

DIGIT PRIVATE CAR STAND ALONE DAMAGE ADD-ON COVER – WORDINGS

LIST OF PRIVATE CAR STAND ALONE DAMAGE ADD-ON COVERS:

1. **Digit Private Car Consumable Cover with Stand-alone Own Damage Policy**
(UIN: IRDAN158RP0002V01201920/A0004V01201920)
2. **Digit Private Car Parts Depreciation Protect with Stand-alone Own Damage Policy**
(UIN: IRDAN158RP0002V01201920/A0005V01201920)
3. **Digit Private Car Engine and Gear Box Protect with Stand-alone Own Damage Policy**
(UIN: IRDAN158RP0002V01201920/A0006V01201920)
4. **Digit Private Car Tyre Protect with Stand-alone Own Damage Policy**
(UIN: IRDAN158RP0002V01201920/A0008V01201920)
5. **Digit Private Car Daily Conveyance Benefit with Stand-alone Own Damage Policy**
(UIN: IRDAN158RP0002V01201920/A0010V01201920)
6. **Digit Private Car Key and Lock Protect with Standalone Own Damage Policy**
(UIN: IRDAN158RP0002V01201920/A0070V01202021)
7. **Digit Private Car Loss to Personal Belongings with Stand-alone Own Damage Policy**
(UIN: IRDAN158RP0002V01201920/A0071V01202021)
8. **Digit Private Car Pay as You Drive with Standalone Own Damage Policy**
(UIN: IRDAN158RP0002V01201920/A0011V01202223)
9. **Digit Private Car Breakdown Assistance with Stand-alone Own Damage Policy**
(UIN: IRDAN158RP0002V01201920/A0007V02201920)
10. **Digit Private Car Return to Invoice with Stand-alone Own Damage Policy**
(UIN: IRDAN158RP0002V01201920/A0009V02201920)

DEFINITIONS (Applicable to all the Add-On Covers)**You may need to know (more legalese)**

The words and phrases listed below have specific meanings mentioned hereunder with respect to Coverages and Exclusions, wherever they appear in the document for purpose of reference.

1. **Accident, Accidental:** A sudden, unforeseen, unintended event caused by external, visible and/or violent means.
2. **Add-On Cover Policy:** The Schedule containing information related to **You** and **Your Vehicle**, Terms and Conditions, Exclusion and without limitation any Annexure or Endorsement to it, which sets out the Insurance contract between **You** and **Us**.
3. **Car Insurance:** Private Car Stand Alone Own Damage Policy, pertaining to **Your** Car issued by an IRDAI licensed insurance company covering damage to Your Vehicle.
4. **Co-Payment:** is a cost-sharing arrangement which provides that the policyholder/insured will bear a specified percentage of the admissible claim amount.
5. **Digit Authorized Repair Shop:** Any automobile repair shop which is formally approved by **Us** as preferred Service Provider for repair of **Your Vehicle**.
6. **IDV:** Insured's Declared Value (Sum Insured) of **Your Vehicle** as per the **Car Insurance**.
7. **Market Value:** This is the replacement value of similar item less depreciation for age, usage and condition.
8. **Own Damage Claim:** The claims raised by **You** under the **Car Insurance** against **Your** Insurance Company for loss or damage to **Your Vehicle**.
9. **Original ex-showroom Price:** This is the price mentioned on the Original Purchase Invoice of the Insured Vehicle.
10. **Partial Loss:** Any loss involving repair of **Your** Car but not amounting to **Total Loss/ Constructive Total Loss**.
11. **Policy Period:** The Period from the Commencement Date and Time to the Expiry Date and Time as shown in the Policy Schedule of **Car Insurance**.
12. **Policy Schedule:** Policy schedule is the part of the insurance contract that identifies the policyholder and includes details of the property and persons covered, the amount of coverage, the extent of coverage including Add-On Covers (if Opted), the exclusions, the deductibles, and the payment receipt details.
13. **Total Loss/ Constructive Total Loss:** A Vehicle will be considered to be a **Total Loss/ Constructive Total Loss**, where the aggregate cost of retrieval and / or repair of the insured vehicle, subject to terms and conditions of the **Car Insurance** exceeds 75% of the IDV.
14. **We, Our, Us, Digit:** Go Digit General Insurance Ltd.
15. **Your Vehicle/Insured Vehicle:** The Car Insured by us as per the **Add-On Cover Policy**.
16. **You, Your:** The person or persons whose vehicle are insured as set out in the Policy Schedule.

