

DIGIT TWO-WHEELER PACKAGE POLICY – LONG TERM

PROSPECTUS

Go Digit General Insurance Ltd.

Go Digit general insurance Ltd. (DIGIT) is a new general insurance company being set up in India and is backed by Fairfax Financial Holdings Ltd. Fairfax is a large Canada based diversified financial services group engaged in General Insurance, Reinsurance and Investment management across more than 30 countries.

At Digit, our mission is to make Insurance products that are simple and transparent. For us, making Insurance simple translates into – Easy interface for customers to interact with us, Simple products, Simple and effective claims' process. Our goal is to offer products and services that customer really wants and back it by service, that we can be proud of. We have a team that brings in years of experience in Insurance and technology companies. We want to become a part of consumers' lives and enable them to live without worrying about uncertain future.

Product Introduction

At Digit, we understand the potential risk and liability associated with the ownership of a Two-wheeler and hence, we have designed "Digit Two-Wheeler Package Policy – Long Term" that offers a complete protection for:

- Section I: Loss of or Damage to the Vehicle Insured
- Section II: Liability to Third Parties
- Section III: Personal Accident Cover for Owner-Driver

What are the perils/liabilities for which cover is provided in each of the three Sections?

1. Loss of or Damage to the Vehicle Insured

provides protection for any damages to your vehicle arising out of / caused due to:

1. fire explosion self-ignition or lightning;
2. burglary housebreaking or theft;
3. riot and strike;
4. earthquake (fire and shock damage);
5. flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
6. accidental external means;
7. malicious act;
8. terrorist activity;
9. whilst in transit by road rail inland-waterway lift elevator or air;
10. landslide rockslide.

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced;

1. For all rubber/ nylon/ plastic parts, tyres, tubes and batteries - 50%
2. For fibre glass components 30%
3. For all parts made of glass Nil
4. Rate of depreciation for all other parts including wooden parts will be as per the following schedule:

Age Of Vehicle	% of Depreciation
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year.....	5%

Exceeding 1 year but not exceeding 2 years.....	10%
Exceeding 2 years but not exceeding 3 years.....	15%
Exceeding 3 years but not exceeding 4 years.....	25%
Exceeding 4 years but not exceeding 5 years.....	35%
Exceeding 5 year but not exceeding 10 years.....	40%
Exceeding 10 years.....	50%

- (a) consequential loss, depreciation , wear and tear, mechanical or electrical breakdown failures or breakages ;
- (b) damage to Tyres and Tubes unless the vehicle insured is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement.
- (c) loss of or damage to accessories by burglary housebreaking or theft unless the vehicle is stolen at the same time ; and
- (d) any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or dugs.

In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and of redelivery to the Insured but not exceeding in all Rs.300/- in respect of any one accident.

The insured may authorise the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided that:-

- (a) the estimated cost of such repair including replacements, if any, does not exceed Rs.150/-
- (b) the Company is furnished forthwith a detailed estimate of the cost of repairs and
- (c) the insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

2. Liability to Third Parties

- a. Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the motor vehicle anywhere in India against all sums including claimant's costs and expenses which the insured shall become legally liable to pay in respect of:
 - i. Death of or bodily injury to any person so far as it is necessary to meet the requirements of the Motor Vehicles Act
 - ii. Damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured up to the limit specified in the schedule.
- b. The Company will pay all costs and expenses incurred with its written consent.
- c. In terms of and subject to the limitations of the indemnity which is granted by this policy to the insured, the Company will indemnify any driver who is driving the Motor vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she were the insured observe, fulfil and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
- d. In the event of the death of any person entitled to indemnity under this policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this Policy provided that such personal

representative shall as though such representative was the insured observe, fulfil and be subject to the terms exceptions and conditions of this Policy in so far as they apply.

e. The Company may at its own option

- i. Arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy; and
- ii. Undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Policy.

Avoidance of Certain Terms and Right of Recovery

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this policy or any other person to recover an amount under or by virtue of the Provisions of the Motor Vehicles Act.

But the Insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provision.

Application of Limits of Indemnity

In the event of any accident involving indemnity to more than one person any limitation by the terms of this Policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured.

3. Personal Accident Cover for Owner-Driver

Subject otherwise to the terms, exceptions, conditions and limitations of this policy, the Company undertakes to pay compensation as per the following scale for bodily injury/death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or whilst mounting into/dismounting from the vehicle insured or whilst traveling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Nature of Injury	Scale of compensation
i) Death	100%
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii) Loss of one limb or sight of one eye	50%
iv) Permanent total disablement from injuries other than named above	100%

Provided always that

1. Compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of 15 lakhs during any one period of insurance.
2. No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to
 - a. Intentional self-injury, suicide or attempted suicide, physical defect or infirmity or
 - b. An accident happening whilst such person is under the influence of intoxicating liquor or drugs.

This cover is subject to

- i. The owner-driver is the registered owner of the vehicle insured herein;
- ii. The owner-driver is the insured named in this policy.
- iii. The owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident.

Note:

- A) Under a Package Policy, all the above Sections would be Covered, however, you have an Option to restrict the above cover by selecting any one of the below Restricted Covers in lieu of which you shall be entitled for a discount in **“Loss of or Damage to the Vehicle Insured”** premium:
- Third Party Cover + Fire Only Cover
 - Third Party Cover + Theft Only Cover
 - Third party Cover + Fire and Theft Cover

What am I not covered for?

