ZURICH kotak
General Insurance

EXTENDED WARRANTY INSURANCE

For any assistance please call 1800 266 4545 or visit www.zurichkotak.com

Part I: POLICY SCHEDULE

DETAILS OF POLICY HOLDER

Policy No:	Issued At:	Issuance Date:
Address of Issuing Office		
Policy Category: New / Renewal		
Previous Policy No:		
Name of the Policy Holder:		GSTIN (If applicable)
Postal Address of the Policy Holder: <Against State, State code to be captured >		
Trade/Business (If applicable):		
Contact Details of policy Holder: Mobile No.		Email id:
Period of Insurance	From: Time …. Hour….. Date DD/MM/YYYY To: Midnight of DD/MM/YYYY	
Hypothecation (If applicable):		

DETAILS OF INTERMEDIARY

Intermediary Code	Intermediary Name	Intermediary Contact No	Intermediary email id

DETAILS OF INSURED ASSET(S)

S. No	Product Description (Make/ Model/ S. No)	Name of the Manufacturer	Year of Manufacture	Name and address of Seller	Date of Purchase	Period of Manufacturer's Warranty	Sum Insured	Deductible (As Applicable)

Zurich Kotak General Insurance Company (India) Limited.(Formerly known as Kotak Mahindra General Insurance Company Limited) CIN: U66000MH2014PLC260291; IRDAI Reg. No. 152; Registered & Corporate Office: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai – 400063. Maharashtra, India. Toll free: 1800 266 4545; Email: care@zurichkotak.com; Website: www.zurichkotak.com

ADD ON COVERS

Sr. No.	Additional covers	Sum Insured/ Limit (INR)

CLAUSES/ EXTENSIONS/CONDITIONS /WARRANTIES

NOMINEE DETAILS

Nominee Name	Relationship of Nominee with Proposer	Nominee Date of Birth	% share	Nominee Present Adress	Nominee Permanent Adress	Name of the Appointee	Relationship with the Nominee

PREMIUM DETAILS

Taxable Value of Services	CGST @XX%	SGST @XX%	UGST @ XX%	IGST@XX%	Total Amount

DISCLAIMER

This Policy Schedule shall be read together with the Policy Wordings (which are also available on the Company website i.e. www.zurichkotak.com). Any word or expression to which a specific meaning has been assigned in any part of the policy or this schedule shall bear the same meaning wherever it may appear.

CLAIM DETAILS

In the event of claims, please send the relevant documents to:

Zurich Kotak General Insurance Company (India) Limited
401, 4th Floor, Silver Metropolis, Jai Coach Compound,
Off Western Express Highway,
Goregaon (East), Mumbai – 400063. Maharashtra, India

TOLL FREE NUMBER: 1800 266 4545 (8 AM TO 8 PM)
Email ID: care@zurichkotak.com

TAX DETAILS

GST Registration No. _____ Category _____

SAC Code _____ Description _____

Invoice No _____

Stamp Duty of XXXX is paid as provided under Article 47(B) of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No. (XXXX Validity Period Dt. XX/XX/XXXX To Dt. XX/XX/XXXX (O/w. No. XXXX)/ Date: XX/XX/XXXX).

In Witness whereof this Policy has been signed for and behalf of <Insurer's Office Address> at Mumbai this XX day of <MONTH> of <YEAR>

In witness whereof the undersigned being duly authorised by the Company has/have set his/their hand(s).

For Zurich Kotak General Insurance Company (India) Limited.

Authorised Signatory

This document is digitally signed, hence counter signature / stamp is not required

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Part II - POLICY WORDINGS

Whereas the Insured has made to **Zurich Kotak General Insurance Company (India) Limited** (hereinafter called the Company), a proposal which is hereby agreed to be the basis of this Policy and has paid the premium specified in the Schedule, now the Company agrees, subject always to the following terms, conditions, exclusions, and limitations, to indemnify the Insured in excess of the amount of the Deductible and subject always to the Sum Insured against such loss as is herein provided.

COVERAGE

The Company will indemnify the Insured against the repair or replacement costs in respect of the Insured Asset caused by a Breakdown arising out of manufacturing defect and / or due to poor workmanship of the service personnel of the authorized workshops during the Policy Period, provided that the liability of the Company in respect of any one Insured Asset in any one Policy Period will not individually or in the aggregate exceed the Sum Insured set against such item in the Schedule.

