

Kotak Car Secure






More reasons to add  
miles to your journey



# KOTAK CAR SECURE

We invest our hard earned money into buying a car to enjoy the independence and freedom that comes with owning one. However, life is unpredictable and accidents can happen anytime while on the road. In order to sail through any adversities that might happen to you, your loved ones or your car due to accidents, it is advisable to have the right car insurance. We at Kotak General Insurance understand this, and provide you with a comprehensive Private Car Insurance Policy that gives your car an all-round protection that you can rely on.

## WHAT IS COVERED?

-  **Own Damage:** Covers loss and/or damage to your car due to unfortunate events such as accident, burglary/theft, earthquake, flood, terrorist activity, etc. For a complete list of coverage refer to the Policy Wording on our website [www.kotakgeneral.com](http://www.kotakgeneral.com).
-  **Third Party Damage:** Covers legal liability arising out of death or bodily injury and/or property damage caused to a third party in an accident involving your car.
-  **Personal Accident Cover:** Covers financial liability in case of Death/Permanent Total Disability of the owner driver, paid driver and the occupants inside your car in the event of an accident.

## FEATURES AND BENEFITS

**Cashless Service:** Cashless repair of your vehicle across wide network of 1000+ garages.





**Towing Facility:** Cost of towing your vehicle to the nearest garage due to an accident as per policy terms and conditions.

**Optional add-ons#:** Customize your policy as per your needs. Choose from a list of smart add-ons, available for an additional premium.

-  Consumables Cover
-  Depreciation Cover
-  Engine Protect
-  Return to Invoice
-  24x7 Roadside Assistance
-  Tyre Cover
-  Daily Car Allowance
-  NCB Protect
-  Loss of personal belonging
-  Key Replacement











## DISCOUNT

-  **No Claim Bonus (NCB):** Avail No Claims Bonus (NCB) benefit if you renew your policy with us wherein there is no claim history in the past.
-  **Voluntary Deductible:** Earn additional discount by opting for Voluntary Deductibles. Voluntary Deductible is a deductible limit chosen by the policyholder to meet a part of the claim from his/her own pocket while raising a claim.
-  **Anti-Theft Device Discount:** Avail discount on installation of Anti-Theft device in your vehicle approved by Automobile Research Association of India (ARAI).
-  **For AAI Members:** Get an additional discount if you are an active member of a recognized Automobile Association of India (AAI).

Note: For more details on the discounts, please get in touch with the Company's Representative.

## WHAT IS NOT COVERED?












Listed below are few exclusions in your policy.

-  Claims arising out of contractual liabilities.
-  Any loss/damage caused outside the geographical area.
-  Any loss/damage arising out of your car not being used as per the limitations to use.
-  Any depreciation or consequential loss/damage.
-  Any mechanical and/or electrical breakdown.
-  Any loss/damage caused due to intoxicated driving.
-  Any loss/damage caused for driving without a valid license.
-  Any loss/damage due to war, foreign invasion, nuclear explosion, etc.

Note: For detailed list of exclusions refer to the Policy Wording on our website.



## CLAIM PROCESS

Cashless Claim	Reimbursement Claim
<ul style="list-style-type: none"> <li> Intimate us.</li> <li> Surveyor inspects vehicle.</li> <li> Provide required documents.</li> <li> Claim amount intimated to the workshop.</li> <li> Pay for deductibles not covered.</li> <li> Collect your vehicle.</li> </ul>	<ul style="list-style-type: none"> <li> Intimate us.</li> <li> Surveyor inspects vehicle.</li> <li> Make payment to workshop.</li> <li> Submit the required documents and bills to us.</li> <li> We will reimburse you within 7 working days.</li> </ul>



1800 266 4545



care@kotak.com



www.kotakgeneral.com

### Kotak Mahindra General Insurance Company Ltd.

Registered Office: 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 4000051. Maharashtra, India. **CIN: U66000MH2014PLC260291.**

**IRDAI Reg. No. 152.** The advertisement contains only an indication of cover offered. For more details on risk factors, terms, conditions and exclusions, please read the policy wording carefully before concluding a sale. Trade logo displayed above belongs to Kotak Mahindra Bank Ltd. and is used by Kotak Mahindra General Insurance Company Ltd. under license. #For other add-ons offered, please get in touch with the company's representative.\*Please refer policy wordings for complete list of exclusions. **ARN: KGI/21-22/II/E-BC/1477. Kotak Car Secure UIN: IRDAN152RP0006V02201516;**

### Add-on Covers to Kotak Car Secure

Depreciation Cover UIN: IRDAN152RP0006V02201516/A0011V03201516; Consumables Cover UIN: IRDAN152RP0006V02201516/A0012V02201516; Engine Protect UIN: IRDAN152RP0006V02201516/A0013V02201516; Return to Invoice UIN: IRDAN152RP0006V02201516/A0014V02201516; Roadside Assistance UIN: IRDAN152RP0006V02201516/A0015V02201516; Tyre Cover UIN: IRDAN152RP0006V02201516/A0022V01201819; Daily Car Allowance-IRDAN152RP0006V02201516/A0023V01201819; NCB Protect-IRDAN152RP0006V02201516/A0024V01201819; Loss of personal belongings-IRDAN152RP0006V02201516/A0025V01201819; Key Replacement-IRDAN152RP0006V02201516/A0026V01201819;

### Statutory warning: Section 41 of the Insurance Act, 1938 states.

(1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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.