

Reliance Private Car Package Policy**Add on Covers****Key Protect Cover (Private Car)**

(UIN IRDAN103RP0010V02100001/A0008V02201314)

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 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.

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.