CUSTOMER INFORMATION SHEET
This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

S. No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	CAR SECURE	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN152RP0006V04201516	

3	Structure	• State basis of Sum/Limit Insured
		  • Indemnity
		  • Fixed Benefit	

4	Interests Insured	**Car Secure** is designed to provide insurance cover to Private Car Vehicles	
5	Sum Insured / Motor Insured Declared Value Scope	The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle. The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation.	

Section	Coverage	Sum Insured
Section I	Loss of Or Damage to The Vehicle Insured	Refer below table
Section II	Liability to Third Parties	As per Court Order
Section III	Personal Accident Cover for Owner-Driver	INR 15,00,000/-

Insured Declared Value (IDV) of the Vehicle ('ÍNR)	INR XXXXXX
Non – Electrical Accessories fitted to the vehicle ('ÍNR)	INR XXXXXX
Electrical & Electronic Accessories fitted to the vehicle ('INR)	INR XXXXXX
Trailer ('INR)	INR XXXXXX
CNG / LPG Kit ('INR)	INR XXXXXX
Total Value of the Vehicle ('INR)	INR XXXXXX

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Total Loss/ Constructive Total Loss

The Company may at its own option repair reinstate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed:

a. For total loss / constructive total loss/cash-loss of the vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck.
b. For partial losses, i.e. losses other than Total Loss/Constructive Total Loss/cash-loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.
c. If a damaged motor vehicle is assessed as being unrepairable and hence a wreck i.e. a 'total loss' or 'write-off' the Company shall grant the Policyholder the option to retain the wreck and accept a 'cash loss' settlement (being the IDV less the assessed value of Salvage based on competitive quotes procured by the Company including any submitted by or through the insured).
d. In the event of a 'cash-loss' settlement, the Company is entitled to cancel the Own Damage insurance effective the date of damage. Additionally, the Company can cancel the statutory Motor Third Party Liability insurance policy after requiring the insured to either cancel the road registration of the wreck and submit documentary evidence in original thereof or alternatively evidence in original a statutory Motor Third Party liability insurance policy covering the wreck effective the date of damage.

The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.

Illustration of IDV Calculation

IDV of the vehicle is calculated on ex-showroom price less depreciation depending on the age of the vehicle.

Example: Ex-showroom price of the vehicle is INR 10,00,000.			
Age of vehicle	1 Year	2 Years	3 Years
Depreciation %	15%	20%	30%
IDV	INR 8,50,000	INR 8,00,000	INR 7,00,000

Note: The above Illustration is as per the depreciation slabs mentioned in the policy wording for the age of the vehicle.

The coverages available under this policy are listed in below and will be applicable as mentioned in the Policy Schedule.

Policy Wordings –

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6	Policy Coverage	**Section I: Loss of Or Damage to The Vehicle Insured** 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. Or 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.				Section I, Section II, Section III
		Section II: Liability to Third Parties Covers legal liability for third party property damage and third-party bodily injury (including death) due to an accident.				
		Section III: Personal Accident Cover for Owner-Driver Personal Accident Cover is provided to the Owner-Driver whilst driving the vehicle including mounting into/ dismounting from or traveling in the insured vehicle as a co–driver.				
7	Add-on Cover	**S. No**	**Add-on Name and Description**	**UIN**	**Sum Insured**	Add-on Wording
		1	**Depreciation Cover** **Description:** Covers for depreciation in case of parts replaced on account of damage to the Insured vehicle and/or to its accessories, arising out of any peril covered under Section I of the Policy	IRDAN152RP0006V04201516/A0011V03201516	INR XXXX	
		2	**Consumables cover** **Description:** Cover is provided for expenses incurred by the Insured in respect of Consumable Items in the event of damage to the Insured vehicle and/or to its accessories, arising out of any peril as covered under the Policy.	IRDAN152RP0006V04201516/A0012V02201516	INR XXXX	
		3	**Engine Protect** **Description:** Cover is provided to indemnify the Insured for expenses incurred in repair or replacement of Engine Parts, Differential Parts and Gear Box Parts which becomes necessary due to Consequential Damage arising out of water ingression/leakage of lubricating oil which directly cause loss or damage to the aforesaid parts.	IRDAN152RP0006V04201516/A0013V02201516	INR XXXX	
		4	**Return to Invoice** **Description:** Cover is provided to pay the difference between the Insured's Declared Value (IDV) of the Insured vehicle and lower of the Purchase Invoice	IRDAN152RP0006V04201516/A0014V02201516	INR XXXX	

