



**Policy Wording:  
Smart Drive Private Car Stand-Alone Own Damage Insurance Add-on –  
Key Replacement Cover**

This Add-on is associated with the main product Smart Drive Private Car Stand-Alone Own Damage Insurance.

**Scope of Cover:-**

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 understood that notwithstanding any terms contrary under the Policy, the Company indemnifies an amount as stated in the Schedule to the Insured for the cost incurred towards repairing/replacing the car keys and/or locks and/or lockset, including the locksmith charges, upon the occurrence of theft/burglary/loss of or damage to the keys and/or lock and/or the lockset of the Insured Vehicle, during the Policy Period.

**Special Conditions applicable to this benefit:-**

1. Indemnity Limit per occurrence shall be Minimum of Sum Insured mentioned in Schedule or Actual costs.
2. Insured must take reasonable care at all times and ensure safety of keys.
3. A claim resulting from burglary or theft is supported by a First Information Report (FIR) registered with the Police.
4. Consequential loss of any kind, whatsoever in nature is not payable.
5. The replaced keys/ lock/ lockset should be of same nature and kind as the one for which the claim is being made.
6. Any claim for damage to locks by wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happen gradually is excluded.
7. Any claim for additional or duplicate keys is excluded.
8. Replacement of keys of a higher standard or specification than those replaced is excluded.
9. Locks that are damaged prior to the loss or theft of keys is excluded.
10. Replacement of key(s) would be done only for broken or damaged keys.
11. In case of theft of key(s), entire set comprising of key, lock and lockset would be replaced.

**Policy Wording - Smart Drive Private Car Stand-Alone Own Damage Insurance - Add-on: Key Replacement Cover**

**UIN of Main Product: IRDAN139RP0001V01201920**

**UIN of Add-on: IRDAN139RP0001V01201920/A0016V01201920**

**CIN: U66030KA2007PLC043362**

Corporate Office : Bharti AXA General Insurance Co. Ltd., 19<sup>th</sup> Floor, Parinee Crescenzo, 'G' block, Bandra Kurla Complex, Opposite MCA Club, Bandra East, Mumbai-400051

Registered office address: 43, 1st floor, Hosto Centre, Opp. Imperial Hotel, Millers Road, Vasanth Nagar, Bangalore, Karnataka 560052

[www.bharti-axa.co.in](http://www.bharti-axa.co.in)

IRDAI Reg No: 139.

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12. Mid-term inclusion or removal of this cover shall not be allowed.
13. The condition for refund of this Add-on Premium in case of cancellation shall be same as Policy.
14. Manufacturing defects or irregularities are excluded.
15. This Add-on shall not be applicable in the event of Total Loss/ Constructive Total Loss/ Theft of the Insured Vehicle under the Policy.
16. The Company would not be liable for:
  - a. Any loss or damage caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
  - b. Any loss or destruction of, or damage to, any part of the Insured Vehicle other than the keys of the Insured Vehicle, its associated lock, ignition system, any immobilizer, infra-red handset and/or alarm attached to the fob.
17. General exclusions as applicable under section I (Loss of or damage to the vehicle insured) of the Policy are also applicable to this Add-on Cover.

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