



Passenger Carrying Vehicles Package Policy **Add on Covers**

Key Protect Cover

This cover is applicable if it is shown on *Your* policy schedule.

What is Covered

In consideration of the payment of the additional premium by the Insured as mentioned in the schedule and realization thereof by the Company,

1. Key Replacement- *We* will reimburse *You* for the cost of replacing *Your* insured vehicle keys which are *Lost* or *Stolen*
2. Break-in Protection- *We* will reimburse *You* for the cost of replacing *Your* locks and keys if *Your* insured vehicle is broken into. The covered cost includes the labor cost for replacing the lock.
3. In the event of a security risk arising out of the incidence of *Lost* keys of *Your* insured vehicle, *We* will indemnify *You* for the cost of installing new locks in *Your* vehicle.

What is not covered

We will not pay for:

1. Costs other than those listed in "What is covered section"
2. 10% of claim amount or INR 500 whichever is higher.

Special Conditions

1. For Break-in protection claims, *You* must provide an official police report that confirms the incident happened within *Period of insurance*.
2. Any loss or damage to Keys & lock set only shall not impact Your No claim Bonus on renewal of the policy.

Subject otherwise to terms, conditions, limitations and exceptions of the policy.

Definitions:

1. **Authorized workshop / garage / service station** – A motor vehicle repair workshop / garage / service station authorized by *Us*.
2. **Consequential Loss**- shall mean "the damage caused to an insured vehicle not arising directly from an insured peril but as a direct consequence to the same"
3. **Constructive Total Loss**- A Vehicle will be considered to be *constructive total loss* (CTL), where the aggregate cost of retrieval and/ or repair of the vehicle subject to terms and condition of the policy exceed 75% of the Sum Insured.

4. **Consumable(s)**- Those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or rendered unfit for continuous and permanent use.
5. **Differential Parts**- All internally lubricated parts contained within the differential housing including axle shafts, constant velocity joints, bearings, final drive housing, final drive housing, retainers, transaxle housing and universal joints, drive shafts, hub bearings & supports.
6. **Engine Parts**- shall mean all internal lubricated parts of the engine including pistons, pins and rigs, all pulleys, camshafts, followers, cam bearing, connecting rods and bearings, dipstick & tubes, eccentric shaft, engine heads and engine blocks, engine mounts and cushions, engine torque strut, flywheel and flywheel ring gear, harmonic balancer, intake & exhaust manifolds, oil pan, oil pumps, push rods, valves, springs, guides, seats, and lifters, rocker arms, shafts, and bushing, timings cover, timing gears, chain, belt, tensioners, retainers, vacuum pump, valve covers and water pumps, fuel injection pumps.
7. **Gear Box**- shall mean all internally lubricated parts contained within the transmission case including cooler, cooler lines, filter tubes and dipsticks, internal linkage, mounts, oil pans, torque converter, transfer case, transmission & transfer case, transmission park base assembly, vacuum modulator, gear shafts and Gear box.
8. **Imported Vehicle**- means vehicle for which sale invoice is raised outside the geography of India.
9. **Lost or Stolen**- means having been inadvertently *Lost* or having been *Stolen* by a third party without *Your* assistance, consent or cooperation.
10. **Period of insurance** - The period of time stated in the policy schedule for which the policy is valid and operative
11. **We, Us, Our, Ourselves** means the Raheja QBE General Insurance Co. Ltd.
12. **You, Your, Yourself** – Means or refers to the person or persons described in the policy schedule as the insured. In case policy schedule refers to an entity other than individual, then representative of such an entity would be deemed as *You, Your, Yourself*.