

20. Loss of Key Cover for Standalone Private Car OD

UIN: IRDAN123RP0002V01201920/A0023V01201920

In consideration of payment of additional premium, insured will be reimbursed the actual cost incurred towards repair / replacement of the keys and / or new lock set and / or Total replacement of lock mechanism due to theft or burglary or damage to keys and key mechanism of the insured vehicle including installation cost of the same.

This is subject to submission of:

- a) **Original First Information Report (FIR) with the Policy Authorities for verification in case of burglary or theft.**
- b) **Original bills for expenses incurred to obtain duplicate key(s) from manufacturer/authorized dealer of manufacturer for material and labour costs.**

The Sum Insured for this cover will be equal to the replacement cost of the keys and / or new lock set and / or Total replacement of lock mechanism.

This cover is subject to the terms, conditions, exceptions and limitations of the policy.