



**Royal Sundaram General Insurance Co. Limited**  
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**IRDAI Registration Number – 102 | CIN-U67200TN2000PLC045611**

## **Key Replacement Cover (Standalone Motor Own Damage Policy – Private Car)**

### **What is Covered**

In consideration of the payment of an additional premium it is hereby understood and agreed that notwithstanding anything to the contrary contained in the Policy, we will cover the cost incurred in repair/ replacement of keys without deducting any amount towards depreciation, including labour costs in the event your car Key(s) are lost/ misplaced or damaged.

The value of the key will be linked to the IDV of the Car

In case of theft of key(s), entire set comprising of key, lock and lockset would be replaced. We will cover the cost of transporting the car to our nearest network garage or place of repair in the event of the loss of theft of insured car key.

A claim preferred under this Clause will not impact your No Claim Bonus under your Base Policy covering your car. This is subject to no other claim for damage to / loss of your car being preferred by you during the currency of this policy.

### **What is not Covered:**

This Clause will not Operate if:

1. Any fraudulent, dishonest, malicious or criminal act committed by insured or his representative or in collusion with insured resulting in damage/ loss to keys/lock/lockset.
2. Any loss or damage to the lock or lockset prior to the loss or theft of keys
3. Any loss or damage covered under the manufacturer's warranty
4. Any kind of consequential losses.
5. Replacement of locks set Assembly when only the parts need to be changed.
6. Damage to keys or locks due to wear and tear, weather, mechanical or electrical breakdown, cleaning, repairing restoring, or gradual deterioration/ loss of value.
7. Losses in respect of any property or expenses more specifically insured or any claim which but for the existence of this insurance should be recoverable under any other insurance or any scheme offered by the Manufacturer or Dealer or any other organisation associated with the vehicle
8. Claims or incidents that may give rise to a claim not notified directly in writing/email to Us within 3 days of the expiry of the Insurance.
9. Usage of vehicle other than for Private purposes
10. We will not pay for any storage cost or any other cost incurred while awaiting commencement of the repair to your car
11. Loss arising out of your car being left unattended and/or not properly locked (this includes any door, window, roof panel or hood being left open or unlocked)
12. Damage to the lock/key arising out of an accident that would be covered under the conventional motor policy.

**Geographical Limit:** This cover can be offered to any vehicle registered in India and plying within India

### **Other Conditions:**

1. Maximum 2 replacements/ reimbursements will be allowed during the policy period
2. A claim resulting from burglary or theft should be supported by a First Information Report (FIR) with the Police. You should provide Us with a copy of such FIR lodged, confirming the date and time of the incident.
3. Any items replaced under this endorsement, keys/ lock/ lockset will be of same nature – type, quality, quantity or standard and kind as the one for which the claim is being made
4. Any claim under this Clause shall be intimated to Us by You by way of a written communication/email, within 3 days of such loss or damage. Any information or evidence as required by Us, including Documents or Receipts, shall be produced.

## KEY REPLACEMENT COVER

5. In case of lost or stolen keys, all other duplicates of the lost or stolen keys are to be deposited with the Company
6. The replacement should be carried out in manufacturer's authorized dealership/ garages or company authorized garages
7. This add-on covers the insured events arising during the policy period within India. All claim payments will be in Indian Rupees only and payable in India.
8. The due observance and fulfilment of all the terms and conditions of this insurance by insured or anyone acting on his behalf in so far as they relate to anything to be done or complied with by insured or anyone acting on his behalf shall be a condition precedent to any liability of the Insurers to make payment under this add on cover
9. Due care and attention must be taken to avoid anything which may result in a claim under the policy
10. Replacement of locks previously damaged prior to the date keys are lost or stolen is excluded
11. The Cover will run concurrently with the base policy of the vehicle
12. Mid-term inclusion or removal of this cover shall not be allowed
13. The add-on cover is also subject to the terms, conditions and exceptions of the base policy to which this add-on cover is attached, unless specifically stated otherwise in the above wordings.
14. The car must be registered as a Private Vehicle / Car and used for Private purposes only.
15. If the car key is lost or stolen, we will, at our option, use our Authorised Garage network to replace the car key or replace the locks of insured's car. If insured chooses not to use them, we will pay insured the amount that our Authorised Garage would have charged to replace the car key or repair / replace the locks of the car