1. Deductible mentioned in your policy document.
2. Any accidental loss damage and/or liability caused sustained or incurred outside the geographical area stated in the schedule.
3. Any claim arising out of any contractual liability;
4. 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.
5. (i) Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss
 (ii) 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.
6. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
7. 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.

What are the conditions applicable to this policy?

Below conditions are applicable to this policy:

1. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage and in the event of any claim and thereafter the Insured shall give all

such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy there of shall be forwarded to the Company immediately on receipt by the Insured. Notice shall also be given in writing to the Company immediately the Insured shall have knowledge of any impending Prosecution Inquest or Fatal Injury in respect of any occurrence which may give rise to a claim under this policy. In case of theft or other criminal act which may be the subject of a claim under this Policy the Insured shall give immediate notice to the Police and co-operate with the Company in securing the conviction of the offender.

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 damages 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. 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 liability of the company shall not exceed:
 - a. For Total Loss/Constructive Total Loss of the vehicle - the Insured's Declared Value (IDV) of the vehicle (Including accessories thereon) as specified in the schedule less the of the wreck.
 - b. For partial losses, losses other than Total Loss/Constructive Total Loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.
4. The Insured shall take all reasonable steps to safeguard the Vehicle from loss or damage and 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 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.
5. The Company may cancel the policy by sending seven days notice by recorded delivery to the insured at insured's last known address and in such event will return to the insured the premium paid less the pro rata portion thereof for the period the Policy has been in force or the policy may be cancelled at any time by the insured on seven days" notice by recorded delivery and provided no claim has arisen during the currency of the policy, the insured shall be entitled to a return of premium less premium at the Company's Short Period rates for the period the Policy has been in force. Return of the premium by the company will be subject to retention of the minimum premium of Rs.100/- (or Rs.25/- in respect of vehicles specifically designed/modified for use by blind/handicapped/mentally challenged persons). Where the ownership of the vehicle is transferred, the policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.
6. If at time of occurrence of an event that gives rise to any claims under this policy there is in existence any other insurance covering the same liability, the company shall not be liable to pay or contribute more than its ratable proportion of any compensation cost or expense.
7. The due observance and fulfilment 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.

8. 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). During the said period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle. Where such legal heir(s) desire(s) to apply for transfer of this policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:
 - a. Death Certificate in respect of the insured
 - b. Proof of title to the vehicle
 - c. Original Policy
9. No change can be made to this policy unless the company has approved it and confirmed by endorsing the policy.
10. Any and all disputes arising out of and under this policy shall be governed by and determined in accordance with Indian law.
11. All other conditions which are not specifically mentioned in the policy document will be as per Indian Motor Tariff (IMT) 2002.

What are the Policy Term Options under this Policy?

Since this is a Long-Term Policy, we have provided a flexibility of choosing policy period of 2 Years or 3 Years.

How do I decide my vehicle IDV?

The Insured's Declared Value (IDV) of the vehicle will be fixed for each year of the policy term at the commencement of the contract and shown on the policy schedule.

The IDV of the vehicle (and side car/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 insured vehicle at the commencement of insurance/renewal and adjusted for depreciation (as per schedule specified below).

The Schedule of Depreciation for Fixing IDV of the Vehicle

Age of Vehicle	% of Depreciation for Fixing IDV
Not Exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. Models which the manufacturers have discontinued to manufacture) will be determined on the basis of an understanding between you and us.

IDV shall be treated as the „Market Value“ throughout the policy period without any further depreciation for the purpose of Total Loss (TL) / Constructive Total Loss (CTL) claims.

The insured vehicle shall be treated as 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.

Am I entitled for any No Claim Bonus (NCB) at the time of renewal, in case of no claims in the expiring policy?

The insured is entitled for a No Claim Bonus (NCB) on the Own Damage section of the policy, if no claim is made or pending during the preceding year (s), as per the following table:

Period of Insurance	% of NCB on OD Premium
The preceding year	20%
Preceding Two consecutive years	25%
Preceding Three consecutive years	35%
Preceding Four consecutive years	45%
Preceding Five consecutive years	50%

No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

"However, in the case of Military or Paramilitary Personnel working in Forward Areas, the period of 90 days may be extended up to 365 days depending on the circumstances of each individual case with a declaration in writing by the policy holder that the vehicle was not put to use during the interim period".

NOTE:

- Maximum NCB that can be earned by an Insured is 50%
- An Insured becomes entitled for NCB only at the time of renewal of policy after the expiry of the full duration of the Policy.

Sunset Clause: If at the renewal falling due any time between 1st July 2002 and 30th June 2003, both days inclusive, (after completion of the full policy period of 12 months) an insured becomes entitled to an NCB of 55% or 65% in terms of the Tariff prevailing prior to 1st July 2002, the entitlement of such higher percentage of NCB will remain protected for all subsequent renewals till a claim arises under the policy, in which case the NCB will revert to "Nil" at the next renewal. Thereafter, NCB if any earned, will be in terms of the above table.

How do I get the premium amount for insuring my two-wheeler?

The premium amount depends on several factors like Make, Model, Cubic Capacity, Fuel Type, Year of Manufacture of the Vehicle, Policy Term Etc. Based on filled proposal form and information furnished, we will provide you with the premium amount.

Is there any provision to cancel the policy?

