CAR SECURE

PROSPECTUS

1. Scope of Cover

Section I: Loss of Or Damage to The Vehicle Insured
Cover for any Partial or Total Loss or Damage to the vehicle due to natural calamities such as - Fire, explosion, self-ignition or lightning, earthquake, flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost landslide, rockslide etc. Or man – made calamities such as burglary, theft, riot, strike, malicious act, accidental external means, terrorist activity, any damage in transit by road, rail, inland waterway, lift elevator or air, etc.

Section II: Liability to Third Parties
Covers legal liability for third party property damage and third-party bodily injury (including death) due to an accident.

Section III: Personal Accident Cover for Owner-Driver
Personal Accident Cover is provided to the Owner-Driver whilst driving the vehicle including mounting into/ dismounting from or traveling in the insured vehicle as a co–driver.

2. Add on covers

S. No	Add-on Name and Description
1	**Depreciation Cover** **Description:** Covers for depreciation in case of parts replaced on account of damage to the Insured vehicle and/or to its accessories, arising out of any peril covered under Section I of the Policy UIN - IRDAN152RP0006V04201516/A0011V03201516
2	**Consumables cover** **Description:** Cover is provided for expenses incurred by the Insured in respect of Consumable Items in the event of damage to the Insured vehicle and/or to its accessories, arising out of any peril as covered under the Policy. UIN - IRDAN152RP0006V04201516/A0012V02201516
3	**Engine Protect** **Description:** Cover is provided to indemnify the Insured for expenses incurred in repair or replacement of Engine Parts, Differential Parts and Gear Box Parts which becomes necessary due to Consequential Damage arising out of water ingression/leakage of lubricating oil which directly cause loss or damage to the aforesaid parts. UIN - IRDAN152RP0006V04201516/A0013V02201516
4	**Return to Invoice** **Description:** Cover is provided to pay the difference between the Insured's Declared Value (IDV) of the Insured vehicle and lower of the Purchase Invoice Price (as defined below) of Insured Vehicle OR current replacement price of new vehicle in case exactly same make/model is available, upon the occurrence of any Total Loss (including theft)/ Constructive Total Loss as defined in the Policy.

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	UIN - IRDAN152RP0006V04201516/A0014V02201516
5	**Road Side Assistance** **Description:** Cover is Provided for following: a. Towing due to an accident or breakdown b. Battery jump start c. Arrangement/ Supply of fuel: d. Emptying of fuel tank e. Flat Tyre(s) f. Breakdown support over phone g. Taxi Benefits h. Arrangement of keys i. Message Relay j. Minor Repairs UIN - IRDAN152RP0006V04201516/A0015V02201516
6	**Loss of Personal Belongings** **Description:** Cover is provided to pay for the loss or damage to You and Your Family member's personal belongings caused by perils mentioned under section 1 of the Comprehensive policy while personal belongings are in the vehicle at the time of loss or damage to the vehicle. UIN - IRDAN152RP0006V04201516/A0025V01201819
7	**Key Replacement** **Description:** Cover is provided to indemnify the Insured, the cost of repair / replacement of Insured Vehicle key(s), including labor cost, in case key(s) of Insured Vehicle are lost / stolen or damaged. UIN - IRDAN152RP0006V04201516/A0026V01201819
8	**Tyre Cover** **Description:** Cover is provided to indemnify the Insured for the cost of repair and/or replacement of tyres and tubes, as may be necessitated arising out of accidental loss or damage or impact bulging of side wall excluding manufacturing defect, chemical or atmospheric damages. UIN - IRDAN152RP0006V04201516/A0022V01201819
9	**Daily Car Allowance** **Description:** The Company undertakes to pay the Insured, Daily Car Allowance as mentioned in the schedule to enable him/her to meet the cost of hired transport to reduce his/her inconvenience, if the Insured Vehicle is damaged by a covered peril mentioned in section 1 of the base Private Car Package/Comprehensive Policy. UIN - IRDAN152RP0006V04201516/A0023V01201819
10	**NCB Protect** **Description:** The Company hereby undertakes to allow the Insured the same No claim bonus slab, as shown on policy schedule at the time of renewal provided-