DIGIT PRIVATE CAR CONSUMABLE COVER WITH STAND-ALONE OWN DAMAGE POLICY

A. ADD-ON WORDINGS

Under this **Add on Cover**, we will Compensate **You** towards the replacement/replenishing costs of the **Consumables** with new ones, in the event of a **Partial Loss** to **Your Vehicle** and/or its accessories, arising out of any peril as covered under **Your Car Insurance** Policy.

“**Consumables**” shall mean any Item or substance of Insured Vehicle which is not damaged in the **Accident** and has limited life or has been consumed completely / partially during their usage and deemed to be unfit for reuse and need replacement to complete the vehicle repair. Such as bolt, screw, nut, engine oil, gear box oil, power steering oil, coolant, AC gas oil, brake oil, AC refrigerant, battery electrolyte, windshield washer fluid, radiator coolant, oil filter, fuel filter, bearings, washers, clip, rivets and items of similar nature excluding fuel.

B. CONDITIONS

Claims made by **You** under this **Add-On Cover** are subject to conditions set forth under **Your Car Insurance** Policy.

C. EXCLUSIONS

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

1. Where **Car Insurance** is not valid.
2. Where the Own Damage Claim made by **You** under the **Car insurance** is not payable or admitted.
3. **Consumables** pertaining to any part/sub part/accessories not approved for replacement by us under **Your Car Insurance** Policy.
4. 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 You to Us in writing.
5. Claim where Vehicle is not repaired at **Digit Authorized Repair Shop**.
6. The loss claimed or covered under any other type of insurance policy or cover.
7. **Constructive Total Loss/ Total Loss** of **Your Vehicle**.
8. Any claim where an opportunity is not given to **Us** to inspect the damage or loss before commencement of repair.

DIGIT PRIVATE CAR PARTS DEPRECIATION PROTECT WITH STAND-ALONE OWN DAMAGE POLICY**A. ADD-ON WORDINGS**

Under this **Add on Cover**, we will cover the depreciation amount on the assessed damaged parts pertaining only to the applicable parts category as per the plan opted by you in the event of a **Partial Loss of Your Vehicle**.

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.

Cover / Benefits will be as per the Plan and the **Co-Payment** Level as opted by **You** and shown in **Your** Policy Schedule.

B. CONDITIONS

1. 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 workshop, then **You** will have to bear an additional Co-Payment of 20% of the assessed claim amount under this cover.
2. Claims made by **You** against **Us** under '**Parts Depreciation Protect**' are subject to the terms and conditions set forth under **Car Insurance**.
3. The benefits under '**Parts Depreciation Protect**' can be utilized up to maximum of specified number of times (as mentioned in Policy Schedule) during the Policy Period. This **Add on Cover Policy** will not be valid once you have Claimed for the specified number of times mentioned in your policy schedule.
4. Parts replacement during the repairs need to be approved by the Surveyor assigned by **Us**.

C. EXCLUSIONS

In addition to the General Exclusions listed under Your **Car Insurance**, we shall not be liable to pay any claim whatsoever

1. Where **Car Insurance** is not valid.
2. Where any claim made by **You** under **Your Car insurance** is not payable or admitted.
3. Any other cost of repair fully or partly pertaining to any part / sub part / accessories not approved under the **Car Insurance**.
4. Depreciation applicable to tyres, battery of **Your Vehicle** as per **Car Insurance**.
5. 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 You to Us in writing.
6. The loss claimed or covered under any other type of insurance policy or cover.
7. Any claim where an opportunity is not given to **Us** to inspect the damage or loss before commencement of repair.

D. NO CLAIM BONUS (NCB)

You are also entitled for a No Claim Bonus (NCB) on **Your Add-on Cover Policy**, if no claim under **Your Car Insurance** is made or pending during the preceding year(s), as per the following table:

Period of Insurance	% of NCB on Add-On 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%

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:

- i. Maximum NCB that can be earned by an Insured is 50%
- ii. 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.