Yes, the Policy can be cancelled as below:

A. Cancellation due to Total Loss (TL) of the Vehicle

- Liability premium to be refunded in full for the unexpired Complete year of the policy term
- Own Damage (OD) premium to be refunded as per below table

Policy Period	Policy period in which TL has occurred	Refund Rate
2 Years	Not exceeding 12 months	40% of OD premium
	Exceeding 12 months	0% of OD premium

3 Years	Not exceeding 12 months	50% of OD premium
	Exceeding 12 months but not exceeding 24 months	25% of OD premium
	Exceeding 24 months	0% of OD premium

B. Cancellation by Insurer

Policy may be cancelled by the Company on the grounds of misrepresentation, fraud, non-disclosure of material facts or non-co-operation of the Insured by sending to the insured seven days' notice by recorded delivery at last known address/e-mail ID and the Company will refund to the insured the pro-rata premium for the balance period of the policy.

C. Cancellation by Insured

The policy may be cancelled at any time by the insured on seven days' notice by recorded delivery and provided there being no claim under the policy. The insured shall be entitled for premium refund at the Company's Short Period Scale provided in table below. Where the ownership of the vehicle is transferred, the policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.

Short Period Scale

% of Premium to be refunded	Two Years Policy Term	Three Years Policy Term
80%	Not exceeding 3 months	Not exceeding 5 months
70%	Exceeding 3 months but not exceeding 6 months	Exceeding 5 months but not exceeding 9 months
60%	Exceeding 6 months but not exceeding 9 months	Exceeding 9 months but not exceeding 13 months
50%	Exceeding 9 months but not exceeding 11 months	Exceeding 13 months but not exceeding 17 months
40%	Exceeding 11 months but not exceeding 14 months	Exceeding 17 months but not exceeding 21 months
30%	Exceeding 14 months but not exceeding 16 months	Exceeding 21 months but not exceeding 24 months
20%	Exceeding 16 months but not exceeding 19 months	Exceeding 24 months but not exceeding 28 months
10%	Exceeding 19 months but not exceeding 21 months	Exceeding 28 months but not exceeding 32 months
0%	Exceeding 21 months	Exceeding 32 months

A policy can be cancelled only after ensuring that the vehicle is insured elsewhere, at least for Liability Only cover and after surrender of the original Certificate of Insurance for cancellation.

What do I do in case of a claim?

In case of a claim, we request you to register a claim by contacting our Customer Service No.:1800 258 5956. You can, alternatively, also register a claim by email on: hello@godigit.com

Please keep below details handy at the time of registering claims as this information will help us serve you faster:

Policy Number, Location of Accident, Date and Time of Accident & Contact Number of the Insured/Caller.

IMPORTANT NOTE: Above is a summary of Coverage and Exclusions, please refer to detailed Policy Terms & Conditions and Policy Schedule for full description which shall prevail in the event of any claim/complaint/dispute.

In addition to the above-mentioned Coverage, are there any add-ons offered under this Product?

Yes, We have below mentioned Add-on covers under this Product to enhance the coverage which can be opted on payment of additional premium.

Name of the Add-On	UIN
Digit Two-Wheeler Package Policy - Long Term - Consumable Cover	IRDAN158RP0007V01201718/A0022V01201718
Digit Two-Wheeler Package Policy - Long Term - Parts Depreciation Protect	IRDAN158RP0007V01201718/A0023V01201718
Digit Two-Wheeler Package Policy - Long Term - Engine and Gear Box Protect	IRDAN158RP0007V01201718/A0024V01201718
Digit Two-Wheeler Package Policy - Long Term - Breakdown Assistance	IRDAN158RP0007V01201718/A0025V01201718
Digit Two-Wheeler Package Policy - Long Term - Tyre Protect	IRDAN158RP0007V01201718/A0026V01201718
Digit Two-Wheeler Package Policy - Long Term - Return to Invoice	IRDAN158RP0007V01201718/A0027V01201718
Digit Two-Wheeler Package Policy - Long Term - Daily Conveyance Benefit	IRDAN158RP0007V01201718/A0028V01201718
Digit Two-Wheeler Package Policy- Long Term - EV Shield	IRDAN158RP0007V01201718/A0030V01202324

Note: - Kindly refer annexure 1 for detailed information of above mentioned add on covers

Annexure 1

1. **"Digit Two-Wheeler Package Policy – Long Term - Consumable Cover"** will compensate You towards the replacement / replenishing costs of the Consumables with new ones in the event of a Partial Loss to Insured Vehicle and / or its accessories, arising out of any peril as covered under Section I of Insured's Two-Wheeler Insurance Policy.
2. **"Digit Two-Wheeler Package Policy – Long Term - Depreciation Protect"** covers the depreciation amount on the assessed damaged parts pertaining only to the applicable parts category as per plan opted by insured in case of partial loss to the insured vehicle.

We have designed below plans to suit your insurance needs. You can opt for one of the below plans. These Plans are designed in such a way that you can choose one, more than one or all parts category for which depreciation will not be applied in the event of partial loss claim admissible under Section 1 – Own Damage.

In the event **You** have opted for **Co-payment**, **your** contribution shall be to the extent agreed by **You** on the assessed parts depreciation amount for each and every **Partial Loss** claim.

Plans	Applicable Parts Category			
	Metal and Wooden Parts	Painting	Rubber, Nylon/Plastic Parts	Fibre Glass

Dep Cover – Metal & Wood	Yes	No	No	No
Dep Cover – Metal, Wood & Paint	Yes	Yes	No	No
Dep Cover – Plastic, Nylon, Rubber & Fibre	No	No	Yes	Yes
Dep Cover – Paint, Plastic, Nylon, Rubber & Fibre	No	Yes	Yes	Yes
Zero Depreciation Cover	Yes	Yes	Yes	Yes

So, if You opt for Plan 'Dep Cover – Metal, Wood & Paint', we will cover the depreciation amount applicable on only metal/wooden parts and painting. In this plan, insured need to bear the depreciation amount applicable for other category of parts.