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	• The rate of No claim bonus as shown in the schedule is an accumulation of applicable claim free year(s) and their being no own damage claim in the applicable preceding years or • NCB reserving certificate being produced with minimum 20% NCB • Not more than 1 own damage claim is registered in the current period of insurance. UIN - IRDAN152RP0006V04201516/A0024V01201819
11	**Additional PA Cover for Owner Driver** **Description:** Cover is provided to the Owner-Driver over and above the sum insured available under Section III of the Policy for bodily injury 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. UIN - IRDAN152RP0006V04201516/A0092V01201920
12	**Additional PA cover for Passengers** **Description:** Cover is provided to the Owner-Driver over and above the sum insured available under Section III of the Policy for bodily injury sustained in direct connection with vehicle insured or whilst mounting and dismounting from or travelling in the insured vehicle and caused by violent, accidental external and visible means. UIN - IRDAN152RP0006V04201516/A0093V01201920
13	**Hospital Cash Benefit** **Description:** The Company will 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. UIN - IRDAN152RP0006V04201516/A0094V01201920
14	**Emergency Hotel and Taxi Expenses** **Description:** The Company will reimburse the amount as mentioned in the Policy Schedule, towards the cost of overnight stay and taxi expenses for returning to the place of residence or to the nearest city from place of accident if insured vehicle has met with an accident and cannot be driven. UIN - IRDAN152RP0006V04201516/A0095V01201920
15	**EMI Protect** **Description:** 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. UIN - IRDAN152RP0006V04201516/A0096V01201920
16	**Courtesy Car Reimbursement** **Description:** 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. UIN - IRDAN152RP0006V04201516/A0097V01201920

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17	**Additional Towing charges** **Description:** The Company will reimburse the towing charges 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 UIN - IRDAN152RP0006V04201516/A0098V01201920
18	**Medical Expenses due to Accident** **Description:** Company will reimburse the medical expenses incurred to the registered owner driver of the vehicle OR to all the persons travelling in the vehicle including the owner driver for the treatment of bodily injury sustained by the covered occupants of the vehicle in direct connection with vehicle insured caused by violent, accidental external and visible means. UIN - IRDAN152RP0006V04201516/A0043V01201920
19	**Loan Protect** **Description:** 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. UIN - IRDAN152RP0006V04201516/A0044V01201920
20	**Meter (Switch On/ Switch Off) Cover** **Description:** The METER (SWITCH ON/ SWITCH OFF) Cover offers the Insured to opt for the coverage as and when the insurance coverage is required for Own Damage Section (Section I coverage against 6, 7 & 9) by turning/selecting "SWITCH ON" or "SWITCH OFF" coverage through "Mobile App – Meter" and earn reward days for the duration the insured vehicle has remained INACTIVE (i.e. in "SWITCH OFF" status). UIN - IRDAN152RP0006V04201516/A0020V01202223
21	**Voluntary Deductible Protect** **Description:** The Company will waive the Voluntary Deductible as opted by You and applicable on the policy provided that: • In case of a claim, You avail the car repair services through one of our preferred garages. • If you choose to take the vehicle to any garage other than the preferred garages, the Voluntary Deductible as opted by You will be applied as per the policy terms and conditions. UIN - IRDAN152RP0006V04201516/A0023V01202223
22	**Battery Protect** **Description:** The Company will indemnify the Insured for expenses incurred in repair or replacement due to consequential loss/damages arising out of: • Unexpected power surge while charging the battery. • Water ingression • Short circuit including but not limited to whilst mounting, dismounting or vehicle charging.

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	• Spontaneous, unexplained, and uncontrolled exothermic electrochemical reactions resulting in explosion of and or visible flames and or smoke. causing loss or damage to battery, drive Motor/electric Motor and HEV (Hybrid electric vehicle) system, whether it forms part of or taken & fitted separately to the insured vehicle/HEV Battery & BMS. UIN - IRDAN152RP0006V04201516/A0002V01202324
23	**Clutch Protect** **Description:** The Company will pay for the expenses incurred on the repair or replacement of the clutch plate (up to the Sum Insured as mentioned in the Policy Schedule) due to the Insured vehicle being immobilized due to clutch burn. UIN - IRDAN152RP0006V04201516/A0126V01202425
24	**Pay As You Drive** **Description:** The Pay As You Drive Cover offers the Insured to opt for coverage based on the number of kilometers driven by the insured vehicle during the policy period. The insured can select a kilometer-based plan at the start of the policy period. Additional top-up kilometers can be purchased if the declared mileage is exceeded. Claims under the Own Damage Section are valid only if the vehicle remains within the unused kilometer limit of the chosen plan at the time of loss. UIN - IRDAN152RP0006V04201516/A0182V01202526
25	**EV Protect** **Description:** The EV Protect Add-on Cover provides specialized protection for electric vehicles, ensuring comprehensive security against unique risks. It includes the following covers: **Battery and BMS Cover** Covers damage to the battery and Battery Management System (BMS) due to perils like power surges, water ingression, short circuits, or spontaneous exothermic reactions, ensuring uninterrupted performance. **Motor Cover** Provides coverage against damages to the electric motor and drive system repairs or replacements due to perils like short circuits, self-heating or arcing, or water ingression. **Charger Cover** Provides coverage against damages to charging adapter, charging equipment, including home chargers, wall-mounted units, and cables, from perils like short circuits, self-heating or arcing, or water ingression, ensuring reliable charging. This add-on allows policyholders to customize their coverage based on usage, ensuring optimal protection for their EV's unique needs. UIN: IRDAN152RP0006V04201516/A0195V01202526

3. **Policy Excess/Deductibles –** The Company shall not be liable for each and every claim under Section - I (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the schedule

4. **Exclusions**

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GENERAL EXCEPTIONS (Applicable to all Sections of the Policy)

The Company shall not be liable under this Policy in respect of

1. Any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area;
2. Any claim arising out of any contractual liability;
3. Any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is a. Being used otherwise than in accordance with the 'Limitations as to Use'. Or b. Being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause.
4. a. Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss b. Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
6. Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.

