

**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. Additional Towing charges:**

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 towing charges subject to the limit as specified in the Policy schedule and incurred by the insured while towing the vehicle to the nearest garage in the event of the insured's vehicle being immobilized or rendered unfit for the purpose of driving on the road due to an accident or mechanical breakdown.

**Special Conditions:**

- a) This benefit is over & above the towing charges cover against accidental breakdown as per the standard package policy.
- b) Any charges incurred over and above the limit mentioned for this Add on in the Policy Schedule will be borne by insured only.
- c) Minimum of the actual expenses incurred or amount as per the policy terms & conditions would be payable.
- d) Documentary proof of expenditure incurred towards additional towing charges of the vehicle must be submitted.

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