

Kotak Car Secure – OD Only**Add On Cover Wordings**

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 as specified in the Schedule for the respective Add-on:

1. Emergency Hotel and Taxi Expenses

Subject otherwise to the terms, exceptions, 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, the Company will reimburse the amount as mentioned in the Policy Schedule, towards the cost of overnight stay and taxi expenses for returning to your place of residence or to the nearest city from place of accident whichever is nearby if your vehicle has met with an accident and cannot be driven.

Special Conditions:

- a) The claim under this add on would be payable only if there is a valid and admissible claim under Section I of the policy.
- b) The Company will pay maximum 50% of the Sum Insured opted as mentioned in the policy schedule in any one accident.
- c) Minimum of the actual expenses incurred or amount as per the occurrence limits of the policy would be payable.
- d) Original Bills for Hotel and transportation must be submitted as proof of expenditure.

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