP



WPA935S

WATER PUMP ASSY. LEYLAND GENSET
401 / 402 / T11



WPA219PS

WATER PUMP ASSY. RB44 W/O BP



WPA22S

WATER PUMP ASSY. S4 HP QHL TYPE

Note:- All references to any brand are for nominative / descriptive purposes only.



WPA237S

WATER PUMP ASSY. CIFA



WPA237P

WATER PUMP ASSY. CIFA WITH BP



WPA240P

WATER PUMP ASSY. SCHWING SITTER - W/O BP



WPA250S

WATER PUMP ASSY. ACE CRANE S



WPA289S

WATER PUMP ASSY. KOEL SL90



WPA33S

WATER PUMP ASSY. WILLYS JEEP - PET.



WPA428S

WATER PUMP ASSY. JCB 1040 WITH PLATE



WPA430S

WATER PUMP ASSY. JCB 3DX

Note:- All references to any brand are for nominative / descriptive purposes only.



WPA439S

WATER PUMP ASSY. JCB 282.5



WPA57S

WATER PUMP ASSY. LEYLAND 680



WPA690S

WATER PUMP ASSY. LEYLAND 690



WPA480S

WATER PUMP ASSY. S4 HIGH POSITION



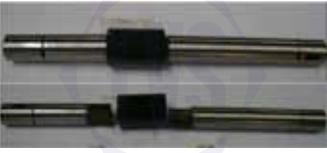
WPA440S

WATER PUMP ASSY. JCB 4D

SL NO	PART	PART NO	DESCRIPTION	
1		SSL574AM	SPEED SELECTOR LEVER ASSEMBLY FOR HINO BUS TYPE	
2		CLS46 F3421522	CLUTCH SLEEVE LEYLAND 4 FINGER	
3		ZFRS1 X3309911	REVERSE GEAR SHAFT FOR ZF GEAR BOX	
4		ZFDP2 F4206315	DETAINED PLUNGER FOR ZF GEAR BOX WITH SPRING	
5		SSL47 F3351415	SPEED SELECTOR SHAFT FOR ZF GEAR BOX	
6		SSL48	SPEED SELECTOR SHAFT FOR ZF GEAR BOX	
7		ZFGF1	GEAR FINGER ZF GEAR BOX	
8		SSP46 F3401031	SPEED SELECTOR PAD FOR ZF GEAR BOX (SET OF 6 PCS)	
9		GSB4601 GSB4602 GSB4603 GSB4604 GSB4605	AL GEAR BOX BUSHES	GSB46 - SET OF 4 GSB46T - SET OF 3
10		BCB193B BCB193S BCB193A BCP193S BCP193M BCP193L BCP193D	BELL CRANK BUSH BIG(4) BC BUSH SMALL(4) SPRING BUSH(4) BC PIN SMALL 42X123(2) BC PIN MEDIUM 42X131.5(2) BC PIN LONG 42X160(2) SPRING PIN 35X150(2)	BCB 193BS - SET OF 1 BIG & 2 SMALL

SL NO	PART	PART NO	DESCRIPTION
11		BCB40BS BCP40 03 BCP40 05	TATA BELL CRANK BUSH AND PINS
12		SSL46A	SPEED SELECTOR LEVER ASSY - LEYLAND
13		CLRK25 PO912051	CLUTCH REPAIR KIT MINOR- 3 FINGER
14		CLRK2506 B1300103	CLUTCH WITHDRAWAL PLATE W/O FACING
15		SSL574A	SPEED SELECTOR LEVER ASSEMBLY FOR HINO TRUCK TYPE
16		CLRK2504 P0931751	CLUTCH SPRING FOR LEYLAND 3 FINGER
17		CLRK2504 P0931751	CLUTCH SPRING FOR LEYLAND 3 FINGER
18		CLRK2506A B1300103	CLUTCH WITHDRAWAL PLATE WITH ALUMINIUM RIVETS FOR LEYLAND 3 FINGER
19		CWP46M F7600622	CLUTCH WITHDRAWAL PLATE W/O FACING FOR LEYLAND 4 FINGER
20		VRS46	VALVE ROCKER ARM SHAFT FOR LEYLAND

SL NO	PART	PART NO	DESCRIPTION
21		CLRK46SK	CLUTCH SPRING KIT FOR LEYLAND 4 FINGER
22		CLRK46TM	CLUTCH REPAIR KIT(MAJOR) FOR LEYLAND 4 FINGER
23		CWP46 B1301503	CLUTCH WITHDRAWAL PLATE FOR LEYLAND 4 FINGER
24		OP144M8	OIL PUMP ASSY FOR HINO 6 CYLINDER
25		OP574	OIL PUMP ASSY FOR HINO EURO II
26		CLRK3704	CLUTCH SPRING FOR TATA 310 DIA
27		CLRK40SK	CLUTCH SPRING KIT FOR TATA 330 DIA (SET OF 9 NOS:)
28		VRS37	VALVE ROCKER ARM SHAFT FOR TATA
29		CLRK451SK	CLUTCH SPRING KIT FOR TATA - CUMMINS MARCOPOLO (SET OF 21 NOS:) 352 DIA 3 FINGER
30		SSL676 SSL451 SSL40	TATA GB40 SPEED SELECTOR SHAFT ROUGH THREAD TATA GB60 1109, 909 TATA GB40 SPEED SELECTOR SHAFT FINE THREAD

