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## **Stand-Alone Motor Own Damage Policy - Private Car**

### **Key Replacement Clause**

Covers the (a) cost (locksmith cost) to replace the locks and keys if the vehicle is broken into or stolen and recovered (b) the labour charge for opening the car if you have lost the keys or (c) cost of the replacing your car keys which are stolen or lost.

#### **Conditions:**

1. Sum Insured choices Rs. 25,000/- and Rs 50,000 (cost of procuring new set lock and key from manufacturers only) for cars with IDV UPTO Rs 5 lacs and more than Rs 5 lacs respectively.
2. Subject to submission of bills of services rendered.
3. A Police report filed after a break in is a must to support your contention/claim under this section should be immediately filed as is essential for case of break in.
4. For the claims on account of loss of keys/ locked out, you have to necessarily call our call centre and lodge the claim immediately giving full details. The duly completed claim form should be submitted within 5 working days from the date of the call.

#### **Excess**

1. Rs 250 for opening the car if you are Locked out.
2. Excess of 25% for replacement of keys sourced from manufacturer only for Protection against possibility of Break in

**Subject otherwise to terms, conditions, limitations and exclusions of the Policy.**