



UNITED INDIA INSURANCE COMPANY LIMITED.
Regd. & Head Office: 24, Whites Road, Chennai – 600 014.

ENDORSEMENT

LOSS OF KEY ADD ON COVER

In consideration of the payment of an additional premium of Rs....., it is hereby agreed and declared that notwithstanding anything to the contrary contained in the Policy, the Company hereby undertakes to indemnify the Insured the cost incurred towards repairing/replacing the vehicle keys which are lost, misplaced, stolen or the vehicle lock is broken at the time of burglary or attempted burglary, theft or attempted theft, damage to the keys arising out of an accident by a new set of lock/lock set (including lock mechanism) & keys including locksmith charges during the Policy period.

PROVIDED THAT

- 1. FIR for the loss of key due to theft of keys. FIR to the Police must be lodged within 24 hrs from the occurrence /confirmation about the loss.*
- 2. Bills for the purchase of the keys / lock system from Manufacturer/Authorized dealer for material and labor cost to be submitted.*
- 3. The replaced Keys/Lock/Lockset should be of the same nature and kind as the one for which the claim is being made.*
- 4. No mid-term inclusion is allowed.*
- 5. Replacement of Key(s) would be done only for broken or damaged keys.*
- 6. The benefit is available for not more than two admissible claim during the entire policy period.*
- 7. The Add On Cover stands expired in case of transfer of Insurance.*
- 8. The indemnifiable amount towards loss of key claim is limited to the sum insured of the add-on.*

Exclusions:

- 1. Any damage/ loss to keys/lock/lockset due to malicious activities, any deliberate or criminal act of the Insured or his representative.*
- 2. Any loss or damage to the lock or lockset prior to the loss or theft of keys.*
- 3. Any loss or damage covered under the manufacturer's warranty.*
- 4. Any loss or destruction of, or damage to, any part of the Insured's vehicle other than the keys of the Insured's vehicle, its associated lock, ignition system, any immobilizer, infrared handset and/or alarm attached to the Insured's vehicle.*
- 5. Any consequential losses.*

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