

Commercial Vehicle Insurance Policy - Package (Miscellaneous Vehicles) Add-on

(Attached to and forming part of Policy)

Key Replacement

(UIN: IRDAN144RP0003V02201112/A0040V01202122)

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

What Is Covered

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

Key Replacement- We will reimburse You for the cost of replacing Your vehicle keys which are lost or stolen. In the event of a security risk arising out of the incidence of lost keys of Your Vehicle, We will indemnify You for the cost of installing new locks in Your vehicle.

Break- In Protection- We will reimburse You for the cost of replacing Your locks and keys if Your vehicle is broken into. The covered cost includes the labor cost for replacing the lock.

What is not Covered

We will not pay for

- 1) Costs other than those listed in “What is covered section”

Special Condition

- 1) For Break- in protection claims, You must provide an official police report that confirms the incident happened within Period of insurance.
- 2) Claim in this section will not impact your No Claim Bonus eligibility on renewal.

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

Definitions

- 1) Lost or Stolen- means having being inadvertently lost or having been stolen by a third party without your assistance, consent or co-operation.
- 2) Period of Insurance- The period of time stated in the schedule for which the policy is valid and operative.
- 3) We, Us, Our, Ourselves means SBI General Insurance Company Limited
- 4) You, Your, Yourself- Means or refers to person or persons described in the schedule as the Insured. In case schedule refers to an entity other than individual, then representative of such entity would be deemed as You, Your, Yourself.

SBI General Insurance Company Limited

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