DIGIT PRIVATE CAR ENGINE AND GEAR BOX PROTECT WITH STAND-ALONE OWN DAMAGE POLICY**A. ADD-ON WORDINGS**

By opting for this **Add-on Cover**, **Your Car Insurance** policy is extended to cover the **Consequential Damage** to the internal child parts of the Engine or Gear Box, differential or transmission assembly arising out of:

- a. Water ingress
- b. Leakage of lubricating oil
- c. Damage to gear box
- d. Undercarriage damage

The above damages may be due to non-operation of **Your Vehicle** as per the operating instructions given by the manufacturer of the **Your Vehicle** and 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, 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, differential or transmission assembly such as gear shafts, shifter, synchroniser 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 or damaged gear box, differential 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.

"Consequential Damage" shall mean the damage caused to **Your Vehicle** not arising directly from an insured peril under the **Car Insurance** but resulted consequentially to any damage.

"Undercarriage Damage" shall mean the damage to the Engine and/or Gear Box and/or Transmission Internal Parts of **Your Vehicle** due to lubricant leakage caused by an external impact.

B. CONDITIONS

1. Claims made by **You** under this **Add-On Cover** are subject to conditions set forth under **Your Car Insurance**.
2. Claims made by **You** under this **Add-On Cover** would be admissible only if there is an evidence of:
 - a. **Your Vehicle** being stopped in water logged area resulting into damage to internal parts of the engine due to water ingress
 - b. Undercarriage Damage to Engine and/or gear box, differential and transmission assembly directly causing lubricating oil leakage.
3. Maximum of one claim would be payable during the **Policy Period**.

C. EXCLUSIONS

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

1. Any other **Consequential Damage** due to an Accident, apart from the loss or damage covered under this Add-On.
2. Any payment under this **Add-On Cover** in case of **Constructive Total Loss/ Total Loss** of **Your Vehicle**.
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. Loss or damage covered under any other type of insurance policy or manufacturer's warranty or recall campaign or any other packages.
5. Any Claim where the repair has been carried out without prior approval from Us.
6. Aggravated loss, deterioration or consequential damage to the engine, differential, gear box and transmission assembly including corrosion due to following:
 - a) Delay
 - a. In retrieving the car from water logged area to a safe place.
 - b. In instructing the garage to start the repair after the survey is done.
 - c. On the part of the garage chosen by **You** in executing the repair work.
 - b) Where minimum required reasonable care has not been taken by **You** to protect the further loss or damage
 - c) Any claim where water inundation is not proved in case of water ingress related loss

DIGIT PRIVATE CAR TYRE PROTECT WITH STAND-ALONE OWN DAMAGE POLICY

(Offered only to Vehicles fitted with Run Flat Technology)

A. ADD-ON WORDING

Under this **Add on Cover**, we will reimburse **you** 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 Car 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

B. CONDITIONS

1. Claims made by **You** under this **Add-On Cover** are subject to conditions set forth under **Your Car Insurance** Policy.
2. In the event of a claim under 'Tyre Protect', the admissible claim amount will not exceed the following, basis the unused tread depth of the respective tyre:

Unused Tread Depth of the Tyre(s) at the Time of Loss	Admissible Claim Amount	Inspection Conditions
>= 7 mm	100% of the cost of new tyre(s)	1. Tyre pressure as Specified by manufacturer 2. Unused Tread depth will be measured at the centre of the tread. 3. Minimum 3 measurements at 3 different places will be taken for the purpose of arriving at mean tread depth which will be the basis of indemnity under the coverage.
>=6.5 mm and <6.9 mm	85% of the cost of new tyre(s)	
>=5 mm and <=6.4 mm	75% of the cost of new tyre(s)	
>=3 mm and <= 4.9 mm	50% of the cost of new tyre(s)	
< 3 mm	Nil	

3. The benefits under 'Tyre Protect' can be utilized only for a maximum of four (4) tyre(s) of the Insured **Vehicle** during the Policy Period
4. Where the Loss or Damage to Tyre(s) is caused by an insured peril due to which the Insured Vehicle is also damaged and covered under the **Car Insurance**, then Benefit payment under this **Add-On Cover** will be admissible claim amount as per table above less amount payable under the **Car Insurance**
5. If **You** replace tyre(s) of the Insured **Vehicle** on **Your** own, it is **Your** obligation to inform **Us** about such change with necessary details like Tyre Make, Model, Serial Number, Invoice Copy of the new tyre(s) in the absence of which We shall not be liable to make any payment of claim under this cover.

