

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.kotakgeneralinsurance.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.