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			Price (as defined below) of Insured Vehicle OR current replacement price of new vehicle in case exactly same make/model is available, upon the occurrence of any Total Loss (including theft)/ Constructive Total Loss as defined in the Policy.			
		5	**Road Side Assistance** **Description:** Cover is Provided for following: a. Towing due to an accident or breakdown b. Battery jump start c. Arrangement/ Supply of fuel: d. Emptying of fuel tank e. Flat Tyre(s) f. Breakdown support over phone g. Taxi Benefits h. Arrangement of keys i. Message Relay j. Minor Repairs	IRDAN152RP0006V04201516/A0015V02201516	INR XXXX	
		6	**Loss of Personal Belongings** **Description:** Cover is provided to pay for the loss or damage to You and Your Family member's personal belongings caused by perils mentioned under section 1 of the Comprehensive policy while personal belongings are in the vehicle at the time of loss or damage to the vehicle.	IRDAN152RP0006V04201516/A0025V01201819	INR XXXX	
		7	**Key Replacement** **Description:** Cover is provided to indemnify the Insured, the cost of repair / replacement of Insured Vehicle key(s), including labor cost, in case key(s) of Insured Vehicle are lost / stolen or damaged.	IRDAN152RP0006V04201516/A0026V01201819	INR XXXX	
		8	**Tyre Cover** **Description:** Cover is provided to indemnify the Insured for the cost of repair and/or replacement of tyres and tubes, as may be necessitated arising out of accidental loss or damage or impact bulging of side wall excluding manufacturing defect,	IRDAN152RP0006V04201516/A0022V01201819	INR XXXX	

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			chemical or atmospheric damages.			
		9	**Daily Car Allowance** **Description:** The Company undertakes to pay the Insured, Daily Car Allowance as mentioned in the schedule to enable him/her to meet the cost of hired transport to reduce his/her inconvenience, if the Insured Vehicle is damaged by a covered peril mentioned in section 1 of the base Private Car Package/Comprehensive Policy.	IRDAN152RP0006V04201516/A0023V01201819	INR XXXX	
		10	**NCB Protect** **Description:** The Company hereby undertakes to allow the Insured the same No claim bonus slab, as shown on policy schedule at the time of renewal provided- • The rate of No claim bonus as shown in the schedule is an accumulation of applicable claim free year(s) and their being no own damage claim in the applicable preceding years or • NCB reserving certificate being produced with minimum 20% NCB • Not more than 1 own damage claim is registered in the current period of insurance.	IRDAN152RP0006V04201516/A0024V01201819	INR XXXX	
		11	**Additional PA Cover for Owner Driver** **Description:** Cover is provided to the Owner-Driver over and above the sum insured available under Section III of the Policy for bodily injury sustained in direct connection with vehicle insured or whilst mounting and dismounting from or driving or travelling in the insured vehicle and caused by violent, accidental external and visible means.	IRDAN152RP0006V04201516/A0092V01201920	INR XXXX	