No Claim Bonus (NCB)

You are also entitled for a No Claim Bonus (NCB) on “Parts Depreciation Protect” **Add-on Cover**, as per the details below:

- i. NCB Entitlement (in %) at the time of inception of Policy
 - a. For Expiring Policy having Policy Period 1 year- NCB, wherever applicable, will be as per the following table:

Period of Insurance	% DISCOUNT ON OWN DAMAGE PREMIUM
No claim made or pending during the preceding full year of insurance	20%
No claim made or pending during the preceding 2 consecutive years of insurance	25%
No claim made or pending during the preceding 3 consecutive years of insurance	35%
No claim made or pending during the preceding 4 consecutive years of insurance	45%
No claim made or pending during the preceding 5 consecutive years of insurance	50%

- b. For Expiring Policy of other insurance companies having Policy Period more than 1 Year- NCB will be calculated on the basis of following table:

NCB (in%) Eligibility as per Expiring Policy	NCB (in%) to be transferred to this Policy
0	0
0.01- 20.00	20
20.01 - 25.00	25
25.01-35.00	35
35.01-45.00	45
>45.00	50

c. NCB Entitlement (in %) at the time of Policy Expiry

NCB Slab

Policy term of the Expiring Policy	NCB (in %) at the time of inception of Policy	No Claim during the Policy Period	One Claim during the Policy Period	Two Claims during the Policy Period	Three Claims during the Policy Period	More than three Claims during the Policy Period
		% discount on Own Damage Premium				
1 year	0	20	0	0	0	0
	20	25	0	0	0	0
	25	35	0	0	0	0
	35	45	0	0	0	0
	45	50	0	0	0	0
	50	50	0	0	0	0
2 Years	0	35	25	0	0	0
	20	45	35	0	0	0
	25	50	45	20	0	0
	35	50	45	25	0	0
	45	50	45	35	0	0
	50	50	45	45	0	0
3 Years	0	45	35	20	0	0
	20	50	45	25	0	0
	25	50	45	35	0	0
	35	50	45	35	20	0
	45	50	45	35	25	0
	50	50	45	35	25	0

No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

"However, in the case of Military or Para military Personnel working in Forward Areas, the period of 90 days may be extended up to 365 days depending on the circumstances of each individual case with a declaration in writing by the policy holder that the vehicle was not put to use during the interim period".

NOTE:

- iii. Maximum NCB that can be earned by an Insured is 50%
- iv. An Insured becomes entitled for NCB only at the time of renewal of policy after the expiry of the full duration of the Policy.

Sunset Clause: If at the renewal falling due any time between 1st July 2002 and 30th June 2003, both days inclusive, (after completion of the full policy period of 12 months) an insured becomes entitled to an NCB of 55% or 65% in terms of the Tariff prevailing prior to 1st July 2002, the

entitlement of such higher percentage of NCB will remain protected for all subsequent renewals till a claim arises under the policy, in which case the NCB will revert to “Nil” at the next renewal. Thereafter, NCB if any earned, will be in terms of the above table.

The benefits under this **Add-On Cover Policy** would be available only if **Your Vehicle** is repaired at **Digit Authorised Repair Shop**. In case **You** have opted to repair **Your Vehicle** at any other repairer/workshop, then **You** will have to bear an additional Co-Payment of 20% of the approved claim amount under this cover

3. **“Digit Two-Wheeler Package Policy – Long Term- Engine and Gear Box Protect”** would cover the consequential damage to the internal child parts of the engine or gear box or transmission assembly arising out of:

- a. Water ingress
- b. Leakage of lubricating oil or coolant
- c. Damage to engine or gear box

In case we decide to pay a claim under this Add-On Cover, we shall pay You for the following:

- i. Repair and replacement costs of the Engine’s internal child parts such as Crankshaft, Cylinder head, cam shaft, pistons, piston sleeve, gadget pins, valves, connecting rods and engine bearings, Oil pump and turbo/super charger and the like.
- ii. Repair or replacement of the affected internal child parts of the gear box or transmission assembly such as gear shafts, shifter, synchronizer rings / sleeves, actuator, sensor, Mechatronics and its affected child parts and bearings.
- iii. Labour Cost required to carry out the repair or replacement of the damaged child-parts of the Engine, gear box, and transmission assembly.
- iv. Cost of Consumables replenished including lubricating oil, coolant, nuts and bolts during the repair
- v. Depreciation on the parts replaced which are approved by **us**.

We would Pay Maximum of one claim during the Policy Period under this Add-On Cover.

4. **“Digit Two-Wheeler Package Policy – Long Term - Breakdown Assistance”** add-On Cover, provides the below mentioned services or benefits from an authorized vendor depending on the plan opted:

- I. **Flat Battery:** In Case of Your Vehicle being immobilized due to malfunctioning of battery within the geographical limit, we would make an alternate arrangement to make Your Vehicle mobile. Provided always that
 - a. Vehicle has not already reached a workshop/repairer.
 - b. We would pay for all labour and conveyance costs towards this assistance.
 - c. You would bear any Cost of charging/replacement of battery.
- II. **Spare Keys:** If Your Vehicle keys are lost within the geographical limit, we would arrange for pickup and delivery of the spare keys of Your Vehicle to the place where the Vehicle is located

Alternatively, in the absence of spare keys, we would provide the service of unlocking Your Vehicle with the help of vehicle technicians at the location of the vehicle. Provided always that

- a. We would pay for all labour and conveyance costs towards this assistance
- b. You need to submit an Identity Proof to prove the Ownership of the Vehicle.

