

**CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY**

This document provides key information about your policy. You are also advised to go through your policy document.

*Please Note: This Customer Information Sheet provides information available under this Product. Kindly refer to the Policy Schedule to know exact details of coverage opted by You.*

Sl No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy /Clause Number															
1	Product Name	<b>Compulsory Personal Accident Cover for Owner-Driver under Motor Insurance Policies</b>																
2	Unique Identification Number (UIN) allotted by IRDAI	<b>IRDAN158RP0038V03201819</b>																
3	Structure	<b>Benefit Basis: Personal Accident Cover for Owner-Driver</b>																
4	Interests Insured	<ul style="list-style-type: none"> <li>• <b>Owner- driver of the vehicle covered under the policy</b></li> </ul>																
5	Sum Insured / Motor Insured Declared Value Scope	<b>Personal Accident Cover for Owner-Driver – INR 15 lakhs</b>  <b>Please refer your Policy Schedule having details of Sum Insured applicable to your policy.</b>																
6	Policy Coverage	<u><b>Personal Accident Cover for Owner Driver</b></u> <b>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 owned or whilst driving or mounting into/dismounting from the vehicle owned 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:</b> <table border="1" style="margin-left: 40px;"> <thead> <tr> <th colspan="2">Nature of injury</th> <th>Scale of compensation</th> </tr> </thead> <tbody> <tr> <td>i.</td> <td><b>Death</b></td> <td><b>100%</b></td> </tr> <tr> <td>ii.</td> <td><b>Loss of two limbs or sight of two eyes or one limb and sight of one eye</b></td> <td><b>100%</b></td> </tr> <tr> <td>iii.</td> <td><b>Loss of one limb or sight of one eye</b></td> <td><b>50%</b></td> </tr> <tr> <td>iv.</td> <td><b>Permanent total disablement from injuries other than named above</b></td> <td><b>100%</b></td> </tr> </tbody> </table>	Nature of injury		Scale of compensation	i.	<b>Death</b>	<b>100%</b>	ii.	<b>Loss of two limbs or sight of two eyes or one limb and sight of one eye</b>	<b>100%</b>	iii.	<b>Loss of one limb or sight of one eye</b>	<b>50%</b>	iv.	<b>Permanent total disablement from injuries other than named above</b>	<b>100%</b>	<b>Personal Accident Cover for Owner-Driver</b>
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7	Add-on Cover	<b>Following Add – on covers are available under your Policy. (Please check your policy schedule for details of add on covers as opted and applicable to your policy).</b>																
8	Loss Participation	<b>As mentioned in the Policy Schedule</b>	<b>Deductible</b>															
9	Exclusions	<b>The Company shall not be liable under this Policy in respect of</b> <ol style="list-style-type: none"> <li>any accident caused outside the geographical area;</li> <li>Any claim arising out of any Contractual Liability</li> <li>Any accidental caused sustained or incurred whilst the vehicle herein is <ol style="list-style-type: none"> <li>Being used otherwise than in accordance with the “Limitations as to use”; or</li> <li>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.</li> </ol> </li> <li>(i) any consequential loss (ii) Any Accidental Injury 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.</li> <li>Any accidental Injury directly or indirectly caused by or contributed to, by or arising from nuclear weapons material.</li> <li>Any accidental Injury 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 injury 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.</li> </ol>	<b>General Exceptions</b>															
10.	Special Conditions and Warranties (if any)	<b>Warranty</b> <ol style="list-style-type: none"> <li>It is hereby warranted the coverage under this Policy commences only from the Risk Start time and Date as mentioned in the Policy schedule. No Liability shall attach under this Policy in respect of any Accident/Loss prior to the time and date of commencement of Period of Insurance. If this policy is preceded by break-in insurance, it is expressly agreed and understood that there will be no liability for any loss or damage that has occurred prior to the date of commencement mentioned in the schedule.</li> </ol> <p><b>Please refer the policy schedule for any additional Warranties and Special Conditions, if any.</b></p>																