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		12	**Additional PA cover for Passengers** **Description:** Cover is provided to the Owner-Driver over and above the sum insured available under Section III of the Policy for bodily injury sustained in direct connection with vehicle insured or whilst mounting and dismounting from or travelling in the insured vehicle and caused by violent, accidental external and visible means.	IRDAN152RP0006V04201516/A0093V01201920	INR XXXX	
		13	**Hospital Cash Benefit** **Description:** The Company will provide daily cash benefit equivalent to the amount specified in the Policy Schedule to the person(s) traveling in the insured vehicle in the event of hospitalization due to an accident of the insured vehicle. This benefit will be payable for the actual number of days for which the injured person is hospitalized upto the maximum number of days as mentioned in the Policy Schedule.	IRDAN152RP0006V04201516/A0094V01201920	INR XXXX	
		14	**Emergency Hotel and Taxi Expenses** **Description:** The Company will reimburse the amount as mentioned in the Policy Schedule, towards the cost of overnight stay and taxi expenses for returning to the place of residence or to the nearest city from place of accident if insured vehicle has met with an accident and cannot be driven.	IRDAN152RP0006V04201516/A0095V01201920	INR XXXX	
		15	**EMI Protect** **Description:** The Company will reimburse the EMI (Equated Monthly Installment) against the outstanding loan of the Insured vehicle upto a maximum amount and for the number of EMI's as mentioned in the Policy Schedule for each completed period of 30 days for which the insured vehicle is under repair	IRDAN152RP0006V04201516/A0096V01201920	INR XXXX	

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			arising out of accidental damages.			
		16	**Courtesy Car Reimbursement** **Description:** The Company will reimburse to the Insured the actual charges incurred for hiring an alternative transportation/ use of rental car, in case the insured vehicle is in garage for more than 2 days on account of damage arising out of any peril covered under Section I of the Policy subject to the limits as mentioned in the Policy Schedule.	IRDAN152RP0006V04201516/A0097V01201920	INR XXXX	
		17	**Additional Towing charges** **Description:** The Company will reimburse the towing charges incurred by the insured while towing the vehicle to the nearest garage in the event of the insured's vehicle being immobilized or rendered unfit for the purpose of driving on the road due to an accident or mechanical breakdown	IRDAN152RP0006V04201516/A0098V01201920	INR XXXX	
		18	**Medical Expenses due to Accident** **Description:** Company will reimburse the medical expenses incurred to the registered owner driver of the vehicle OR to all the persons travelling in the vehicle including the owner driver for the treatment of bodily injury sustained by the covered occupants of the vehicle in direct connection with vehicle insured caused by violent, accidental external and visible means.	IRDAN152RP0006V04201516/A0043V01201920	INR XXXX	
		19	**Loan Protect** **Description:** The Company will pay the outstanding loan amount on the insured vehicle, in case of death of the registered owner driver of the vehicle due to accident of the insured vehicle.	IRDAN152RP0006V04201516/A0044V01201920	INR XXXX	
		20	**Meter (Switch On/ Switch Off) Cover** **Description:** The METER (SWITCH ON/ SWITCH OFF)	IRDAN152RP0006V04201516/A0020V01	INR XXXX	

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			Cover offers the Insured to opt for the coverage as and when the insurance coverage is required for Own Damage Section (Section I coverage against 6, 7 & 9) by turning/selecting "SWITCH ON" or "SWITCH OFF" coverage through "Mobile App – Meter" and earn reward days for the duration the insured vehicle has remained INACTIVE (i.e. in "SWITCH OFF" status).	202223		
		21	**Voluntary Deductible Protect** **Description:** The Company will waive the Voluntary Deductible as opted by You and applicable on the policy provided that: • In case of a claim, You avail the car repair services through one of our preferred garages. • If you choose to take the vehicle to any garage other than the preferred garages, the Voluntary Deductible as opted by You will be applied as per the policy terms and conditions.	IRDAN152RP0006V04201516/A0023V01202223	INR XXXX	
		22	**Battery Protect** **Description:** The Company will indemnify the Insured for expenses incurred in repair or replacement due to consequential loss/damages arising out of: • Unexpected power surge while charging the battery. • Water ingression • Short circuit including but not limited to whilst mounting, dismounting or vehicle charging. • Spontaneous, unexplained, and uncontrolled exothermic electrochemical reactions resulting in explosion of and or visible flames and or smoke. causing loss or damage to battery, drive Motor/electric	IRDAN152RP0006V04201516/A0002V01202324	INR XXXX	