DEFINITIONS

The following words or terms shall have the meaning ascribed to them wherever they appear in this Policy, and references to the singular or to the masculine shall include references to the plural and to the female wherever the context so permits:

- **Breakdown** means the mechanical and/or electrical failure of a physical object that causes it to not function in its intended manner.

- **Deductible** means the amount which shall be borne by the Insured in respect of each and every claim made under this Policy. The Company's liability to make any payment under the Policy is in excess of the Deductible**.**

- **Insured** means the person or organization named in the Schedule.

- **Insured Asset** means a physical object which is the subject matter of insurance under this Policy and appears specifically on the Schedule.

- **Policy** means the proposal, the Schedule**,** the policy document and any endorsements attaching to or forming part thereof either on the effective date or during the Policy Period.

- **Policy Period** means the period commencing from effective date and hour as shown in the Schedule and terminating at midnight on the expiry date as shown in the Schedule.

- **Effective Date** shall be the date immediately after the date on which the Manufacturer's Warranty Period of the Insured Asset has expired.

- **Manufacturers Warranty** Period means the months for which the Manufacturer's Warranty for the insured Asset shall be effective.

- **Sum Insured** means the amount stated in the Schedule, which is the maximum amount (regardless of the number of amount of claims made) for any one claim and in the aggregate for all claims for which the Company will make payment in relation to the Insured Asset to which the Sum Insured relates during the Policy Period.

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SPECIAL CONDITION

1. The Sum Insured in respect of each Insured Asset must equal the original purchase price of the Insured Asset.

GENERAL EXCLUSIONS

The Company is not liable for and no indemnity will be provided in respect of any loss arising out of, caused by, occasioned by, attributable to or howsoever connected to:

1. Any claim falling beyond the expiry date as shown in the Schedule.
2. Deductible:
   For Partial Loss Claims: As applicable and mentioned in the Schedule.
   For Total Loss Claims: No deductible is applicable.
3. Loss or damage arising out of the Insured Asset not being used in accordance with manufacturer's instructions.
4. Loss or damage for which the manufacturer of the Insured Asset is responsible under a guarantee and/or warranty.
5. Loss or damage arising out of improper use of the Insured Asset.
6. Loss or damage arising out of modification or alteration of any nature made in the electrical circuitry and/or physical construction of the Insured Asset.
7. Where repair work is carried out by persons/agency that are not authorized by the Company.
8. Inconsequential aspects such as noises, vibrations, oil seepage and sensations that do not lead to dismal performance of the Insured Asset.
9. Loss or damage to accessories used in connection with the Insured Asset that were not supplied at the time of purchase of the Insured Asset by the Insured.
10. Replacement of any consumable item of the Insured Asset, including but not limited to batteries, bulbs, plugs, cables, ribbons, belts, tapes, fuses, filters, toner or software.
11. Defects or faults that were not covered under the manufacturer's warranty.
12. Loss or damage due to or consequent upon wear and tear and/or gradual deterioration of the Insured Asset.
13. Loss or damage arising out of improper or abnormal electrical/gas/water supply or signal connection to the Insured Asset.
14. The cost of transporting the Insured Asset to and/or from the place of repair.
15. Loss or damage caused by or arising out of the willful acts or willful gross negligence or fraudulent acts of the Insured and/or Insured's family and/or Insured's employees.
16. Insured's consequential losses of any kind and/or legal liability of any kind.
17. Failure of parts which are subject to recall by manufacturer of the Insured Asset.
18. The cost of repairing, restoring or reconfiguring computer software.
19. Any cost incurred with maintenance of the Insured Asset, including parts replaced in course of such maintenance operations.
20. Loss or damage due to corrosion, rust, denting, scratching, blockages or dust.
21. The equipment whose warranty schedule, invoice, receipt or serial plate has been modified, defaced or ruined.
22. Cosmetic items not affecting the use of the Insured Asset including but not limited to cabinetry and cabinet frames, decorative finishing, door liners, glass including projection television exterior screens, handles, hinges, knobs, masks, racks, rollers and shelves, unless specifically accepted by us.
23. Satellite system repairs caused by weather damage to satellite antennae, failure of the television set or realignment of satellite antennae.
24. Loss or damage arising out of improper storage or transportation of the Insured Asset.
25. The cost of installing any optional attachment to the Insured Asset.