C. EXCLUSIONS

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

1. Cost of puncture or tyre repair.
2. Any damage arising as a result of poor workmanship while undertaking repair or at the time of manufacturing / assembly or due to unauthorized repair.
3. Any damage that results from violations of operating instructions given in the manual provided by Car manufacturer including without limitations of maximum load, manufacturer's recommended tyre pressure, passenger capacity, racing, rally & modifications that have not been approved.
4. Inconsequential aspects such as minor damage, scratches, minor cuts, noises, sensations and vibrations that do not affect performance.
5. Any damage that results from improper storage or transportation.
6. Routine maintenance including adjustment, alignment, balancing or rotation of wheels / tyres / tubes.
7. Claim towards wheel balancing, wheel alignment if tyre replacement is not admitted.
8. Claim where vehicle is not repaired at **Digit Authorized Repair Shop**
9. Any claim where an **opportunity is not given to us** to inspect the damage or loss before commencement of repair.
10. Where a loss is covered under manufacturer's warranty or recall campaign or under any other such packages at the same time
11. 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
12. 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)
13. Where the batch number of damaged tyre(s) is different than the make, model or batch number specified in the **Schedule**
14. Theft of tyre(s) of the **Insured Vehicle**.
15. 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.

DIGIT PRIVATE CAR DAILY CONVEYANCE BENEFIT WITH STAND-ALONE OWN DAMAGE POLICY**A. ADD-ON WORDINGS**

If a claim for accidental loss or damage is admitted under Your **Car Insurance** Policy, **we** will, at our discretion, compensate for **Your** transportation cost during the repair period due to non-availability of **Your** car, **in either** of the ways mentioned below:

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

as per the Plan, Maximum Number of Days, Time Excess & Per Day Fixed Allowance mentioned in the Policy Schedule.

“Act of God Perils” shall mean Natural Catastrophes like earthquake, storms and floods which are Inevitable accidents that would affect large areas and population.

“Time Excess” shall mean the Excess Period opted by **You** for which **We** shall not be liable for any claim payment. Claim Payment shall be considered for the number of days exceeding Time Excess Period after the Date of First Loss Assessment up to the maximum eligible number of days opted or date on which vehicle is ready for delivery whichever is earlier.

Example, if the insured Vehicle met with an accident on 01st Aug and it was given for repair on 3rd Aug, whereas the first Loss Assessment was on 05th Aug, Time Excess will be applicable from 05th Aug.

B. CONDITIONS

1. Claims made by **You** under this **Add-On Cover** are subject to conditions set forth under **Your Car Insurance** Policy.
2. Maximum two (2) claims shall be admissible under this **Add-On** during the **Policy Period** subject to the maximum number of days as opted by **You** and mentioned in the **Policy Schedule**.
3. For computation of eligible number of days for **Partial Loss/ Total Loss / Constructive Total Loss** Claims, the start date will be calculated from the date of First Loss Assessment of **Your Vehicle** conducted by Us at the **Digit Authorized Repair Shop** and end on the day when vehicle is ready for delivery subject to the Maximum eligible number of days and **Time Excess** opted by **You** and mentioned in the Policy Schedule.
4. In case of theft claim, **we** will compensate for **Your** transportation cost from the date of intimation of claim up to a maximum eligible number of days and subject to **Time Excess** opted by **You** and mentioned in the Policy Schedule.
5. If **You** wish to retain the standby vehicle for more that eligible number of days, **We** will not be liable to make any payment towards such retention of standby vehicle and you will Pay for the additional number of days.
6. Standby Vehicle Provided by **Us** may not necessarily of the same make model. It could of same class or a class lower than that of **Your Vehicle**.

C. EXCLUSIONS

In addition to the General Exclusions listed under your **Car Insurance**, **We** shall not be liable to pay any claim whatsoever in the event of the following:

1. **Time Excess** opted by **You** and mentioned in the **Policy Schedule**.
2. Where **Car Insurance** is not valid.

3. Where the own damage claim made by you under the **Car insurance** is not payable or admitted.
4. Claim where vehicle is not repaired at **Digit Authorized Repair Shop**
5. Losses arising out of Act of God Perils, Riots & Strikes.
6. The loss claimed or covered under any other type of insurance policy or cover.
7. If **You** are claiming only for windscreen or glass damage under **Your Car Insurance**.
8. Time taken by the garage for damage not admissible under **Your Car Insurance**. (Example: Due to an accident, there is a damage only to the Bumper which is covered under **Your Car Insurance**, however, **You** also opt to get the Pre-existing damaged door repaired at **Your** Cost, it will increase time and we shall not be liable for this increased time)
9. Operating cost including fuel, for standby vehicle
10. **You** will bear any Cost of noncompliance of the terms and conditions laid down by the Standby Vehicle Provider.