III. **Flat Tyre:** In Case of Your Vehicle being immobilized due to flat tyres within the geographical limit, we would assist you in either of the following ways:

- 1) Organize for a vehicle technician to replace the flat tyre with the spare tyre (if any) of the vehicle at the location of breakdown
or
- 2) In the event of repairs not being possible at the place of breakdown, arrange to take the flat tyre to the nearest place of repair and deliver the tyre back to the place of breakdown & attach it to Your Vehicle.
Provided always that:
 - a. We would pay the expenses on labour cost and conveyance cost, in relation to point (1) and (2) above,
 - b. You would bear any expenses on material/spare parts and any other incidental costs, if required while carrying out the repairs

IV. **Minor Repairs:** In Case of Your Vehicle being immobilized due to a minor mechanical/electrical fault within the geographical limit, We would assist You with telephonic assistance to come up with solutions for such minor mechanical errors/faults/non-functioning of the insured's vehicle or sending a vehicle technician to the location of breakdown to carry out the Minor Repairs. Provided always that

- a. We would pay the expenses on labour cost and conveyance cost
- b. Minor Repairs, for the purpose of this Add-On, would be defined as repairs which can be carried out at the location of breakdown/accident, requiring no spares and less than 45 minutes of labour time

V. **Towing Facility:** In the event of Your Vehicle being immobilized or rendered unfit for the purpose of driving on the road which cannot be repaired on the spot of break down or accident, We would arrange for appropriate towing services to the nearest Digit Authorized Repair Shop

VI. **Urgent Message Relay to relatives:** If Your Vehicle gets immobilized as a result of an accident and/or breakdown, we would arrange to send urgent message to the specified persons, as requested by You, through available means of communication

VII. **Medical Coordination:** If Your Vehicle meets with an accident as a result of which You and/or any of the travelling passengers requires medical care, we would arrange for the telephonic contact details of the nearest available Medical Centre.

VIII. **Fuel Assistance:**

1. In case of Your Vehicle being immobilized due to emptying of fuel tank within the geographical limit, we would arrange for supply of up to five litres of fuel, at the location of the breakdown.
2. In case of Your Vehicle being immobilized due to contaminated fuel within the geographical limit, we would arrange for towing the Insured's vehicle to nearest garage for the purpose of emptying the fuel tank.

Provided always that

- a. You would bear all expenses on fuel
- b. We would bear all charges towards the towing of the vehicle

IX. **Taxi benefits:** In case of your vehicle being immobilized due to an accident / breakdown at least 100 kms away from Your City of Residence, We shall provide free travel to the driver and pillion driver of the Insured vehicle to a single destination. Provided always that:

- a. The required time of repair of the Insured vehicle exceeds 6 hours from the time of the accident / breakdown
- b. The number of individuals riding on the Insured vehicle is not more than the maximum seating capacity of the Insured vehicle

In the unlikely event of We being unable to arrange for this service, we may request you to arrange for the taxi or any other transportation services available on your own and submit the bill for the pre - authorized amount for reimbursement to us.

X. **Accommodation Benefits:** In case of Your Vehicle being immobilized due to an accident / breakdown at least 100 kms away from Your City of Residence, We shall provide with a hotel accommodation / stay arrangement to the driver and pillion rider of the Insured vehicle for one-day subject to a per day limit of amount (as specified in policy schedule) per person (not exceeding the maximum seating capacity of the insured vehicle) and a maximum total limit as specified in the policy schedule for the actual persons at the time of loss. Provided always that:

- a. The required time of repair of the Insured vehicle exceeds 6 hours from the time of the accident / breakdown
- b. We won't provide accommodation benefits if we have provided taxi benefit.

In the unlikely event of We being unable to arrange for this service, We may request You to arrange for accommodation on Your own and submit the bill for the pre - authorized amount for reimbursement to Us.

XI. **Legal Advice:** If Your Vehicle meets with an accident, as a result of which You require the services of a legal advisor, we would arrange for the telephonic contact details of an appropriate legal advisor belonging to a nearby area as requested by You. Provided always that:

- a. We would intimate You of all charges payable for the services of such legal advisor and all such charges would be borne by You.

"Geographical Limit" shall mean area lying within 500 Kilometers of radius from the center point of your city of residence.

"City of Residence" shall mean City as mentioned in the address declared by You at the time of Policy issuance and mentioned in the Policy Schedule.

This cover is offered via three plans with varying assistance levels. You have an option to select any one plan as per Your requirement.

Yes, means included; No, means excluded under the respective plans in table

Breakdown Assistance Plans	Basic	Standard	Comprehensive
Flat Battery	Yes	Yes	Yes
Spare Key	Yes	Yes	Yes
Flat Tyre	Yes	Yes	Yes
Minor Repairs	Yes	Yes	Yes
Towing Facilities	Yes	Yes	Yes
Urgent Message Relay to relatives	Yes	Yes	Yes
Medical Co-ordination	Yes	Yes	Yes
Fuel assistance	No	Yes	Yes
Taxi benefits	No	No	Yes
Accommodation benefits	No	No	Yes
Legal Advice	No	No	Yes

So, if You opt for Comprehensive Plan, we would provide for all the assistance services mentioned in the table above. In case of Standard Plan, You would not be eligible for Taxi, Accommodation benefits and legal advice.