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26. Loss or damage due to use of non-genuine parts and/or non-genuine oils.
27. Where there is a change of ownership of the Insured Asset.
28. Mechanical and/or electrical breakdown caused by overloading, strain, overrunning, freezing, excessive pressure, short-circuiting, heating of the Insured Asset.
29. Service calls which do not involve malfunction or defects in workmanship or material.
30. Damages caused by services performed by service personnel of the non-authorized workshops.
31. Where the Insured Asset is subject to commercial, rental or profit generation purposes.
32. Loss or damage arising out of any external cause, including but not limited to fire, theft, explosion, water damage, acts of God, riots/strike/malicious damage, - act of terrorism, corrosion, rust, denting, scratching, animal/insect damage, entry of foreign bodies etc.
33. Any circumstance, fact or matter of which the Insured was or ought reasonably to have been aware prior to the commencement of the Policy Period.
34. Ionising, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
35. The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
36. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage to property by or under the order of any government or public local authority.
37. Any loss or damage that arises when the Policy is not in force due to any reason whatsoever.

CLAIM SETTLEMENT

In the event of a loss, the basis of loss settlement shall be as follows:

1. Where an Insured Asset can reasonably be repaired or reinstated at a cost less than the replacement cost, the Company will indemnify the Insured in respect of the expenses necessarily incurred to restore the Insured Asset to its state immediately prior to the happening of the insured event. No depreciation shall be deducted.

2. In the case of a total loss, the Company shall indemnify the Insured in respect of the restoration or replacement costs up to the Sum Insured set against the Insured Asset in the Schedule, subject to a depreciation as mentioned in the Policy Schedule or Certificate of Insurance.

3. The Company may at its Option repair, reinstate or replace the Insured Asset damaged or destroyed, or any part thereof instead of paying the amount of loss or damage

4. The Company shall be entitled to retain any defective part replaced under the Policy.

GENERAL CONDITIONS

1. Duty of Disclosure

This Policy shall be void and all premiums paid hereon shall be forfeited to the Company in the event of misrepresentation, mis-description or nondisclosure of any material fact.

2. Reasonable Care

The Insured shall take all reasonable care to safeguard the property insured against accident, loss or damage. The Insured shall at his own expense take all reasonable precautions and comply with all reasonable recommendations of the Company to prevent loss, damage or liability and comply

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with statutory requirements and manufacturers recommendations. In the event of any accident or any incidence giving rise to a loss, the Insured property shall not be left unattended and without proper precautions being taken to prevent further damage or loss.

3. Right to Inspect

If required by the Company, its representatives and appointees, including a loss assessor or a surveyor appointed in that behalf, shall in case of any loss or any circumstances that have given rise to a claim under the Policy be permitted at all reasonable times to examine into the circumstances of such loss. The Insured shall, on being required so to do by the Company, produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of or extracts from them as may be required by the Company so far as they relate to such claims or will in any way assist the Company to ascertain in the correctness thereof or the liability of the Company under the Policy.

4. The Insured shall immediately notify the Company by facsimile/E-mail or in writing of any material change in the risk and cause at his own expense such additional precautions to be taken as circumstances may require to ensure safe operation of the insured properties and the scope of cover and / or premium shall, if necessary, be adjusted accordingly. No material alteration shall be made or admitted by the Insured whereby the risk is increased unless the continuance of the insurance be confirmed in writing by the Company.

5. Any knowledge or information of any circumstance or condition in connection with the Insured in possession of any official of the Company shall not be notice to or be held to bind or prejudicially affect the Company notwithstanding subsequent acceptance of any premium.

6. The payment by the Company to the Insured or his/her nominee or legal heirs of any compensation or benefit under the Policy shall in all cases be an effectual discharge to the Company and the Company shall not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy.

7. Any special provisions subject to which this Policy has been entered into and endorsed in the Policy or in any separate instrument shall be deemed to be part of this Policy and shall have effect accordingly.

