

**Kotak Car Secure – OD Only****Add On Cover Wordings**

The following Add-on Covers are applicable under the Policy only if We have received the applicable premium due for that Add-on Cover in full and the Schedule specifies that the Cover is in force for the Insured Person.

The Add-on Covers available under the Policy are described below. Add-on Cover under this Policy will be payable subject to the terms, conditions and exclusions of this Policy and the availability of the Sum Insured and subject always to any sub-limits specified in respect of that Add-on Cover and any limits applicable under the Product in force for the Insured Person as specified in the Schedule.

Our total liability for payment of any and all Claims pertaining to the respective Add-on in the aggregate during each Policy Year of the Policy Period shall not exceed the Sum Insured as specified in the Schedule for the respective Add-on:

**1. Courtesy Car Reimbursement:**

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy, in consideration of the payment of an additional premium by the Insured, it is hereby agreed and understood that notwithstanding any other terms contrary under the Policy, the Company will reimburse to the Insured the actual charges incurred for hiring an alternative transportation/ use of rental car, in case the insured vehicle is in garage for more than 2 days on account of damage arising out of any peril covered under Section I of the Policy subject to the limits as mentioned in the Policy Schedule.

**Special Conditions -**

- a) The claim under this add on would be payable only if claim under Section I is valid and admissible
- b) The benefit will not be applicable if the Insured is claiming only for windscreen or glass damage under section I of the policy.
- c) The entitlement of Courtesy Car will start from the following calendar day of the Insured Vehicle reaching the garage for repair & shall end on the day garage/ Company intimates the Insured to take delivery of the Vehicle.
- d) The benefit will not be payable if time required for repair of motor vehicle is upto 2 days
- e) The benefit can be availed for a maximum number of days as opted and specified in the policy schedule.
- f) Documentary proof of expenditure must be submitted.
- g) The vehicle is repaired at a garage authorized by the company
- h) The benefit will be paid on actual upto the per day limit as shown in the Policy Schedule

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