5. **“Digit Two-Wheeler Package Policy – Long Term- Tyre Protect”** Add-On would reimburse for the
- cost of replacing the damaged tyre(s) with a new equivalent or near equivalent tyre(s) of make-model and specification similar to the one being used in the Insured vehicle at the time of availing Vehicle Insurance/at the time of accident/damage to the tyre
 - labour charges toward removing & refitting of the tyre and
 - charges towards wheel balancing,
- as may be necessitated, arising out of accidental loss or damage to Tyre & Tubes of Your Vehicle making the tyre unfit for use due to:
- bulge in tyre
 - bursting of tyre
 - cut or damage to the tyre

6. **“Digit Two-Wheeler Package Policy – Long Term - Return to Invoice”**: In the event of Your Insured Vehicle

- A.** being a Total Loss / Constructive Total Loss / Total Theft; provided you have opted for Comprehensive Cover; or
 - B.** being a Total Loss / Constructive Total Loss; provided you have opted for Standard Cover
- We will compensate You in either of the following ways:
1. Pay the cost of new vehicle of same or near equivalent make, model, features, specification of the Insured Vehicle less amount payable under Vehicle Insurance Policy; or
 2. If the Vehicle of same make, model, features, specification is not available, We will pay an amount equivalent to 105% of the Original Ex-Showroom Price of the insured vehicle less amount payable under Vehicle Insurance Policy

Compensation on either of the above 2 options will be at our discretion.

In addition, you may also receive the following benefits:

- (a) Payment towards First time registration charges of the New Vehicle.
- (b) Payment of Road Tax
- (c) Insurance Policy to Cover the New Vehicle which includes Own Damage Cover, Third Party Liability Cover and Add-On Cover (as availed in Your Vehicle Insurance Policy) provided you opt to insure the new vehicle with us.
- (d) Payment of Cost of any accessories which were specifically Insured under Section 1 (Own Damage) of the Vehicle Insurance Policy provided these are not part of factory fitted accessories of the new vehicle.

You shall bear the **Co-payment** percentage of the admissible claim amount under this **Add-on Cover**. Applicable Co-payment percentage is shown on the Policy Schedule.

7. "Digit Two-Wheeler Package Policy – Long Term - Daily Conveyance Benefit" will

- a) Pay a fixed allowance per day; or
- b) Provide coupons from well-known taxi operators including without limitations to OLA and UBER for an amount equal to the per day fixed allowance.

for Insured's transportation cost during the repair period due to non-availability of Insured's Two-Wheeler

as per the Plan, Maximum Number of Days, Time Excess & Per Day Fixed Allowance Options as Opted by the Insured.

Compensation on either of the above 3 options will be at our discretion.

There are 2 plans available under this Add-On Cover as below:

Comprehensive Plan: Including Total Loss / Constructive Total Loss / Theft Claims

Standard Plan: Excluding Total Loss / Constructive Total Loss / Theft Claims

You have option to choose one of the below time excess: 0 day, 1 day, 2 days, 3 days, 4 days, 5 days

You also have option to choose one the below maximum number of days of cover: 3 days, 4 days, 5 days, 7 days, 10 days, 15 days, 20 days, 30 days

You can also choose per day benefit amount varying from Rs. 100 to Rs. 3000 in multiples of 100

Suppose, you have chosen 5 days of cover with time excess of 3 days; you won't get any benefit for first 3 days (due to time excess) and then you will get benefit for subsequent 5 days (maximum number of days). This will be subject to actual number of repair days from first loss assessment date to the date when vehicle is ready for delivery.

8. Digit Two -Wheeler Package Policy – Long Term - EV Shield

This add on cover will be available for Electric Vehicles (EV) or Hybrid Vehicles (Petrol +Electric).

Under this add on cover, we will indemnify You for the expenses incurred for repair or replacement due to consequential damages arising out of water ingress or short circuit or damages by accidental external means causing loss or damage to battery, drive Motor/electric Motor and Hybrid Electric Vehicle (HEV) system, forming part of the Insured Vehicle.

Provided always that:

- i. In case of loss or damage due to water ingress, payment under this add-on would be made only when there is evidence of water inundation resulting into damage to covered parts as mentioned above.
- ii. In case of loss or damage due to short circuit (while mounting, dismounting or vehicle in charging port), payment under this add-on would be made when it results into damage/failure to covered parts as mentioned above.
- iii. In case of loss or damage due to accidental external means, no depreciation will be applicable on the vehicle battery.

Additional Coverages Provided under this Add Cover

In order to provide comprehensive coverage to the electric vehicles/ hybrid vehicles, the add on cover also offers following additional coverages. However, same will be available if specifically opted and mentioned in the Policy Schedule:

- i. **Loss or damage to electrical panel for vehicle charging point**– If specifically opted, we will cover loss or damage to electrical panel for vehicle charging point due to the perils listed in section I of the base policy including any loss or damage due to animal attack and animal scratch to the panel. The electrical panel should be installed specifically for the insured vehicle and should not be for any other vehicle.
- ii. **Loss or damage to vehicle charger including charging cable** - If specifically opted, we will cover loss or damage to vehicle charger including charging cable due to the perils listed in section I of the base policy including any loss or damage due to animal attack. The coverage can be provided to wall mounted as well as portable vehicle charger.
- iii. **Assistance Services Specific to EV** - If specifically opted, we will provide following assistance services to the vehicle being immobilized within the geographical limit as specified in the Policy Schedule and due to malfunctioning of battery or due to battery runs out of charge:
 - a. **Mobile charging station service** – In case Your vehicle battery runs out of charge, We would arrange for a mobile generator van or portable mobile generators at the vehicle location, which will help in charging vehicle battery.
Provided always that the charging from generator driven van will be available for 30 mins or till the time battery charge reaches 30% (whichever is earlier). Any additional charging cost over and above 30 mins or 30% battery charge will be borne by You.

