

**Kotak Car Secure**  
**UIN: IRDAN152RP0006V02201516**

**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. Additional PA cover for Owner Driver**

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 declared that notwithstanding any terms contrary under the Policy, the Company hereby undertakes to provide the compensation to the registered Owner-Driver of the Insured vehicle upto the amount as shown in the policy schedule on the scale provided below for bodily injury as hereinafter defined sustained in direct connection with vehicle insured or whilst mounting and dismounting from or driving or travelling in the insured vehicle and caused by violent, accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in:-

| <b>Sr. No.</b> | <b>Nature of Injury</b>   | <b>Scale of Compensation</b> |
|----------------|---|------------------------------|
| i              | Death   | 100%                         |
| li             | Loss of two limbs or sight of two eyes or one limb and sight of one eye | 100%                         |
| lii            | Loss of one limb or sight of one eye                                    | 50%                          |
| iv             | Permanent Total Disablement from injuries other than named above        | 100%                         |

The Company shall pay under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the Insurer shall not in the aggregate exceed the amount stated in the policy schedule against this add on during any one period of insurance. The benefit under this add on shall be in addition to liability covered under Compulsory PA for Owner Driver as mentioned in Section III of the Policy.

**Applicable Conditions:**

- Such compensation shall be payable directly to the insured or his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.
- Subject to the insured being the registered owner of the vehicle insured and holding an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident in case he/she was driving the insured vehicle.
- Written notice of claim must be given to the Company within 7 days after an actual or potential loss begins or as soon as reasonably possible and in any event not later than 30 days after actual or potential loss begins.
- The insured shall provide the Company with all documentation, medical records and information that the Company may request to establish the circumstances of the claim, its quantum or liability for the claim within 15 days of notice of claim to the Company.
- Failure to furnish such evidence within the time required shall not invalidate nor reduce any claim if Insured can satisfy Insurer that it was not reasonably possible to give proof within such time.

**Add-on Covers to Kotak Car Secure**

Kotak Mahindra General Insurance Company Ltd.

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- The Company may accept claims where documents have been provided after a delayed interval only in special circumstances wherein sufficient reasons have been provided by the Insured for such delay and/or for the reasons beyond the control of the insured.

**Applicable Exclusions:**

- The Company shall not pay any compensation in respect of death or injury directly or indirectly wholly or in part arising or resulting from traceable to a) intentional self-injury, suicide or attempted suicide, physical defect or infirmity or b) an accident happening whilst such person driving is under the influence of intoxicating liquor or drugs.

**Documentation (All Claims under this Add-on):**

1. Photo Identity Proof (Any one) - Voter ID, Passport, PAN Card, Driving License, Ration Card, Aadhar, or any other proof accepted by the KYC norms as approved by the Company and which is admissible in court of law
2. Duly completed and signed claim form in original as prescribed by the Company.
3. Copy of FIR/ Panchnama /Police Inquest Report (if conducted) duly attested by the concerned Police Station;
4. Copy of Medico Legal Certificate(if conducted) duly attested by the concerned Hospital

**Additional documents required in case of Death**

1. Original Death certificate issued by the office of Registrar of Birth & Deaths;
2. Death summary issued by a Hospital;
3. Post Mortem Report (if conducted);
4. Identity proof of Nominee or Original Succession Certificate/Original Legal Heir Certificate or any other proof to the satisfaction of the Company for the purpose of a valid discharge in case nomination is not filed by deceased.

**Additional documents required in case of Disablement**

1. Original treating Medical Practitioner's certificate describing the disablement;
2. Original Discharge summary from the Hospital;
3. Photograph of the Insured Person reflecting the disablement;
4. Prescriptions and consultation papers of the treatment; Disability certificate issued by treating Medical Practitioner.
5. Any other medical, investigation reports, inpatient or consultation treatment papers, as applicable.

The Company, at its own expense, shall have the right and opportunity of the Insured's medical examination through its appointed agents whose details will be notified when and as often as the Company may reasonably require during the pendency of a claim hereunder, and also the right and opportunity to arrange for a post mortem examination report, if conducted, on the Insured's body as permitted by law. Insured or his estate's compliance with the need for such examination is a condition precedent to establishing liability under the Policy.

