

Car Secure

More reasons to add miles to your journey



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 Zurich 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.zurichkotak.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 4300+ garages.

Towing Facility

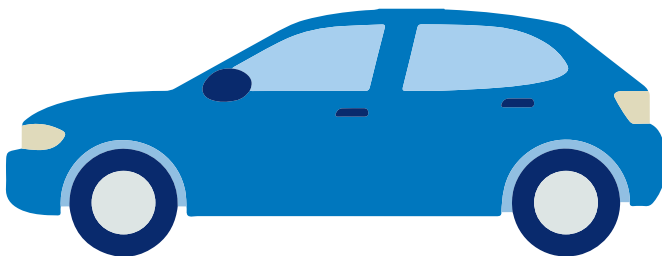
Cost of towing your vehicle to the nearest garage due to an accident as per policy terms and conditions.

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

[#]For other add-ons offered, please get in touch with the company's representative.



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).

^For more details on the discounts, please get in touch with the Company's Representative.

Claim Process



Cashless Claim

- Intimate us
- Surveyor inspects vehicle
- Provide required documents
- Claim amount intimated to the workshop
- Pay for deductibles not covered
- Collect your vehicle

Reimbursement Claim

- Intimate us
- Surveyor inspects vehicle
- Make payment to workshop
- Submit the required documents and bills to us.
- We will reimburse you within 7 working days.

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.

*Please refer policy wordings for complete list of exclusions.



1800 266 4545



care@zurichkotak.com



www.zurichkotak.com

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.

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Add-on Covers to Car Secure

Depreciation Cover UIN: IRDAN152RP0006V04201516/A0011V03201516

Consumables Cover UIN: IRDAN152RP0006V04201516/A0012V02201516

Engine Protect UIN: IRDAN152RP0006V04201516/A0013V02201516

Return to Invoice UIN: IRDAN152RP0006V04201516/A0014V02201516

Roadside Assistance UIN: IRDAN152RP0006V04201516/A0015V02201516

Tyre Cover UIN: IRDAN152RP0006V04201516/A0022V01201819

Daily Car Allowance-IRDAN152RP0006V04201516/A0023V01201819

NCB Protect-IRDAN152RP0006V04201516/A0024V01201819

Loss of personal belongings-IRDAN152RP0006V04201516/A0025V01201819

Key Replacement-IRDAN152RP0006V04201516/A0026V01201819

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.