

**Add-on Covers to
Kotak Long term Two Wheeler Secure**

Kotak Long Term Two Wheeler 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:

Garage Cash

Subject otherwise to the terms, exclusions, conditions and limitations of this Policy, in consideration of payment of an additional premium by the Insured, it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to:

- a. Pay a daily allowance, as stated in the Schedule, to enable Insured to meet the cost of hired transport to reduce Insured inconvenience, if Insured Vehicle is damaged by a covered peril mentioned in Section 1 of the Policy.
- b. In case of normal claims, the allowance would be payable for a maximum period of 10 days per policy year during the period of insurance. In case of theft/ Constructive Total Loss / Total Loss claim, Company will pay for maximum 15 days during the period of insurance irrespective of the tenure of the policy.
- c. Reasonable time taken for repair in respect of damages not admissible under section 1 of the Policy (as agreed between Insured, surveyor & garage/workshop manager) would be excluded for the purpose of computation of Daily Allowance.
- d. Insured entitlement of Daily Allowance will start from the following calendar day of Insured Vehicle reaching the garage for repair shall end on the day garage intimates Insured to take delivery of the Insured Vehicle.

Applicable Exclusions:

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

- a. Claim only for windscreen or glass damage under section 1 of the Policy.
- b. Vehicle is not repaired at the authorized garage.
- c. Claim under section 1 is not valid and admissible.
- d. Time required for repair of Insured Vehicle is up to 3 days

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