**UIN: IRDAN152RP0006V02201516/A0092V01201920**

**2. Additional PA cover for Passengers**

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 declared that notwithstanding any terms contrary under the Policy, the Company hereby undertakes to provide the compensation to the passengers traveling in the Insured vehicle upto the amount as shown in the policy schedule on the scale provided below for bodily injury as hereinafter defined sustained in direct connection with vehicle insured or whilst mounting and dismounting from or travelling in the insured vehicle and caused by

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violent, accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in:-

| Sr. No. | Nature of Injury  | Scale of Compensation |
|---------|---|-----------------------|
| i       | Death   | 100%                  |
| ii      | Loss of two limbs or sight of two eyes or one limb and sight of one eye | 100%                  |
| iii     | Loss of one limb or sight of one eye                                    | 50%                   |
| iv      | Permanent Total Disablement from injuries other than named above        | 100%                  |

The Company shall pay under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the amount stated in the policy schedule against this add on during any one period of insurance. The benefit under this add on shall be in addition to liability covered under PA cover for Passenger as mentioned in Section III of the Policy (if opted).

#### Applicable Conditions:

- Such compensation shall be payable only with the Insured's approval and directly to the injured person or his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.
- The benefit under this add on is not payable in case the number of persons/passengers traveling in the insured vehicle are more than as specified in the registration certificate at the time of occurrence of such incident.
- Subject to the condition that these person(s) are traveling in personal capacity & not under Hire and reward
- Subject to person driving the insured vehicle holding an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989
- Written notice of claim must be given to the Company within 7 days after an actual or potential loss begins or as soon as reasonably possible and in any event not later than 30 days after actual or potential loss begins.
- The claimant shall provide the Company with all documentation, medical records and information that the Company may request to establish the circumstances of the claim, its quantum or liability for the claim within 15 days of notice of claim to the Company.
- Failure to furnish such evidence within the time required shall not invalidate nor reduce any claim if Insured can satisfy Insurer that it was not reasonably possible to give proof within such time.
- The Company may accept claims where documents have been provided after a delayed interval only in special circumstances wherein sufficient reasons have been provided by the Insured for such delay and/or for the reasons beyond the control of the insured.

#### Applicable Exclusions:

- The Company shall not pay any compensation in respect of death or injury directly or indirectly wholly or in part arising or resulting from traceable to a) intentional self-injury, suicide or attempted suicide, physical defect or infirmity or b) an accident happening whilst such person driving is under the influence of intoxicating liquor or drugs.

#### Documentation (All Claims under this Add-on):

1. Photo Identity Proof (Any one) - Voter ID, Passport, PAN Card, Driving License, Ration Card, Aadhar, or any other proof accepted by the KYC norms as approved by the Company and which is admissible in court of law
2. Duly completed and signed claim form in original as prescribed by the Company.
3. Copy of FIR/ Panchnama /Police Inquest Report (if conducted) duly attested by the concerned Police Station;
4. Copy of Medico Legal Certificate(if conducted) duly attested by the concerned Hospital

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**Additional documents required in case of Death**

1. Original Death certificate issued by the office of Registrar of Birth & Deaths;
2. Death summary issued by a Hospital;
3. Post Mortem Report (if conducted);
4. Identity proof of Nominee or Original Succession Certificate/Original Legal Heir Certificate or any other proof to the satisfaction of the Company for the purpose of a valid discharge in case nomination is not filed by deceased.

**Additional documents required in case of Disablement**

1. Original treating Medical Practitioner’s certificate describing the disablement;
2. Original Discharge summary from the Hospital;
3. Photograph of the Insured Person reflecting the disablement;
4. Prescriptions and consultation papers of the treatment; Disability certificate issued by treating Medical Practitioner.
5. Any other medical, investigation reports, inpatient or consultation treatment papers, as applicable.

The Company, at its own expense, shall have the right and opportunity of the Insured’s medical examination through its appointed agents whose details will be notified when and as often as the Company may reasonably require during the pendency of a claim hereunder, and also the right and opportunity to arrange for a post mortem examination report, if conducted, on the Insured’s body as permitted by law. Insured or his estate’s compliance with the need for such examination is a condition precedent to establishing liability under the Policy.

**UIN: IRDAN152RP0006V02201516/A0093V01201920**

**3. Hospital Cash Benefit**

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 declared that notwithstanding any terms contrary under the Policy, the Company hereby undertakes to provide daily cash benefit equivalent to the amount specified in the Policy Schedule to the person(s) traveling in the insured vehicle in the event of hospitalization due to an accident of the insured vehicle. This benefit will be payable for the actual number of days for which the injured person is hospitalized upto the maximum number of days as mentioned in the Policy Schedule for this Add on.

