

## POLICY WORDINGS

### Stand-Alone Own Damage Private Car Policy - Add-ons: Key Protect

#### 1 Key Protect

This Add-on shall be in force only if Acko General Insurance Ltd (Acko) has received the additional premium for this Add-on in respect of the Insured Vehicle.

Acko shall reimburse the insured, up to the amount specified in the Schedule attached to the Add-ons for the cost incurred towards replacing the Insured Vehicle's key if the key is lost, stolen or damaged, or repairing the lock-set, if the lock-set or key is damaged.

#### Special Conditions

The benefits provided under this Add-on are subject to the following conditions:

- A claim under this Add-on will not affect the insured's eligibility for a No Claim Bonus at the time of policy renewal.
- A claim resulting from burglary or theft is supported by a First Information Report (FIR) with the Police
- The replaced keys/ lock/ lockset should be of same nature and kind as the one for which the claim is being made
- Any loss or damage to the keys/ lock/ lockset is reported to Acko within 30 days of such loss or damage
- Replacement of key(s) only would be done only for broken or damaged keys. In case of theft of key(s), entire set comprising of key, lock and lockset would be replaced.

#### Exclusions

Acko would not be liable for:

- Any damage/ loss to keys/lock/lockset due to malicious activities, any deliberate or criminal act
- Any loss or damage covered under the manufacturer's warranty
- Any claim where the Insured is not able to provide the invoices/receipts for the payments made
- Any loss or damage caused by radiation, radioactive contamination or the hazardous properties of any explosive, corrosive, invasive or toxic substance or material.
- 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, infra-red handset and/or alarm attached to the fob.
- Any kind of consequential losses

Subject otherwise to the terms, conditions, limitations and exclusions of the underlying Policy, which shall be the basis of this Add-on and is deemed to be incorporated herein.