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			Motor and HEV (Hybrid electric vehicle) system, whether it forms part of or taken & fitted separately to the insured vehicle/HEV Battery & BMS.			
		23	**Clutch Protect** **Description:** The Company will pay for the expenses incurred on the repair or replacement of the clutch plate (up to the Sum Insured as mentioned in the Policy Schedule) due to the Insured vehicle being immobilized due to clutch burn.	IRDAN152RP0006V04201516/A0126V01202425	INR XXXX	
		24	**Pay As You Drive** **Description:** Coverage is based on the kilometers driven by the insured vehicle during the policy period. The insured can select a kilometer-based plan at the policy's inception, and premiums are calculated accordingly. Additional top-up kilometers can be purchased if the declared mileage is exceeded. Claims under the Own Damage Section are valid only if the vehicle remains within the unused kilometer limit of the chosen plan at the time of loss.	IRDAN152RP0006V04201516/A0182V01202526	INR XXXX	
		25	**EV Protect** **Description:** EV Protect Add-on Provides coverage for specific risks related to electric vehicles (EVs), including damage to the battery, motor, and charging equipment due to incidents such as power surges, water ingress, short circuits, and exothermic reactions. The add-on consists of three sections: • Battery & BMS Cover – Covers repair/replacement expenses for battery and BMS damage caused by unexpected power surge or electrical leakage,	IRDAN152RP0006V04201516/A0195V01202526	INR XXXX	

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			water ingression, short circuit, self-heating and liquid leakages of the battery and it's related parts • Motor Cover – Covers internal motor and transmission components against water ingression or moisture buildup, motor coolant leakage, short circuits, unexpected power surge or electrical leakage and spontaneous exothermic reactions. • Charger Cover – Protects charging cables, adapters, and fixed charging units from theft, rodent /animal bite, impact of foreign bodies, unexpected power surge, short circuits, self-heating or arcing, water ingression, leakage of any liquids and spontaneous exothermic reactions. This add-on allows policyholders to customize their coverage based on usage, ensuring optimal protection for their EV's unique needs.			
8	Loss Participation	**Deductible**				
		Compulsory Deductible: INR XXXX				
		Voluntary Deductible: INR XXXX				
		Voluntary Deductible for Depreciation Cover: INR XXXX				
		Total Deductible: INR XXXX				
9	Exclusions	GENERAL EXCEPTIONS (Applicable to all Sections of the Policy) The Company shall not be liable under this Policy in respect of				Policy Wordings – General Exclusions

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		1. Any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area; 2. Any claim arising out of any contractual liability; 3. Any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is a. Being used otherwise than in accordance with the 'Limitations as to Use'. Or b. Being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause. 4. a. Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss b. Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission. 5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material. 6. Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim. **For complete list of exclusions including Section-wise exclusions, refer the policy wordings**	(Applicable to all Sections of the Policy)
10	Special Conditions and Warranties (if any)	**Special Conditions** • **XXXXXX** **Explain obligations of the Policyholder** • The insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk.	Policy Wording – Conditions

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<table>
<tr><td></td><td></td><td>• The due observance and fulfillment of the terms, conditions and endorsements 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 said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.</td><td></td></tr>
<tr><td rowspan="2">11</td><td rowspan="2">Admissibility of Claim</td><td>1. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim and thereafter the insured shall give all such information and assistance as the Company shall require.
2. 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 which shall be entitled if it so desires to take over and conduct in the name of the insured the defence or settlement of any claim or to prosecute in the name of the insured for its own benefit any claim for indemnity or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the insured shall give all such information and assistance as the Company may require.
3. In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (whichever is earlier).</td><td rowspan="2">Policy Wording - Conditions</td></tr>
<tr><td>• Sample claim calculation process

Mr. ABC has Motor OD policy and met with an accident.
The claim amount for this vehicle will be calculated as below:

