

**Add-on Covers to  
Kotak Commercial Vehicle Secure (Passenger Carrying Vehicle)  
Policy Wording**

**Kotak Commercial Vehicle Secure (Passenger Carrying Vehicle) 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 the 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 as specified in the Schedule for the respective Add-on:

**Consumables Cover:**

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 declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby extends the Policy to cover expenses incurred by the Insured in respect of Consumable Items (as defined below) in the event of damage to the Insured vehicle and/or to its accessories, arising out of any peril as covered under the Policy.

**Special Conditions:**

- a) For the purpose of this Add-on, Consumable Items shall mean those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or are rendered for continuous and permanent use. Such Consumable Items will include nut and bolt, screw, washers, grease, lubricants clip, air conditioner gas, bearings, distilled water, engine oil, oil filter, fuel filter, break oil and the like.
- b) The Company shall not accept any claim under this Add-on, where a claim under Section I of the Policy made by Insured with the Company is not payable.

**Applicable Exclusions:**

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

- a) Consumables pertaining to any part/ sub part/ accessories not approved for replacement by the Company.
- b) Consequential loss of any kind.
- c) In the event of Constructive Total Loss or Total Loss of the Insured vehicle as declared under the Policy, no payment shall be made under this Add-on.
- d) Where loss damages are covered under manufacturer's warranty or recall campaign or under any other such packages at the same time.
- e) Any claims related to loss or damage due to wear and tear.

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