8. Duties and Obligations after Occurrence of an Insured Event

Save as more specifically provided for elsewhere in the Policy, it is a condition precedent to the Company's liability under this Policy that, upon the happening of any event giving rise to or likely to give rise to a claim under this Policy:

- the Insured shall immediately and in any event within 14 days give written notice of the same to the address shown in the Schedule for this purpose, and in case of notification of an event likely to give rise to a claim to specify the grounds for such belief, and
- the Insured shall not abandon the Insured Asset, nor take any steps to rectify/remedy the damage before the same has been approved by the Company or any of its representatives and appointees, and
- the Insured shall within 28 days deliver to the Company its completed claim form detailing the loss or damage that has occurred and an estimate of the quantum of any claim along with all documentation required to support and substantiate the amount sought from the Company, and

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- the Insured shall expeditiously provide the Company and its representatives and appointees with all the information, assistance, records and documentation that they might reasonably require, and
- the Insured shall allow the Company and its representatives and appointees to inspect the Insured Asset or any other material items, as per 'the Right to Inspect' Clause.

9. Contribution

If, at the time of any claim, there is, or but for the existence of this Policy, would be any other policy of indemnity or insurance in favour of or effected by or on behalf of the Insured applicable to such claim, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage except in case multiple policies involving bank or other lending or financing entity as mentioned under Clause 26.

10. Subrogation

The Insured and any claimant under this Policy shall at the expense of the Company do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any civil or criminal rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Company.

11. Fraud

If any claim under this Policy is in any respect fraudulent or if any false declaration is made or used in support thereof or if any fraudulent means or device are used by the Insured or any one acting on the Insured's behalf to obtain any benefit under this Policy, all benefits and rights under the Policy shall be forfeited.

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12. Limitation of liability

If a Claim is rejected or partially settled under the terms of the Policy and is not the subject of a pending suit or other proceedings within the applicable period specified under the Limitation Act 1963 (as amended and any other applicable law), the Claim shall be deemed to have been closed and Company's liability in respect of it shall be extinguished.

13. Cancellation

The insured can cancel the policy at any time during the term, without assigning any reason, by giving notice in writing to the Company.

The Company shall-

- Refund proportion premium for unexpired policy period, if the term of the policy is upto one year and there is no claim(s) made during the policy period.
- Refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.

The Company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the insured.

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14. Arbitration

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy.

Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

Note: *The above Arbitration Clause is not applicable to retail / individual policyholders.*

15. This Policy shall be governed by the laws of India and is subject to the exclusive jurisdiction of the courts of India.

16. Observance of terms and conditions

The due observance and fulfilment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the proposal shall be a condition precedent to any liability of the Company.

17. Notices

- Any and all notices and declarations for the attention of the Company shall be submitted in writing and shall be delivered to the address specified in the Schedule
- Any and all notices and declarations for the attention of the Insured shall be posted to the Insured's address stated in the Schedule

18. Interpretation

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear such meaning wherever it may appear.

19. Entire Contract

This Policy constitutes the complete contract of insurance. No change or alteration in this Policy shall be valid or effective unless approved in writing by the Company, which approval shall be evidenced by an endorsement on the Policy.

20. Geographical Scope

The geographical scope of coverage for this Policy will be restricted to the territorial limits of India unless specified otherwise in the Schedule. The Company's liability to make any payment shall be to make payment within India and in Indian Rupees only.

21. Renewal Notice

The Company shall not be bound any renewal premium nor give notice that such is due. Every renewal premium (which shall be paid and accepted in respect of this Policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured that may result in enhancement of the risk of the Company under this Policy. No renewal receipt shall

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be valid unless it is on the printed form of the Company and signed by an authorized official of the Company.

22. Claim Settlement

The Company will settle the claim under this policy within 7 days from the date of receipt of necessary documents required for assessing the claim. In the event that the Company decides to reject a claim made under this policy, the Company shall do so within a period of seven days of the survey report or the additional survey report, as the case may be, in accordance with the provisions of IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024 and subsequent amendments thereto.

23. No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company who shall be entitled if they so desire to take over and conduct in the name of the Insured the defence or settlement of any claim for indemnity or damage or otherwise and shall have full discretion in the conduct of any proceeding or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.

24. Transfer of interest

The insurance granted by this Policy shall cease to attach to any items described in the Schedule the interest in which shall pass from the Insured otherwise than by will or operation of law. Unless the consent of the Company for the continuance of the Insurance shall be obtained and signified by endorsement hereon.