DIGIT PRIVATE CAR KEY & LOCK PROTECT WITH STANDALONE OWN DAMAGE POLICY

A. ADD-ON WORDINGS

We will compensate You for the cost incurred towards:

- a. replacing the Insured Vehicle's keys upon the occurrence of theft or burglary or accidental loss or damage to the keys during the Policy Period.
- b. Cost of installing new lock or the lockset in Your Vehicle, including the locksmith charges, provided there is a security risk arising out of the incidence of lost keys of Your Vehicle.
- c. Cost of repairing/replacing Your locks and keys or the lockset, including the locksmith charges, provided that the Insured Vehicle is broken into.

Subject to the Sum Insured and number of claims specified in the Policy Schedule against this Add-On Cover.

B. CONDITIONS

1. In the event of theft or Burglary or Malicious Damage, You shall immediately, and in any event within 3 days from date of incident, lodge a complaint(FIR) (if applicable) with the police authority to obtain crime reference and lost property report and also report the incidence of loss to Us.
2. The benefits under this Add-On can be utilized up to maximum of specified number of times (i.e. one or two times) as mentioned in Policy Schedule during the Policy Period. The benefit provided under this Add- On Cover will cease, once you have Claimed for the specified number of times mentioned in Your Policy Schedule.
3. The replaced keys/lockset should be of same make, model and specification as the one for which the claim is being made.
4. You must take reasonable care at all times and ensure safety of vehicle keys.
5. In case claim is admissible only under this add on cover and not under the Car Insurance policy (base policy) – there will not be any impact on the NCB eligibility as provided in the Car Insurance policy.

C. EXCLUSIONS

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

1. Any claim which is reported or notified after 3 days to Us or Police Authority (if applicable) after the date of the incident, provided, We may condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.
2. Any claim for additional or duplicate vehicle keys.
3. Any claim for damage to the vehicle keys or lockset due to wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happen gradually.
4. Any claim for replacing vehicle keys or lockset when only child parts of the same need to be replaced.
5. Pre-existing damages of any kind due to whatsoever reason.
6. Any loss or damage covered under manufacturer's warranty.
7. Claim where repair is not carried out at in Manufacturer's Authorized Dealership or Digit Authorized Repair Shop.
8. Any claim where the Insured is not able to provide the invoices/receipts for the payments made in respect of repair/replacement.
9. Any deliberate damage to the key/lock/lockset.

Subject otherwise to the terms, conditions and exclusions of the Car Insurance Policy.

DIGIT PRIVATE CAR LOSS TO PERSONAL BELONGINGS WITH STAND-ALONE OWN DAMAGE POLICY**A. ADD-ON WORDINGS**

Under this Add-On Cover, We will indemnify You against any physical loss or damage occurring during the Policy Period to the Personal Baggage kept in the Insured Vehicle which belongs to You or Your immediate family member, as a result of perils mentioned under Own Damage Section of Your Car Insurance Policy.

Subject to the Sum Insured and number of claims specified in the Policy Schedule against this Add-On Cover.

Definition Specific to this add on cover

- “Immediate Family” shall mean Your spouse, children, parents or parents-in-law and grandparents.
- “Personal Baggage” shall include personal effects carried by You during a journey in the Insured Vehicle and cover contents that are personal in nature including but not limited to clothes, toiletries, shoes and items of similar nature.

Item not included in the Personal Baggage: Portable equipment or electrical/electronic items, Jewelry and Valuables, watches, diamonds, precious or semi-precious stones or metals, bullion, blueprints, manuscripts, sculptures, plans, designs, securities, deeds, stock and share certificates, Works of Art, Paintings, Curios, Bonds, Cheques, Documents, Cash and Currency Notes and Coins, Credit and Debit Cards, Items of a Consumable nature, baggage whilst being conveyed under a contract of affreightment or a contract of carriage and goods or samples carried in connection with any trade or business.