<table>
<tr><th>Details</th><th>Amount (INR)</th></tr>
<tr><td>Vehicle Repair Cost</td><td>50,000</td></tr>
<tr><td>Amount assessed by surveyor</td><td>48,000</td></tr>
<tr><td>Depreciation applicable (Part Depreciation: Metal as per age, plastic 50%, Glass nil)</td><td>5,000</td></tr>
<tr><td>Compulsory deductible</td><td>1,000</td></tr>
<tr><td>Total Claim payable</td><td>42,000</td></tr>
</table>

** The above claim calculation is subject to change as per Add on covers opted and policy terms and conditions.</td></tr>
<tr><td rowspan="2">12</td><td rowspan="2">Policy Servicing – Claim Intimation and Processing</td><td>• Toll free / IVRS number of the insurer: 1800 266 4545 (8 AM TO 8 PM)
• Website / Email: www.zurichkotak.com/ care@zurichkotak.com
• Details of designated company officials to be contacted in time of claim: zkgi.motorclaimservices@zurichkotak.com</td><td rowspan="2"></td></tr>
<tr><td>Details of procedure to be followed for cashless service (In case of Motor Insurance) as well as for reimbursement of claim
In case of cashless process, please follow the below mentioned process</td></tr>
</table>

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<table>
<tr>
<td></td>
<td></td>
<td>• Call our 12 hours helpline with details of accident and policy/cover note number.
• Once the claim is registered, the customer support executive will provide you with a Claim Reference Number.
• You will need to submit relevant documents to us such as - Driving license, RC copy, Policy copy etc. in accordance with the Policy terms and conditions.
• We will arrange for an inspection in
- 24 hours, if a claim is reported on a working day
- Next working day, if a claim is reported on Sunday or Public holiday
• On cashless facility confirmation, the vehicle would be repaired at a cashless garage and the payment would be made directly to the garage.
• You will only have to pay the deductible as mentioned in the policy and the depreciation value, salvage etc. as informed by the surveyor.

In case of reimbursement process, you will have to submit documents to Zurich Kotak General Insurance Company (India) Limited, and we will make the payment within 7 days of completion of documentation. The detailed list of documents required is mentioned in the claims form which can be downloaded from our website www.zurichkotak.com.

• Turn Around Time (TAT) for claims settlement

<table>
<tr><td>Appointment of surveyor</td><td>Immediate after intimation</td></tr>
<tr><td>Survey report submission</td><td>15 days</td></tr>
<tr><td>Claims concluded by the insurer</td><td>within 7 days after receipt of final survey report</td></tr>
<tr><td>Settlement of claims</td><td>Within 7 days after receipt of final survey report and/or the last relevant and necessary document as the case may be</td></tr>
</table>

Escalation Matrix when TAT is not satisfied

<table>
<tr><td>Level 1</td><td>regional.motorclaims@zurichkotak.com</td></tr>
<tr><td>Level 2</td><td>zonal.motorclaims@zurichkotak.com</td></tr>
<tr><td>Level 3</td><td>head.motorclaims@zurichkotak.com</td></tr>
</table>
</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Grievance Redressal and Policyholders protection</td>
<td>For resolution of any query or grievance, Insured 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 the Insured is not satisfied with the response, Insured may contact the Grievance Officer of the Company at grievanceofficer@zurichkotak.com. In case if the Insured is not satisfied with the solution the Grievance Officer has provided, Insured can write to seniorgrievanceofficer@zurichkotak.com/ chiefgrievanceofficer@zurichkotak.com.</td>
<td>Policy Wording – Grievance Redressal</td>
</tr>
</table>

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		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/ complete Grievance Redressal Process is also available at Company's website: www.zurichkotak.com	
14	Obligations of the Policyholder/	• To disclose all information correctly sought by the insurer at time of filling the proposal form • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately • Non-disclosure of material information may affect the claim settlement. • Disclosure of other material information during the policy period. ("Material Information" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk such as Purpose of the Vehicle, Usage of the Vehicle, Claim details (accident date, spot of accident, damaged parts etc.), details of vehicle, NCB details etc.)	

Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:
Date: (Signature of the Policyholder)

Note:

i. Please visit https://www.zurichkotak.com/documents/customer-support/downloads for product related documents including CIS
ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

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