SL NO	PART	PART NO	DESCRIPTION
31		BCB193S/ BCB193B/ BCB193A	BELL CRANK BUSHES LEYLAND
32		CPP46 F3032422	LEYLAND 4 FINGER PRESSURE PLATE
33		CPP30 F3030222	LEYLAND 3 FINGER PRESSURE PLATE
34		CBP30 F3030222	LEYLAND 3 FINGER BACK PLATE (THICK)
35		CBP46 F7202322	LEYLAND 4 FINGER BACK PLATE (THIN)
36		CPP451	TATA 352 DIA 3 FINGER PRESSURE PLATE TATA CUMMINS - MARCOPOLO
37		SSP60 SSP50	TATA GB60 SELECTOR PAD TATA GB50 SELECTOR PAD
38		OP4916A	LEYLAND OIL PUMP SHAFT

SL NO	PART	PART NO	DESCRIPTION
1		7020068	INNER ROTOR M&M TRACTOR
2		7020078	OUTER ROTOR M&M TRACTOR
3		CKG427	GEAR CRANK SHAFT
4		CSG427	TIMING GEAR CAM SHAFT
5		FIG 427	FIP GEAR
6		7054050	LIFT BUSH M/F
7		7054070	LIFT BUSH M/F
8		7070480	PEDEL SHAFT BUSH
9		EGG12427	ENGAGING GEAR
10		CNG427	TIMING GEAR CAM SHAFT

SL NO	PART	PART NO	DESCRIPTION
11		EGG34427	ENGAGING GEAR 3/4
12		EGG5R427	ENGAGING GEAR 5/R
13		SLV427	SLEEVE
14		ILF427	INTERLOCK FINGER
15		7008758	M&M SCORPIO / PICKUP HUB SYNCHRONISER 5TH STRUT TYPE
16		7007478	M&M BOLERO SINTERED HUB 1/2
17		7007488	M&M BOLERO SINTERED HUB 3/4
18		7054070	M/F TRACTOR LIFT BUSH (WITH GROOVE)
19		7001838	MARUTI TIMING BELT PULLEY
20		7054200	M&M PART TRACTOR ROCK SHAFT BUSH

SL NO	PART	PART NO	DESCRIPTION
21		7005408	M&M SCORPIO V.P. ROTOR
22		7030398/ 7030408	OIL PUMP GEAR TATA 1613 TURBO (50MM)
23		7030068/ 7030078	OIL PUMP GEAR TATA (692 ENGINE 1210SE / 407 / 608 (42MM))
24		7030178/ 7030188	OIL PUMP GEAR (47MM) 697 ENGINE TATA 1612
25		7002068	VACCUM PUMP ROTOR (4SLOT) TATA ACE / INDICA / 207 / 407, SWARAJ MAZDA
26		7051800	LIFT BUSH M/F TRACTOR
27		7070010	PEADAL SHAFT BUSH TVS 50XL (O/M)
28		7020168	OIL PUMP ROTOR INNER FORD TRACTOR
29		7020178	OIL PUMP ROTOR OUTER FORD TRACTOR

SL NO	PART	PART NO	DESCRIPTION
1		AD535/532	WHEEL BEARING
2		AD566/563	WHEEL BEARING
3		AD6379/6320	WHEEL BEARING



SFL-AD water pumps are manufactured with appropriate materials under stringent quality measures to fulfil the required performance levels.

In the event of failure related to manufacturing, SFL-AD agrees to compensate under the following conditions:-

- ❖ The failed unit should be returned to SFL-AD with full information of failure like date installed and failed, period, mileage run etc., along with relevant details of proof of purchase.
- ❖ SFL-AD reserves the right to examine all the parts returned to it for warranty claim to determine whether or not such part has failed because of the defect in material or workmanship.
- ❖ SFL-AD also reserves the right to repair, alter or give credit in part or full for the subject part under claim.
- ❖ This warranty does not cover damage and defects caused by improper installation, mishandling or other abuse.
- ❖ Warranty coverage is 12 months from the date of sale or 75000 km whichever is easier.
- ❖ SFL-AD will not be responsible for the cost of related parts, labour or incidental expenses or for any consequential damages, personal injury or damage to the property.