5. Sum Insured

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle. The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation.

6. Conditions

a) Cancellation:

I. Cancellation by Company

The Company may cancel the policy on the grounds of established fraud, subject to clause III mentioned under this section, by sending seven days notice by recorded delivery to the Insured's last known address and in which case the policy will be cancelled 'ab-initio' with forfeiture of premium and non-consideration of claim, if any.

II. Cancellation by Insured

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The policy may be cancelled at any time by the insured without assigning any reason provided no claim has arisen during the period of insurance. The insured shall be entitled to a refund of proportionate premium for the unexpired period in the running year and full refund of premium for the remaining full policy years (where period of insurance exceeds one year) subject to submission of proof that vehicle is insured elsewhere at least for Liability Only cover and original certificate of insurance.

III. Liability to Third Party section Liability to Third party section of the policy may be cancelled either by the Company or the Insured only on the following grounds: a. Double Insurance b. Vehicle not in use anymore because of Total Loss or Constructive Total Loss On submission of original cancelled Registration Certificate or on providing evidence that the vehicle is insured elsewhere, at least for Liability Only cover on submission of original proof of such insurance. The Company will refund proportionate premium for unexpired period of insurance.

b) Salvage

The Company shall not deduct any amount in lieu of salvage value. Salvage, if any, will be surrendered to the Company and the Company shall collect the salvage from the Insured.

c) No claim bonus: The insured is entitled for a No Claim Bonus (NCB) on the Own Damage section of the policy, if no claim is made or pending during the preceding year(s), as per the following table:

Period of Insurance	% of NCB on OD premium
The preceding year	20%
Preceding Two consecutive years	25%
Preceding Three consecutive years	35%
Preceding Four consecutive years	45%
Preceding Five consecutive years	50%

No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

7. Claims Process

In case of cashless process, please follow the below mentioned process

- Call our 12 hours helpline with details of accident and policy/cover note number.
- Once the claim is registered, the customer support executive will provide you with a Claim Reference Number.
- You will need to submit relevant documents to us such as - Driving license, RC copy, Policy copy etc. in accordance with the Policy terms and conditions.
- We will arrange for an inspection in
  - 24 hours, if a claim is reported on a working day
  - Next working day, if a claim is reported on Sunday or Public holiday
- On cashless facility confirmation, the vehicle would be repaired at a cashless garage and the payment would be made directly to the garage.

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- You will only have to pay the deductible as mentioned in the policy and the depreciation value, etc. as informed by the surveyor.

In case of reimbursement process, you will have to submit documents to Zurich Kotak General Insurance Company (India) Limited and we will make the payment within 7 days of completion of documentation

- Turn Around Time (TAT) for claims settlement

Appointment of surveyor	Immediate after intimation
Survey report submission	15 day
Claims concluded by the insurer	within 7 days after receipt of final survey report
Settlement of claims	Within 7 days after receipt of final survey report and/or the last relevant and necessary document as the case may be

8. **Endorsement wordings -** Please refer to INDIA MOTOR TARIFF – ENDORSEMENTS wordings available on our website www.zurichkotak.com

9. **Obligations of the Policyholder**
   - Insured should disclose all material information correctly at time of filling the proposal form
   - In case of any change / modification / addition to the already declared information, Insured should immediately bring it to Company's notice
   - Disclosure of other material information during the policy period.
   - Non-disclosure of material information may affect the claim settlement.

   ("Material Information" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk such as Purpose of the Vehicle, Usage of the Vehicle, Claim details (accident date, spot of accident, damaged parts etc.), details of vehicle, NCB details etc.)

10. **Grievance**

    For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free number 1800 2120 or may write an e- mail at care@zurichkotak.com. In case the Insured is not satisfied with the response, Insured may contact the Grievance Officer of the Company at grievanceofficer@zurichkotak.com. In case if the Insured is not satisfied with the solution the Grievance Officer has provided, Insured can write to seniorgrievanceofficer@zurichkotak.com/ chiefgrievanceofficer@zurichkotak.com.

    However, if the resolution provided by us is not satisfactory you may approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal: https://bimabharosa.irdai.gov.in.

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You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. The details of the Insurance Ombudsman/ complete Grievance Redressal Process is also available at Company's website: www.zurichkotak.com

Note:
For detailed Coverage, Exclusions, Conditions etc., it is recommended to go through the Specimen copy of the Policy Wording which can be collected from any of our branch or downloaded from company web site.

STATUTORY WARNING - PROHIBITION OF REBATES
(Under Section 41 of Insurance Act 1938)

1) No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property, in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.
2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

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