11.	Admissibility of Claim	<u><b>Admissibility of Claim</b></u> <b>Claim will be admissible under Personal Accident Cover for Owner Driver only if you have received accidental bodily injury while driving or mounting into/dismounting from the vehicle insured or whilst traveling in it as a co-driver, subject to terms and conditions of the policy.</b> <u><b>Reporting of Loss Occurrence</b></u> <b>Call our Helpline numbers 1800-258-5956 OR 1800-103-4448 or Email us - <a href="mailto:hello@godigit.com">hello@godigit.com</a>.</b> <b>Notice shall be given to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim. Thereafter You shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by You. Notice shall also be given to the Company immediately if You have knowledge of any impending prosecution, inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy.</b> <u><b>Situations where your Claim might get Rejected</b></u> <ol style="list-style-type: none"> <li>The Company will not cover any expenses resulting from an accident that occurs while you are under the influence of alcohol or drugs.</li> <li>The Company will not cover claims arising from or related to intentional self-injury, suicide, attempted suicide, physical defects, or infirmities.</li> <li>Driving without driving license</li> </ol> <p><u><b>Own Damage sample claim calculation process (without the add on covers)</b></u></p> <table border="1" style="margin-left: 40px;"> <thead> <tr> <th colspan="2">Nature of injury</th> <th>Scale of compensation</th> </tr> </thead> <tbody> <tr> <td>i.</td> <td><b>Death</b></td> <td><b>100%</b></td> </tr> </tbody> </table>	Nature of injury		Scale of compensation	i.	<b>Death</b>	<b>100%</b>										
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12.	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> <li>• Toll free Number: 1800-258-5956</li> <li>• WhatsApp Number:7026061234</li> <li>• Email: <a href="mailto:hello@godigit.com">hello@godigit.com</a></li> <li>• You can connect with our customer service team at the time of occurrence of loss/ damage for its intimation.</li> <li>• For cashless claim- <ul style="list-style-type: none"> <li>- In cashless claims, You need not to pay anything from Your pocket if You have selected our network garage for the repair of the accidental vehicle.</li> <li>- We have 6000+ garages across the country</li> </ul> </li> <li>• For reimbursement claim <ul style="list-style-type: none"> <li>- In reimbursement claims, You pay for the repairs and then submit a claim to us to get reimbursed for the expenses related to accident.</li> <li>- If You want to repair Your accidental vehicle at Your desired garage and it is not a part of our network garage then You can submit the bill to us and apply for reimbursement for the expenses related to accident.</li> </ul> </li> <li>• TAT (turn around time) for settlement of the claim will depend on the nature of claim and availability of part at the garage</li> <li>• In case the claim is not settled within the specified timelines, then the claimant is entitled for interest as per the rate specified in prevailing regulatory provisions</li> </ul>										
13.	Grievance Redressal and Policyholders Protection	<p>We hope that we never leave you dissatisfied. However, if you ever wish to lodge a complaint, please feel free to call our 24 × 7 Toll free number 1800-258-5956 or email the customer service desk at <a href="mailto:hello@godigit.com">hello@godigit.com</a> . Senior citizens can now contact us on 1800-258-5956 or write to us at <a href="mailto:seniors@godigit.com">seniors@godigit.com</a>. After investigating the matter internally and subsequent closure, we will send you, our response. If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at <a href="mailto:grievance@godigit.com">grievance@godigit.com</a> For updated details of grievance officer, kindly refer the link: <a href="https://www.godigit.com/claim/grievance-redressal-procedure">https://www.godigit.com/claim/grievance-redressal-procedure</a></p> <p>The policyholder or the claimant also has the option to register the complaint on-line at IRDAI's Bima Bharosa by visiting <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a> If you do not get a satisfactory response from us and you wish to pursue other avenues for redressal of grievances, you may approach Insurance Ombudsman appointed by IRDAI under the Insurance Ombudsman Scheme.</p> <p>For updated details of Ombudsman details, request to please check Council of Insurance Ombudsmen website available on <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a>  Note: COUNCIL FOR INSURANCE OMBUDSMAN ,3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.Tel.: 022 – 69038801/03/04/05/06/07/08/09 Email: <a href="mailto:inscoun@cioins.co.in">inscoun@cioins.co.in</a></p>	Customer grievance redressal Policy									
14.	Obligations of the Policyholder	<ul style="list-style-type: none"> <li>• To disclose all information correctly sought by the insurer at time of filling the proposal form</li> <li>• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately</li> <li>• This policy has been issued upon declaration by the Insured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy. The insured undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy</li> </ul>										