In the event of We being unable to arrange for a mobile charging station service, we will arrange for towing service of the vehicle to charging station/ vehicle workshop / Your Home / Your Office, whichever is nearest, subject to maximum of 50 kilometres from the place of immobilization of the vehicle upto the limit of towing amount as specified in the Policy Schedule, provided towing service of the vehicle is available in the area where the vehicle is immobilized. Any additional towing cost over and above 50 kilometres will be borne by You.

List of cities where vehicle towing service is available is uploaded on our website and updated from time to time.

- b. Replacing Discharged Battery with Charged one (in case vehicle battery is swappable) - In case battery of the vehicle is discharged and battery swap option is there, then we will arrange to deliver charged vehicle battery to the vehicle location.

What are Specific conditions applicable to this add on cover?

1. Claims made by You under this Add-On Cover are subject to conditions set forth under Your Vehicle Insurance.
2. Maximum of number claims payable during the Policy Period will be as mentioned in the Policy Schedule.

What are the plans available under Digit Two-wheeler Package Policy EV Shield add on cover?

You can opt for following plans under this add on cover:

- a. **Basic Plan** - Basic Plan can be opted to cover against loss/ consequential damage to battery/motor of Electric Vehicles (EV) or Hybrid Vehicles (Petrol + Electric).

a. **Additional Coverages**

In order to provide comprehensive coverage to the electric vehicles/hybrid vehicles, the insured will have option to extend the coverage to electrical panels, fixed/portable charging accessories of the vehicle or additional roadside assistance services. The additional coverages will be available if specifically opted and mentioned in the Policy Schedule.

What am I not covered for?

In addition to the General Exclusions listed under the Insured's Vehicle Insurance, we shall not be liable to pay any claim whatsoever under this cover in the event of the following:

1. **Digit Two-Wheeler Package Policy – Long Term - Consumable Cover**

- Where Vehicle Insurance is not valid.
- Where the Own Damage Claim made by the Insured under the Vehicle Insurance is not payable or admitted.
- Consumables pertaining to any part/sub part/accessories not approved for replacement by us under Insured's Vehicle Insurance Policy.
- Any claim which is notified after 30 days of the happening of the loss or damage, provided, we may, at our sole discretion, condone the delay in notification of claim on merits based on the reason for delay furnished by the Insured to Us in writing.
- Claim where Vehicle is not repaired at Digit Authorized Repair Shop.
- The loss claimed or covered under any other type of insurance policy or cover.
- Constructive Total Loss/ Total Loss of the Insured Vehicle.
- Any claim where an opportunity is not given to Us to inspect and assess the damage or loss before commencement of repair.

2. **Digit Two-Wheeler Package Policy – Long Term - Depreciation Protect**

- Where Vehicle Insurance is not valid.
- Where any claim made by the Insured under Section I (Own Damage Section) of his/her Vehicle Insurance is not payable or admitted.
- Any other cost of repair fully or partly pertaining to any part / sub part / accessories not approved under the Vehicle Insurance.
- Depreciation applicable to tyres, battery of the Insured Vehicle as per Vehicle Insurance.

- Any claim which is notified after 30 days of the happening of the loss or damage, provided, we may, at our sole discretion, condone the delay in notification of claim on merits based on the reason for delay furnished by the Insured to Us in writing.
- The loss claimed or covered under any other type of insurance policy or cover.
- Any claim where an opportunity is not given to Us to inspect and assess the damage or loss before commencement of repair.

3. Digit Two-Wheeler Package Policy – Long Term - Engine and Gear Box Protect

- Any other Consequential Damage due to an Accident, apart from the loss or damage covered under this Add-On.
- Any payment under this Add-On Cover in case of Constructive Total Loss/ Total Loss of the Insured's Vehicle.
- Any claim which is notified after 3 days of the happening of the loss or damage, provided, we may, at our sole discretion, condone the delay in notification of claim on merits based on the reason for delay furnished by the Insured to Us in writing.
- Loss or damage covered under any other type of insurance policy or manufacturer's warranty or recall campaign or any other packages.
- Any Claim where the repair has been carried out without prior approval from Us.
- Aggravated loss, deterioration or consequential damage to the engine, gear box and transmission assembly including corrosion due to following:
 - a) Delay
 - In retrieving the two-wheeler from water logged area to a safe place.
 - In instructing the garage to start the repair after the surveyor assessment is done.
 - On the part of the garage chosen by the Insured in executing the repair work.
 - b) Where minimum required reasonable care has not been taken by the Insured to protect the further loss or damage
 - c) Any claim where water inundation is not proved in case of water ingress related loss

4. Digit Two-Wheeler Package Policy – Long Term - Breakdown Assistance

- Where the Insured's Vehicle can be safely transferred on its own power to the nearest dealer/workshop.
- Any loss or damage caused due to theft, earthquake, acts of terrorism, riots, strikes, Act of God perils like flood, earthquake etc and confiscation, intervention of Government Authorized Agencies, Police Authorities or Law Enforcing Agencies.
- The cost of any parts, components/consumables or materials used to repair the Insured's Vehicle.
- Repair and labour costs other than 45 minutes of roadside labour on the spot of accident in case of minor repairs.
- Any loss or damage arising out of any action of the Insured which violate law of the land.
- Any loss or damage caused to the Insured's Vehicle when it is being used /driven against the recommendation of the owner's / manufacturer's manual.
- Any claims where services have been availed of without Our prior consent.