B. CONDITIONS

1. In the event of theft or Burglary or Malicious Damage, You shall immediately, and in any event within 3 days from date of incident, lodge a complaint (FIR) with the police authority (if applicable) to obtain crime reference and lost property report and also report the incidence of loss to Us.
2. In the event of Total Loss, We will indemnify You in respect of the restoration or replacement costs of the lost or damaged Item subject to maximum of the Sum Insured and number of claims as opted by You and mentioned in Your Policy Schedule.
3. The benefits under this Add-On can be utilized up to maximum of specified number of times (ie one or two times) as mentioned in Policy Schedule during the Policy Period. The benefit provided under this Add- On Cover will cease, once you have Claimed for the specified number of times mentioned in Your Policy Schedule.
4. In case claim is admissible only under this add on cover and not under the Car Insurance policy (base policy) – there will not be any impact on the NCB eligibility as provided in the Car Insurance policy.

C. EXCLUSIONS

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

1. Where the Own Damage Claim made by You against Us under the Car Insurance is not admissible. However, this exclusion is not applicable in case of theft or burglary of Personal Baggage.
2. Any claim which is reported or notified after 3 days to Us or Police Authority after the happening of the loss or damage, provided, We may condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.
3. Any theft from vehicles parked in no-parking zone and from un-attended vehicle after accident
4. Any loss or damage to goods or samples carried in connection with any trade or business.
5. Theft of Your Personal Baggage from the Insured Vehicle unless all the doors, windows and other opening are securely locked & properly fastened and where entry was effected by violent and forcible means.
6. Loss or damage caused by delay, wear and tear, moth, vermin, atmospheric or climatic, conditions, deterioration or electrical or mechanical derangement of any kind.
7. Loss or damage caused by spilled fluid from cosmetic or beverage containers whilst in the baggage.
8. Breakage, Cracking or Scratching of Binoculars, Lenses and similar articles of brittle or fragile nature unless such loss or damage is due to an accident to Insured Vehicle in which such Personal Baggage is conveyed by You.
9. Any loss or damage to personal baggage of a consumable nature.

10. Loss damage or consequential loss directly or indirectly caused by, consisting of, or arising from any corruption, destruction, distortion, erasure or other loss or damage to data, software, or and kind of programming or instruction set.
11. Loss or damage that is covered under Manufacturers, Supplier or Dealer's Warranty.
12. Any claim caused due to contributory negligence will be invalid.

CANCELLATION (Applicable to all the above Add-On Cover)

1. If **You** want to Cancel this Policy (God forbid), **You** can do so by giving **Us** 7 days prior written notice, provided no claim is made or pending under the **Add-on Cover Policy**. In such cases, we will refund you premium on the basis of short period rates as per Indian Motor Tariff
2. **We** may terminate this agreement on 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.
3. **Add-On Covers** cannot be Cancelled on Standalone basis unless the base **Car Insurance** Policy is cancelled.

DIGIT PRIVATE CAR PAY AS YOU DRIVE WITH STANDALONE OWN DAMAGE POLICY

A. ADD- ON WORDINGS

If You have opted for this Add on Cover, You are declaring and agreeing that You will run Your Vehicle for maximum of kilometers, as per plan opted by You and mentioned in the Policy Schedule, during the policy period. Based on the Plan opted, You will be eligible for the discount/ loading on the premium of Own Damage Cover of Your base policy.

If any time during the mid-term of the policy, You expect to exceed the kilometer limit as opted, on payment of additional premium You will have an option to top up kilometers to continue Your coverage under Your base policy.

B. SPECIFIC CONDITIONS

1. At the inception of Policy, we will require details of the odometer / telematics device/ IOT device of Your vehicle.
2. The coverage under Own Damage Section of the base policy will be available maximum till the kilometres as per plan opted by You (*ie. kilometres as at the time of inception of the policy + kilometres You agree to drive during the policy period*) or the Policy Period end date of the base cover as mentioned in the Policy Schedule, whichever is earlier.
3. In case Your vehicle meets with an accident, the claim under Own Damage section of the base policy will only be payable if Your vehicle has not exceeded the opted kilometres. However, this condition will not be applicable in case of total loss of vehicle arising out of theft of the vehicle.
4. In case of transfer of vehicle or if You want to change the plan opted, You need to intimate us for the same.

C. SPECIFIC EXCLUSIONS

1. Any accidental damage to the vehicle if the vehicle has exceeded the kilometres as per plan opted and mentioned in the Policy Schedule.
2. Exclusions as applicable under Your Car Insurance Policy will also be applicable to this Add-on Cover.

CANCELLATION CLAUSE APPLICABLE TO ALL ADD-ON COVER:

Cancellation Condition of the Add-On Cover will be same as that mentioned in Your Car Insurance (Base Policy) to which this Add-On Cover is attached.