25. Premium Payment

It is hereby agreed that, as a condition precedent to any liability under this Policy, any premium due must be paid by the Insured and actually realized by the Company in full. In the event of non-realization of the premium, the Policy shall be treated as void ab initio.

26. Multiple policies involving Bank or other lending or financing entity

In case there is more than one insurance policy issued to the customer/ policyholder covering the same risk, the insurer will not apply contribution clause. Underinsurance will be applied on an overall basis taking into consideration the sum insured under all policies and comparing it with the value at risk.

27. Documents required at the time of claim

Following documents will be called from the insured immediately after receiving the notice of loss.

<u>Claim Documents:</u>

- Claim Form duly filled in & signed.
- Original Policy /Certificate.
- Ownership proof for the property damaged
- Warranty Certificate
- Original Warranty booklet having customer signature
- Repair/ Replacement Estimate & Bill
- Letter of Subrogation cum special power of Attorney where ever applicable
- Any other document as required by the Company/ Surveyor/ Investigator

28. Turn Around Time (TAT) for claims settlement

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Appointment of surveyor	Within 24 hours of reporting of claim
Submission of final survey report	Within 15 days of allocation
Settlement of claims	Within 7 days of receipt of the survey report or after expiry of 15 days from allocation of the claim to the surveyor whichever is earlier*

**This timeline will apply where surveyors are appointed*

29. Grievances

For resolution of any query or grievance, You may contact the respective branch office of the Company or may call toll free number 1800 266 4545 or may write an e- mail at care@zurichkotak.com.

In case You are not satisfied with the response, You may contact the Grievance Officer of the Company at grievanceofficer@zurichkotak.com.

In case if You are not satisfied with the solution the Grievance Officer has provided, You 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.

You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. The details of the Insurance Ombudsman is available at Annexure I.

The details of the Insurance Ombudsman/ complete Grievance Redressal Process is also available at Company's website: www.zurichkotak.com.

The updated details of Insurance Ombudsman offices are also available on the Council for Insurance Ombudsmen website www.cioins.co.in/Ombudsmen.

30. Sanction and Embargo Clause (Sanctions Limitation & Exclusion Clause - LMA 3100 amended)

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, Switzerland or United States of America.

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Annexure I

Details of Insurance Ombudsman

Office Details	Jurisdiction of Office Union Territory, District
Ahmedabad: Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
Bengaluru: Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
Bhopal: Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh and Chattisgarh.
Bhubneshwar: Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
Chandigarh: Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
Chennai: Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).
Delhi: Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonepat & Bahadurgarh.

Zurich Kotak General Insurance Company (India) Limited.(Formerly known as Kotak Mahindra General Insurance Company Limited) CIN: U66000MH2014PLC260291; IRDAI Reg. No. 152; Registered & Corporate Office: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai – 400063. Maharashtra, India. Toll free: 1800 266 4545; Email: care@zurichkotak.com; Website: www.zurichkotak.com

Guwahati: Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
Hyderabad: Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
Jaipur: Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan.
Ernakulam: Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015.Tel.: 0484 - 2358759 / 2359338 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
Kolkata: Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
Lucknow: Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
Mumbai: Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038821/23/24/25/26/27/28/28/29/30/31 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).
Noida: Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253	State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur,

Email: bimalokpal.noida@cioins.co.in	Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
Patna: Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in	Bihar and Jharkhand.
Pune: Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).

Part III: ADDITIONAL COVERS WORDING

PICK UP AND DROP SERVICES

i. In the event of Breakdown or physical damage to Portable Insured Asset such as Mobiles, Tablets, E book Readers and Laptops; The Company will provide doorstep pick-up and drop facility for these Insured Asset to the Insured subject to the availability of nearest Authorised Service Center.

ii. In the event of Breakdown or physical damage of Nonportable Insured Asset, the Company will indemnify the cost of transporting the Non-Portable Insured Asset to and/ or from the place of repair.

iii. The benefit shall not cover air-fare and courier charges.

iv. The total payment under this benefit during the Policy Period shall be limited to the amount specified for this benefit under the Policy Schedule/Certificate of Insurance.

The claim under this benefit shall become payable only if a Claim has been made and accepted by the Company under the base product: *Extended Warranty Insurance* for the same loss event, subject to terms and conditions of the Policy.

UIN: IRDAN152RP0026V02202223/A0010V01202324

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