**Important conditions:**

- The claim under this add on would be payable only if claim under Section I is valid and admissible.
- The benefit under this add on is not payable in case the number of persons/ passengers traveling in the insured vehicle are more than as specified in the registration certificate at the time of occurrence of such incident.
- Minimum 24 hour hospitalization in a hospital as defined under this add-on.
- The Company would not pay for hospitalization due to medical reasons, illness or due to any pre-existing diseases.
- Submission of hospital discharge summary is required.

Definition for the purpose of this add-on:

|          |  |
|----------|--|
| Accident | means sudden, unforeseen and involuntary event caused by external, visible and violent means   |
| Hospital | means any institution established for in-patient care and day care treatment of illness and / or injuries and which has been registered as a |

**Add-on Covers to Kotak Car Secure**

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|                      | <p>hospital with the local authorities under the Clinical Establishments (Registration and Regulations) Act 2010 or under enactments specified under the Schedule of Section 56(1) of the said Act Or complies with all minimum criteria as under:</p> <ol style="list-style-type: none"> <li>i. has qualified nursing staff under its employment round the clock;</li> <li>ii. has at least 10 inpatient beds, in those towns having a population of less than 10,00,000 and 15 inpatient beds in all other places;</li> <li>iii. has qualified medical practitioner (s) in charge round the clock;</li> <li>iv. has a fully equipped operation theatre of its own where surgical procedures are carried out</li> <li>v. maintains daily records of patients and will make these accessible to the insurance company's authorized personnel</li> </ol> |
| Pre-existing Disease | <p>means any condition, ailment or injury or related condition(s) for which there were signs or symptoms, and / or were diagnosed, and / or for which medical advice / treatment was received within 48 months prior to the first policy issued by the insurer and renewed continuously thereafter.</p>   |

**UIN: IRDAN152RP0006V02201516/A0094V01201920**

#### 4. Emergency Hotel and Taxi Expenses

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 the amount as mentioned in the Policy Schedule, towards the cost of overnight stay and taxi expenses for returning to your place of residence or to the nearest city from place of accident whichever is nearby if your vehicle has met with an accident and cannot be driven.

#### Special Conditions:

- a) The claim under this add on would be payable only if there is a valid and admissible claim under Section I of the policy.
- b) The Company will pay maximum 50% of the Sum Insured opted as mentioned in the policy schedule in any one accident.
- c) Minimum of the actual expenses incurred or amount as per the occurrence limits of the policy would be payable.
- d) Original Bills for Hotel and transportation must be submitted as proof of expenditure.

**UIN: IRDAN152RP0006V02201516/A0095V01201920**

#### 5. EMI Protect

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy, in consideration of the extra premium paid by the Insured, it is hereby understood and agreed that the Company will reimburse the EMI (Equated Monthly Installment) against the outstanding loan of the Insured vehicle upto a maximum amount and for the number of EMI's as mentioned in the Policy Schedule for each completed period of 30 days for which the insured vehicle is under repair arising out of accidental damages provided:

- The vehicle is repaired at a garage authorized by the Company
- For computation of 'completed period of 30 days', the start date will be the day on which the insured vehicle is given to garage for repair and end date will be the day on which intimation regarding delivery of repaired vehicle is given to Insured. Time taken by the garage to commence the repair work, time taken by insured for submission of documents to define claim admissibility or waiting time due to non-availability of spares will not be considered.
- The claim under this add-on shall be paid directly to the financier as mentioned on the schedule, to which the insured vehicle is hypothecated.

#### Add-on Covers to Kotak Car Secure



- Liability of the Company shall be limited to the EMI amount mentioned in the schedule or the actual EMI prevailing at the time of loss whichever is lower. Also, in no case, Company shall pay an amount higher than the actual amount of loan outstanding against the insured vehicle.

Further,

- The Company would not be liable to pay any claim under this add on cover if the claim under section I is not valid or admissible or if the vehicle has undergone total loss or theft is reported.
- The Company would not be liable to pay for any EMI amount and/or additional payment which becomes due because of default, non-payment or delayed payment of any amount due to the Bank/Financial Institution.

**UIN: IRDAN152RP0006V02201516/A0096V01201920**

#### **6. 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

**UIN: IRDAN152RP0006V02201516/A0097V01201920**

#### **7. Additional Towing charges:**

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 the towing charges subject to the limit as specified in the Policy schedule and incurred by the insured while towing the vehicle to the nearest garage in the event of the insured's vehicle being immobilized or rendered unfit for the purpose of driving on the road due to an accident or mechanical breakdown.