Subject otherwise to all other terms, conditions, limitation and exclusions mentioned in Your Vehicle Insurance Policy.

DIGIT PRIVATE CAR BREAKDOWN ASSISTANCE WITH STANDALONE OWN DAMAGE POLICY**A. ADD-ON WORDINGS**

Under this **Add on Cover**, **you** shall be entitled to one or more of the below mentioned services or benefits from Us or Assistance Service Provider depending on the Plan opted under this **Add-On Cover** and as shown in the **Policy Schedule**.

- 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.

In case Your vehicle is an electric vehicle and is immobilized due to malfunctioning of battery within the geographical limit, we would arrange for towing the Insured's vehicle to the nearest vehicle workshop, subject to terms and condition as mentioned under – "Towing Facility".

- II. **Spare Keys**: If **Your Vehicle** keys are lost or the keys are locked inside the vehicle within 100 kms from Your city of residence, 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**.
- c. There is no restriction from vehicle manufacturer in unlocking the vehicle which may lead to electrical or mechanical breakdown 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 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**.

In case Your vehicle is an electric vehicle and is immobilized due to battery runs out of charge and if battery swap is not available then we will arrange for appropriate towing services to charging station/ vehicle workshop / Your Home / Your Office, whichever is nearest.

Provided always that

- a. We will bear the cost of Towing the Insured Vehicle up to maximum of 50 kms from the place of immobilization of the vehicle, subject to a limit of towing amount (as mentioned in the policy schedule).
- b. Any cost and expenses pertaining to towing of the Insured Vehicle over and above 50 kms or over and above the limit of towing amount (as mentioned in the policy schedule) shall be borne by **You**.

- VI. Urgent Message Relay to relatives: If **Your Vehicle** gets immobilized as a result of an accident and/or breakdown, we will 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** will arrange for the telephonic contact details of the nearest available Medical Centre.

- VIII. Fuel Assistance (not applicable in case of CNG or Electric Cars):

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 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
- c. Towing of the vehicle is subject to the terms and conditions as mentioned under – “Towing Facility”.

- IX. Taxi benefits: In case of **your vehicle** being immobilized due to an accident / breakdown at least 500 kms away from Your **City of Residence**, **we** shall provide free travel to the occupants of the Insured vehicle to a single destination, subject to maximum of limit as specified in the policy schedule.

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 seated in the Insured vehicle is not more than the maximum seating capacity of the Insured vehicle

In the unlikely event of **We** are 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 500 kms away from **Your City of Residence**, **We** shall provide occupants of the Insured vehicle with a hotel accommodation / stay arrangement for one-day subject to a per day limit of amount (as specified in policy schedule) per occupant (not exceeding the maximum seating capacity of the insured vehicle) and a maximum total limit as specified in the policy schedule for the actual occupants 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** are 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** will 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.

B. CONDITIONS

1. The benefits under ‘Breakdown Assistance’ can be utilized for a maximum of 4 times during the **Add -On Cover Policy Period** except for ‘Fuel Assistance’, ‘Taxi Benefits’ and ‘Accommodation Benefits’ for which the aggregate utilization limit is 2 times during the **Add-On Cover Policy Period**
2. Claims made by **You** against **Us** under ‘Breakdown assistance’ are subject to the terms and conditions set forth under **Car Insurance**.
3. List of cities where we offer breakdown assistance service is available on our website and can be updated from time to time.

C. EXCLUSIONS

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

1. Where **Your Vehicle** can be safely transferred on its own power to the nearest dealer/workshop.
2. 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.
3. The cost of any parts, components/consumables or materials used to repair **Your Vehicle**.
4. Repair and labour costs other than 45 minutes of roadside labour on the spot of accident in case of minor repairs.
5. Any loss or damage arising out of any action of **Yours** which violate law of the land.
6. Any loss or damage caused to **Your Vehicle** when it is being used /driven against the recommendation of the owner’s / manufacturer’s manual.
7. Any claims where services have been availed of without **Our** prior consent.

