

**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:

**Key Replacement**

Subject otherwise to the terms, exclusion, 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 hereby undertake to indemnify the Insured, the cost of repair / replacement of Insured Vehicle key(s), including labor cost, in case key(s) of Insured Vehicle are lost / stolen or damaged.

**Special Conditions:**

1. In case of theft of Insured Vehicle key(s) entire set of Insured Vehicle key, lock and lockset would be replaced.
2. Claim resulting from Burglary or theft should be supported by a First Information Report(FIR) filed with the police authorities
3. Maximum 2 replacements/reimbursements will be allowed during the policy period.
4. We pay only up to 50% of Sum Insured opted as mentioned in the policy schedule, per occurrence during the policy period.
5. In case of lost or stolen keys, all other duplicates of the lost or stolen keys must be deposited with us.
6. A claim preferred under this Clause would not impact the No Claim Bonus under the Base Package Policy covering the insured's vehicle. This is subject to no other claim for damage to / loss of the vehicle during the policy period.

**Applicable Exclusions:**

The Company shall not be liable under this Add-on in respect of:

1. Any loss which is not covered under the Add-on of Policy
2. The cost to replace keys to vehicles that You do not own for personal use;

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