

Kotak Car Secure



More reasons to add
miles to your journey



KOTAK CAR SECURE

You spend your hard earned money to buy a vehicle for comfortable travel. A vehicle which becomes a part of your life and many memorable moments. However, life is unpredictable and you should be prepared to handle any adversity that comes your way by choosing the right car insurance. We at Kotak General Insurance understand this, and provide you with a comprehensive Private Car Insurance Policy to give you that all round protection.

FEATURES AND BENEFITS

Cashless Service:

Avail cashless servicing across a wide network of authorized garages.

Optional add-ons:

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

-  Roadside Assistance
-  Depreciation Cover
-  Consumables Cover
-  Engine Protect
-  Return to Invoice

NCB Discounts & Entitlements:

Avail No Claims Bonus (NCB) benefit (as per your expiring policy) if you choose to shift your policy to us from any other insurer.

Premium discounts:

Earn additional discount (as per the Tariff) on your premium, if you opt for Voluntary Deductible in addition to Compulsory Deductible.



Additional discounts for AAI members:

Get an additional discount if you are an active member of a recognized Automobile Association of India (AAI)

WHAT IS COVERED?

🚗 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.
- 🚗 Due to 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.

🚗 Personal Accident Cover

- 🚗 For Owner Driver whilst driving the vehicle including mounting into/dismounting from or traveling in the insured vehicle as a co-driver
- 🚗 Optional for other passengers and paid drivers, limited to the carrying capacity of the vehicle, excluding the driver.

🚗 Third Party Legal Liability

- 🚗 Third party property damage due to an accident.
- 🚗 Bodily injury (including death) due to an accident.

🚗 Comprehensive Cover

- 🚗 Electrical/Non-electrical accessories, bi-fuel systems
- 🚗 Other Indian Motor Tariff endorsements may be availed by paying additional premium, if any



WHAT IS NOT COVERED?

It is important to understand the major exclusions of your policy to avoid any unpleasant surprises during claims.

- ❑ Loss/Damage to the vehicle accessory/accessories arising by the following are not covered.*
- ❑ Normal wear, tear and general aging of the vehicle.
- ❑ Depreciation or any consequential losses.
- ❑ Vehicle being used contrary to limitations as to use.
- ❑ Mechanical and electrical breakdown.
- ❑ Any contractual liability.
- ❑ Damage to or by a person driving the vehicle under the influence of drugs or liquor.
- ❑ Damage to or by a person driving the vehicle without a valid license.
- ❑ Damages due to nuclear risk or war.



1800 266 4545



care@kotak.com



www.kotakgeneralinsurance.com

Kotak Mahindra General Insurance Company Ltd.

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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 document 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. *Please refer policy wordings for complete list of exclusions. **Advt ref. No. KGI/18-19/III/E-BC/296.**

Kotak Car Secure UIN: KMG-MO-P16-47-V01-15-16; Depreciation Cover UIN: KMG-MO-A00-00-24-V01-15-16;

Consumables Cover UIN: KMG-MO-A00-00-25-V01-15-16; Engine Protect UIN: KMG-MO-A00-00-26-V01-15-16;

Return to Invoice UIN: KMG-MO-A00-00-27-V01-15-16; Roadside Assistance UIN: KMG-MO-A00-00-28-V01-15-16.

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