5. Digit Two-Wheeler Package Policy – Long Term - Tyre Protect

- Cost of puncture or tyre repair.
- Any damage arising as a result of poor workmanship while undertaking repair or at the time of manufacturing / assembly or due to unauthorized repair.
- Any damage that results from violations of operating instructions given in the manual provided by Two-Wheeler manufacturer including without limitations of maximum load, manufacturer's recommended tyre pressure, passenger capacity, racing, rally & modifications that have not been approved.
- Inconsequential aspects such as minor damage, scratches, minor cuts, noises, sensations and vibrations that do not affect performance.
- Any damage that results from improper storage or transportation.
- Routine maintenance and adjustments of wheels / tyres / tubes.
- Claim towards wheel balancing, wheel alignment if tyre replacement is not admitted.
- Claim where vehicle is not repaired at Digit Authorized Repair Shop
- Any claim where an opportunity is not given to us to inspect the damage or loss before commencement of repair.
- Where a loss is covered under manufacturer's warranty or recall campaign or under any other such packages at the same time
- Any loss or damage to tyre(s) of the Insured Vehicle which has been used for its full specified life as per manufacturer's guidelines
- Any loss or damage that results from neglect of the periodic maintenance as specified by the manufacturer of the Insured Vehicle and/or manufacturer of the tyre(s)
- Where the batch number of damaged tyre(s) is different than the make, model or batch number specified in the Schedule
- Theft of tyre(s) of the Insured Vehicle.
- Any loss or damage to rims, wheel accessories, suspension or any other part or accessories of the Insured Vehicle arising as a result of damage to the tyre(s) of the Insured Vehicle.

6. Digit Two-Wheeler Package Policy – Long Term - Return to Invoice

- If the Claim of Total Loss / Constructive Total Loss / Total Theft of the vehicle is not admissible under Section 1 (Own Damage) of the Vehicle Insurance Policy.
- The bank/finance Company whose interest is endorsed in the policy shall agree in writing.
- Cost of any accessories which were not specifically Insured under Section 1 (Own Damage) of the Vehicle Insurance Policy Or not part of Original Equipment Manufacturer (OEM) fitment.
- If the vehicle is recovered within 90 days of the theft unless Final Investigation Report/Non-Traceable Report is submitted.
- Any claim which does not qualify as Total Loss / Constructive Total Loss as per the Vehicle Insurance Policy.

7. Digit Two-Wheeler Package Policy – Long Term - Daily Conveyance Benefit

- Time Excess opted by the Insured and mentioned in the Policy Schedule.
- Where Vehicle Insurance is not valid.
- Where the own damage claim made by the Insured under the Vehicle Insurance is not payable or admitted.
- Claim where vehicle is not repaired at Digit Authorized Repair Shop

- Losses arising out of Act of God Perils, Riots & Strikes.
- The loss claimed or covered under any other type of insurance policy or cover.
- Benefit for a period of delay in taking delivery by the Insured once vehicle is ready for delivery.

8. Digit Two -Wheeler Package Policy – Long Term - Ev Shield

In addition to the General Exclusions listed under your Vehicle Insurance, we shall not be liable to pay any claim whatsoever under this cover in the event of the following:

1. Any payment under this Add-On Cover in case of Constructive Total Loss/ Total Loss of Your Vehicle.
2. Loss or damage covered under any other type of insurance policy or manufacturer's warranty or recall campaign or any other packages.
3. Any claim which is notified after 3 days of the happening of the loss or damage, provided, we may, at our sole discretion, condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.
4. Any Claim where the repair has been carried out without prior approval from Us.
5. Charging of the vehicle is not done as per the guidelines of OEM (Original Equipment Manufacturer)
6. Any claims related to loss or damage due to wear and tear
7. Any claim where battery state of health is below the threshold as per OEM guidelines.
8. Any claim where battery is already dead due to untimely charging or any other purpose.
9. Vehicle stopped due to over discharge of batteries and is not plugged for charge within 24 hours from the time of stoppage.
10. Where minimum required reasonable care has not been taken by You to protect the further loss or damage

What is Digit Authorised repair shop?

Any automobile repair shop which is formally approved by **Us** as preferred Service Provider for repair of **Your Vehicle**

How do I get the premium amount for insuring the Two-Wheeler?

Based on filled proposal form and information furnished, we will provide you with the premium amount.

What is Period of Add-On Cover?

The Policy Period of the Add-Ons shall be same as the Vehicle Insurance Policy (Base Policy).

Is there any provision to cancel the policy?

1. Add-On Covers cannot be Cancelled on Standalone basis unless the Vehicle Insurance Policy is cancelled.
2. Cancellation Provision will be as mentioned in the Vehicle Insurance Policy.

What do I do in case of a claim?

In case of a claim, we request you to register a claim by contacting our Customer Service No.:1800 258 5956. You can, alternatively, also register a claim by email on: hello@godigit.com

Please keep below details handy at the time of registering claims as this information will help us serve you faster:

Policy Number, Location of Accident, Date and Time of Accident & Contact Number of the Insured/Caller.

IMPORTANT NOTE: Above is a summary of Coverage and Exclusions, please refer to detailed Policy Terms & Conditions and Policy Schedule for full description which shall prevail in the event of any claim/complaint/dispute.