

## **Key Protect Cover for Private Car- 3 Years**

This cover is applicable if it is shown on *Your* schedule.

### **What is Covered**

In consideration of the payment of the additional premium by the Insured as mentioned in the schedule and realization thereof by the Company,

1. Key Replacement- *We* will reimburse *You* for the cost of replacing *Your* insured vehicle keys which are *Lost* or *Stolen*
2. *Break-in* Protection- *We* will reimburse *You* for the cost of replacing *Your* locks and keys if *Your* insured vehicle is broken into. The covered cost includes the labor cost for replacing the lock.
3. In the event of a security risk arising out of the incidence of *Lost* keys of *Your* insured vehicle, *We* will indemnify *You* for the cost of installing new locks in *Your* vehicle.

### **What is not covered**

*We* will not pay for:

1. Costs other than those listed in "What is covered section"
2. The cost to replace keys to vehicles that *You* do not own for personal use.
3. 1% of claim amount or INR 500 whichever is higher.

### **Special Conditions**

1. For *Break-in* protection claims, *You* must provide an official police report that confirms the incident happened within *Period of insurance*.
2. This cover shall be available only for maximum of two claims per year and four claims during the *Period of insurance*.
3. Any loss or damage to Keys & lock set only shall not impact Your No claim Bonus on renewal of the policy.
4. The maximum amount payable under this section shall not in aggregate exceed the amount stated in the schedule during any one *Period of insurance*.

Standard Deductible under Section 1 of the policy shall not be applicable for claim under this cover.

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

### **Definitions:**

1. **Break In-** Break In/ Burglary means to enter the insured vehicle illegally by actual force or violence of which there shall be visible marks made at the

- place of such entry by electricity or chemicals as well as by tools or explosives, usually with the intent to steal or commit a violent act.
2. **Lost or Stolen**- means having been inadvertently *Lost* or having been *Stolen* by a third party without *Your* assistance, consent or cooperation.
  3. **Period of insurance** - The period of time stated in the schedule for which the policy is valid and operative
  4. **We, Us, Our, Ourselves** means the Reliance General Insurance Co. Ltd.
  5. **You, Your, Yourself** – Means or refers to the person or persons described in the Schedule as the insured. In case schedule refers to an entity other than individual, then representative of such an entity would be deemed as *You, Your, Yourself*.