

**Add-on Covers to Kotak Car Secure  
Policy Wording**

**Kotak Car Secure Policy Add-On Covers:**

The following Add-on Covers are applicable under the Policy only if We have received the applicable premium due for that Add-on Cover in full and the Schedule specifies that the Cover is in force for the Insured Person.

The Add-on Covers available under the Policy are described below. Add-on Cover under this Policy will be payable subject to the terms, conditions and exclusions of this Policy and the availability of the Sum Insured and subject always to any sub-limits specified in respect of that Add-on Cover and any limits applicable under the Product in force for the Insured Person as specified in the Schedule.

Our total liability for payment of any and all Claims pertaining to the respective Add-on in the aggregate during each Policy Year of the Policy Period shall not exceed the Sum Insured for the respective Add-on:

**Loss of Personal Belongings**

Subject otherwise to the terms, exclusions, conditions and limitations of this Policy, in consideration of the payment of an additional premium by the Insured, it is hereby agreed and understood that notwithstanding any other terms contrary under the Policy, we will pay for the loss or damage to You and Your Family member's personal belongings caused by perils mentioned under section 1 of the Comprehensive policy while personal belongings are in the vehicle at the time of loss or damage to the vehicle.

**Personal belongings** for the purpose of this section means items such as clothes and other articles of personal nature likely to be worn, used or carried and includes audio/video tapes, CDs but excludes money, securities, cheques, bank drafts, credit or debit cards, jewellery, lens, glasses, travel tickets, watches, valuables, manuscripts, paintings and items of similar nature. Any goods or samples or belongings carried in connections with any trade or business is not covered.

**Family member's** for the purpose of this section includes Self, lawfully wedded spouse, son, daughter, mother, father, brother, sister, mother in-law, father in-law, son in-law, daughter in-law, brother in-law, sister in-law.

**Special Conditions:**

1. The cover under this Add-on shall be applicable only if official police report is filed for claims due to burglary, house-breaking or theft.
2. The maximum amount payable during the period of insurance under this section is as specified in the Schedule.
3. The Company shall not accept any claim under this Add-on, where a claim under Section I of the Policy is not payable
4. The insured will bear first Rs. 250 of each and every claim under this section. (This may be waived for specific channels, locations, segments or any other category of customers as per the market dynamics)

**UIN: - IRDAN152RP0006V02201516/A0025V01201819**