

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:

Road Side Assistance

Subject otherwise to the terms, exceptions, 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 any terms contrary under the Policy, the Company hereby undertakes to provide the Insured, upon his request the following road side assistance services during the Policy Period through its network garages or service providers, provided that

- i. The services are requested to be provided in an area where the Company has its presence through its network garages or through the network of its service providers; and
 - ii. The Company shall be liable for only up to four road side assistance services claims during the Policy Period:
- a) **Towing due to an accident or Breakdown:** In the event of Breakdown of the Insured vehicle or the Insured vehicle is rendered unfit for the purpose of driving on the road or is not repairable on the location of the Breakdown, the Company shall arrange for appropriate towing services to the nearest garage within a radius of 50 kms from the Breakdown / accident location, provided always that any charges for a distance beyond the aforesaid limit for the towing of Insured vehicle shall be borne by the Insured.
 - b) **Battery jump start:** In the event of Breakdown of the Insured vehicle due to run-down battery, the Company shall arrange for a vehicle technician to jump start the Insured vehicle with appropriate means, provided always that any cost of replacement of battery shall be borne by the Insured and the Company shall only be liable for all labour and conveyance costs, towards battery jump start assistance under this Add-on.
 - c) **Arrangement/ Supply of fuel:** In the event of Breakdown of the Insured vehicle due to emptying of its fuel tank, the Company shall arrange for supply of up to five liters of fuel, at the location of the Breakdown, provided always that all actual fuel costs shall be borne by the Insured and the Company shall only be liable for all labor costs and conveyance costs under this Add-on.
 - d) **Emptying of fuel tank:** In the event of the fuel tank of the Insured vehicle being filled with an incompatible fuel, the Company shall arrange for emptying of the fuel tank with the help of appropriate technicians and if required, arrange for towing the Insured vehicle to the nearest garage for the purpose of emptying the fuel tank, provided always that all charges towards the towing of the vehicle shall be borne by the Insured.
 - e) **Flat Tyre(s):** In the event of Breakdown of the Insured(s) vehicle due to a flat tyre, the Company shall assist the Insured by organizing for a vehicle technician to replace the flat tyre with the spare stepney tyre of the vehicle at the location of breakdown; Provided always that any expenses on material/spare parts and any other incidental costs, if required while carrying out the repairs, would be borne by the Insured and the Company shall only be liable for expenses on labour cost and conveyance cost under this Add-on.

- f) **Breakdown support over phone:** In the event of minor mechanical errors/ faults/non-functioning of the Insured vehicle or any part thereof, the Company shall through its network service providers provide the Insured with telephonic assistance to come up with solutions for such minor mechanical errors/faults/non-functioning of the Insured vehicle.
- g) **Taxi Benefits:** In the event of the Insured vehicle Insured Vehicle needs to be towed due to a Breakdown, the Company shall arrange for free travel of the occupants of the Insured vehicle for occupants upto a distance of 50 kilometers, provided always that:
- The event has occurred 50 kms away from the Insured's place of residence as declared by the Insured at the time of policy issuance.
 - Any charges for a distance beyond the covered distance as stated above shall be borne by the Insured.
 - The cover under this Add-on shall remain restricted in respect of the actual number of occupants of the Insured vehicle or the maximum seating capacity of the Insured vehicle, subject always to the limits mentioned above.
- h) **Arrangement of keys:** In the event of the Insured losing the keys of the Insured vehicle, the Company shall arrange for pick up and delivery of the spare keys of the Insured vehicle from his residence to the place where the Insured vehicle is located. Alternatively, the Company shall provide the service of unlocking the Insured vehicle with the help of vehicle technicians at the location of the Insured vehicle, provided always that the Company shall be liable only for all labour and conveyance costs under this Add-on and the Insured shall be required to submit an identity proof to prove his ownership of the Insured vehicle, before availing any of the aforesaid services. It is further hereby agreed and understood that this service shall be provided only within a range of 50 kms.
- i) **Message Relay:** In the event of Breakdown of the Insured vehicle, the Company shall arrange, upon the Insured's request, to send through available means of communication urgent messages to the persons specified by the Insured.
- j) **Minor Repairs:** In the event of Breakdown of the Insured vehicle due to a minor mechanical or electrical fault, the Company shall assist the Insured by sending a vehicle technician to the location of the Insured vehicle to carry out Minor Repairs (as defined below), provided always that the Company shall only be liable for the expenses on labour cost and conveyance cost under this Add-on.

Special Conditions:

- For the purpose of this Add-on, Minor Repairs shall mean repairs which can be carried out at the location of Breakdown/accident, requiring no spares and would require less than 45 minutes of labour time.
For the purpose of this Add-on, Breakdown shall mean the event where the vehicle is immobilized or rendered unfit for the purpose of driving on the road.

Applicable Exclusions:

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

- Providing the abovementioned services under conditions of earthquake, war, invasion, rebellion, revolt, riot, civil commotion, civil war, exceptional adverse weather conditions, and acts of terrorism, nuclear fission, strike, act of government / government agencies / judicial / quasi-judicial authorities.
- Any claims in respect of an Insured vehicle which is being used for the purpose of racing, rallying, motor-sports, or is not being used/driven in accordance with applicable laws and regulations.
- Any claim in respect of an Insured vehicle which can be safely transferred on its own power to the nearest garage/workshop.
- Any claims arising out of theft;
- Any form of consequential loss.
Any loss which is covered under the Policy, any other insurance policy or manufacturer's warranty or recall campaign or under any other such packages at the same time.
- Any expenses for supply or replacement of parts/consumables.

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