Cholamandalam MS General Insurance Company Limited

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Add-on covers for Standalone OD of Private Car

19. Key replacement cover for Standalone Private Car OD UIN: IRDAN123RP0002V01201920/A0022V01201920

In consideration of payment of additional premium, insured will be reimbursed the actual cost incurred towards repairing / replacing the keys and/ or locks and/or total replacement of lock mechanism due to theft or burglary or damage to keys or key mechanism of the insured vehicle. Liability of the company is restricted to only one claim in the policy period. Maximum liability of the company is dependent on the option exercised by the insured:

Segment	Premium in Rupees
<=1000	167
1000-1500	333
1500-2500	667
>2500	1,250

This is subject to submission of:

- a) Original First Information Report (FIR) filed with the Police Authorities for verification in case of burglary or theft.
- b) Original bill for expenses incurred to obtain duplicate key(s) from manufacturer / authorized dealer of manufacturer on material and labour.

This cover is also subject to the terms, exceptions, conditions and limitations of the policy.