D. WHAT TO DO IN CASE OF BREAKDOWN: If **Your Vehicle** breaks down please call our Assistance Service Provider at 1800 XXXX XX. Please have the following information ready to share with the call recipient, who will use it to validate Your Policy,

- Your telephone number which our Assistance Service Provider can call **You** back on
- **Your Vehicle** registration
- **Your** insurance Policy number
- The precise location of **Your Vehicle** (or as accurate as **You** can be in the circumstances)
- **Your Vehicle** make, model and colour together with any specific details, which may assist **Us** in locating You Quickly

We will take **Your** details and ask **You** to remain nearby the mobile phone **You** are calling from. Once our Assistance Service Provider has made all the arrangements, they will contact **You** to advise who will be coming out to **You** and how long they are expected to take. **Your** mobile phone must therefore be switched on and available to take calls at all times. **You** will then be asked to return to **Your** Vehicle. Please remember to guard **Your** safety at all times and remain with or near **Your** Vehicle until the assistance arrives. Once the assistance arrives at the scene, please be guided by their safety advice. If the Police or Highways Agency are present at the scene please advise them that **You** have contacted our Assistance Service Provider or give them our Assistance Service Provider's telephone number to call Assistance Service Provider on **Your** behalf.

DIGIT PRIVATE CAR RETURN TO INVOICE WITH STANDALONE OWN DAMAGE POLICY**A. ADD-ON WORDING**

In the event of **Your Insured Vehicle** being a **Total Loss / Constructive Total Loss / Total Theft**, **We**, solely at **Our** discretion, may compensate **You** in either of the following ways:

1. Pay the cost of new vehicle, subject to maximum up to price mentioned in the invoice of the Insured Vehicle, of same or near equivalent make, model, features, specification of the Insured Vehicle less amount payable under **Car Insurance Policy**; or
2. If exactly same make, model, variant is discontinued **Our** Liability will be limited to the shortfall with respect to the last available invoice price of the vehicle of same make, model, features, specifications of the **Insured Vehicle** immediately before discontinuation, subject to maximum up to price mentioned in the invoice of the Insured Vehicle.

Note: In case any subsidy amount or any discount was provided on the Insured Vehicle, the maximum claim amount payable under this cover will be limited to the actual amount paid by You for purchasing the Insured Vehicle (i.e. price mentioned in the invoice of the Insured Vehicle less any subsidy amount or any discount provided on the Insured Vehicle).

In addition to the above, you will also receive the following benefits:

- (a) Reimbursement of First-time registration charges which You had incurred on the Insured Vehicle.
- (b) Reimbursement of Road Tax which You had incurred on the Insured Vehicle.
- (c) Reimbursement of new vehicle Insurance Policy which includes Own Damage Cover, Third Party Liability Cover and Add-On Cover (as availed in Your **Car Insurance Policy**) provided you opt to insure the new vehicle with us, subject to maximum of premium paid under the existing insurance policy of the Insured Vehicle.
For the purpose of this cover, "Insurance Policy" shall mean sum of Premium amount of:
 - i. One Year Own damage cover premium of the Insured vehicle
 - ii. Third party premium of the Insured Vehicle provided third party cover of the Insured vehicle was insured with us.
 - iii. One Year Add on Cover premium of the Insured Vehicle
- (d) Payment of Cost of any accessories including bi-fuel kit which were specifically Insured Own Damage Cover of the **Car Insurance Policy** provided these are not part of factory fitted accessories of the new vehicle

B. CONDITIONS

1. No depreciation will be applied to assess the loss in the event of **Total Loss / Constructive Total Loss**.
2. **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.
3. Claims made by **You** under this Add-On Cover are subject to conditions set forth under **Your Car Insurance**
4. Any compensation under this **Add-On Cover** will be full and final settlement of **Our** liability under this **Add-On Cover**.
5. Claim Payment in case of Total theft of the Insured Vehicle will be subject to submission of Final Investigation Report by the Police Authorities but not before 90 days from the date of theft.

C. EXCLUSIONS

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

1. If the Claim of **Total Loss / Constructive Total Loss / Total Theft** of the vehicle is not admissible under Own Damage Cover of the **Car Insurance Policy**.
2. The bank/finance Company whose interest is endorsed in the policy shall agree in writing.
3. Cost of any accessories including bi-fuel kit which were not specifically Insured under Own Damage Cover of the **Car Insurance Policy** Or not part of Original Equipment Manufacturer (OEM) fitment.

4. If the vehicle is recovered within 90 days of the theft unless Final Investigation Report/Non-Traceable Report is submitted.
5. Any claim which does not qualify as **Total Loss / Constructive Total Loss** as per the Car Insurance Policy.
6. Any cost of extended warranty, fast tag which You had incurred on the Insured Vehicle.