#### **Special Conditions:**

- a) This benefit is over & above the towing charges cover against accidental breakdown as per the standard package policy.
- b) Any charges incurred over and above the limit mentioned for this Add on in the Policy Schedule will be borne by insured only.
- c) Minimum of the actual expenses incurred or amount as per the policy terms & conditions would be payable.

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- d) Documentary proof of expenditure incurred towards additional towing charges of the vehicle must be submitted.

**UIN: IRDAN152RP0006V02201516/A0098V01201920**

### 8. Medical Expenses due to Accident:

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, depending upon the option chosen by the insured the Company will reimburse the actual amount upto the limit as mentioned in the policy schedule to only the registered owner driver of the vehicle OR to all the persons travelling in the vehicle including the owner driver as mentioned in the policy schedule and as per the registered seating capacity (including the registered owner driver) towards medical expenses incurred for the treatment of bodily injury sustained by the covered occupants of the vehicle in direct connection with vehicle insured or whilst mounting and dismounting from or driving or travelling in the insured vehicle and caused by violent, accidental external and visible means.

#### Important conditions:

- The claim under this add on would be payable only if claim under Section I is valid and admissible.
- The insured may choose either 'Owner Driver' or 'All Occupants' under this add on & benefit shall be payable only to the persons included as above by the insured.
- The benefit under this add on is **NOT** payable in case the number of persons/ passengers traveling in the insured vehicle are more than as specified in the registration certificate at the time of occurrence of such incident.
- Minimum 24 hour hospitalization in a hospital as defined under this add-on.
- Submission of hospital discharge summary is required.

Definition for the purpose of this add-on:

|                      |   |
|----------------------|---|
| Accident             | means sudden, unforeseen and involuntary event caused by external, visible and violent means  |
| Hospital             | means any institution established for in-patient care and day care treatment of illness and / or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulations) Act 2010 or under enactments specified under the Schedule of Section 56(1) of the said Act Or complies with all minimum criteria as under: <ol style="list-style-type: none"> <li>i. has qualified nursing staff under its employment round the clock;</li> <li>ii. has at least 10 inpatient beds, in those towns having a population of less than 10,00,000 and 15 inpatient beds in all other places;</li> <li>iii. has qualified medical practitioner (s) in charge round the clock;</li> <li>iv. has a fully equipped operation theatre of its own where surgical procedures are carried out</li> <li>v. maintains daily records of patients and will make these accessible to the insurance company's authorized personnel</li> </ol> |
| Pre-existing Disease | means any condition, ailment or injury or related condition(s) for which there were signs or symptoms, and / or were diagnosed, and / or for which medical advice / treatment was received within 48 months prior to the first policy issued by the insurer and renewed continuously thereafter.  |

#### Applicable Exclusions:

- Any expenses for hospitalization due to any pre-existing diseases.

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- Any expenses related to a sickness, disease or medical disorder not directly consequential to accident.
- Any expenses towards psychosomatic disorders of any kind, whether caused or accentuated by accident or otherwise.
- Any physiotherapy treatment.
- Any expense not supported by an original and valid bill / receipt and related prescription of the attending Medical Practitioner / Hospital / Nursing Home.
- Any Expenses, if the treatment is started after 5 days from the date of Accident
- Any expense arising or resulting from or traceable to intentional self-injury, suicide or attempted suicide physical defect or infirmity.
- Any expense arising or resulting from or traceable to an accident happening whilst under the influence of intoxicating liquor or drugs.

**UIN: IRDAN152RP0006V02201516/A0043V01201920**

### **9. Loan Protect**

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 pay the outstanding loan amount on the insured vehicle, in case of death of the registered owner driver of the vehicle due to accident of the insured vehicle.

- The company will pay lower of the actual amount outstanding at the time of claim or total outstanding amount as mentioned on the policy schedule subject to condition b) mentioned below.
- The claim under this add-on shall be paid directly to the financier as mentioned on the schedule, to which the insured vehicle is hypothecated.

Further,

- a) The Company would not be liable to pay any claim under this add on cover if the claim under section I is not valid or admissible or if the vehicle has undergone total loss or theft is reported.
- b) The Company would not be liable to pay for any EMI amount and/or additional payment which becomes due because of default, arrears; non-payment or delayed payment of any amount due to the Bank/Financial Institution.
- c) No Payment shall be made under this add on if the loan is closed / fully paid as on the date of the accident resulting into death of the registered owner driver.

**UIN: IRDAN152RP0006V02201516/A0044V01201920**