

DIGIT CAR INSURANCE
PROSPECTUS
UIN: IRDAN158RPMT0003V01202627

Go Digit General Insurance Ltd.

Go Digit general insurance Ltd. (DIGIT) is a 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, simplicity means offering customers an easy and intuitive interface, straightforward products, and a smooth, efficient claims process. Our goal is to provide products and services that customers truly need, supported by service that makes us proud.

Our team brings years of experience across insurance and technology. We aim to become a meaningful part of our customers' lives, helping them live with confidence—free from the worry of an uncertain future.

Product Introduction

At Digit, we understand the potential risk associated with the ownership of a Private car and hence, we have designed “Digit Car Insurance” that offers a complete protection for your vehicle. The product has following Sections and Optional Covers. You can opt for any of the sections or optional cover as per your requirement:

- **Section I:** Loss of or Damage to the Vehicle Insured
- **Section II:** Liability to Third Parties
- **Section III:** Personal Accident Cover for Owner-Driver
- **Section IV:** Residual Value Insurance
- **Section V:** Extended Warranty Cover

Optional Cover under the Policy:

There are 39 optional covers which insured can opt from:

- Optional Cover 1: Consumable Cover
- Optional Cover 2: Zero Depreciation Cover
- Optional Cover 3: Engine and Gearbox Protect
- Optional Cover 4: Breakdown Assistance
- Optional Cover 5: Return To Invoice
- Optional Cover 6: New Vehicle Replacement
- Optional Cover 7: Key & Lock Protect
- Optional Cover 8: Tyre Protect
- Optional Cover 9: Rim Protect
- Optional Cover 10: Preferred Garage Discount
- Optional Cover 11: Pay as You Drive
- Optional Cover 12: Good driver benefit
- Optional Cover 13: Electric shield
- Optional Cover 14: EV Charger Cover
- Optional Cover 15: Loss to personal belongings
- Optional Cover 16: NCB protector
- Optional Cover 17: NCB shield
- Optional Cover 18: NCB scaler
- Optional Cover 19: Accidental Hospitalization Cover
- Optional Cover 20: Daily Hospital Cash Cover
- Optional Cover 21: Daily Conveyance Benefit
- Optional Cover 22: Loss of Revenue
- Optional Cover 23: Additional Towing Expenses
- Optional Cover 24: Vehicle EMI Protection Cover
- Optional Cover 25: EMI Guard Cover
- Optional Cover 26: Vehicle EMI-Accidental Hospitalization
- Optional Cover 27: Vehicle Loan Shield

- Optional Cover 28: Legal Assistance Cover
- Optional Cover 29: Advantage Plus
- Optional Cover 30: Fuel Adulteration
- Optional Cover 31: Personal Accident cover for Passengers
- Optional Cover 32: Named Driver Benefit
- Optional Cover 33: Road Accident Cover involving Uninsured or Unidentified Vehicle
- Optional Cover 34: Vehicle Cyber Risk Cover
- Optional Cover 35: Paint Protection Film Cover
- Optional Cover 36: Liquid Damage and Infotainment Protect Cover (LDIP)
- Optional Cover 37: Advance Systems Damage Cover
- Optional Cover 38: War Risk Cover
- Optional Cover 39: Waiver of Compulsory Deductible

What will be policy period provided under the product?

The customer will have option to opt for any section or optional cover as per their requirement:

Section I: Loss of or Damage to the Vehicle Insured (Own Damage Cover)	This section can be opted for any period upto 3 years. However, the expiry date of Own Damage section should not be beyond Liability to Third Parties insurance of the same motor vehicle.
Section II: Liability to Third Parties (Third Party Liability Cover)	This section can be opted for either 1 Year or 2 Years or 3 Years. Period for which premium rates are provided by IRDAI/ competent Authority can only be offered.
Section III: Personal Accident Cover for Owner-Driver	This section can be opted for either 1 year or 2 years or 3 years.
Section IV: Residual Value Insurance	This section can be opted for a maximum of 7 years
Section V: Extended Warranty Cover	This cover can be opted for a maximum of 10 years
Optional Covers under the Product:	The policy term of the respective opted optional cover can be upto 3 years.

What are the coverages and exclusions applicable under each of the five Sections?

SECTION I. LOSS OF OR DAMAGE TO THE VEHICLE INSURED

(Own Damage Section)

If You have opted this section, the Company will indemnify the insured against loss or damage to the vehicle insured hereunder and/or its accessories whilst thereon

1. by fire explosion self-ignition or lightning;
2. by burglary housebreaking or theft;
3. by riot and strike;
4. by earthquake (fire and shock damage);
5. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
6. by accidental external means;
7. by malicious act;
8. by terrorist activity;
9. whilst in transit by road rail inland-waterway lift elevator or air;
10. by 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 and tubes, batteries and air bags - 50%
2. For fibre glass component - 30%
3. For all parts made of glass - Nil
4. Rate of Depreciation for Painting - In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of the total painting charges for the purpose of applying the depreciation.

5. 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 years but not exceeding 10 years	40%
Exceeding 10 years	50%

The Company shall not be liable to make any payment in respect of:

- Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages;
- Damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement; and
- 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 drugs.

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 redelivery to the insured but not exceeding in all Rs. 1500/- 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:

- The estimated cost of such repair including replacements, if any, does not exceed Rs.500/-;
- The Company is furnished forthwith with a detailed estimate of the cost of repairs; and
- The insured shall give the Company every assistance to see that such repair is necessary, and the charges are reasonable.

Sum Insured, Insured's Declared Value (IDV):

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed for each year of the Policy Term at the commencement of the contract for the insured vehicle and shown on the Policy Schedule.

The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below).

The schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only.

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) is to be determined on the basis of an understanding between the Company and the insured.

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

Plans Available under Section I – Loss or Damage to the Vehicle Insured:

The Plans available under Section I – Loss or Damage to the Vehicle Insured shall apply as per the Plan opted by You and expressly mentioned in the Policy Schedule.

I. Plan A: Comprehensive

Coverage shall be provided strictly in accordance with the standard terms, conditions, coverages, exclusions, and depreciation provisions as specified under Section I of this Policy.

II. Plan B: Comprehensive Pro

In addition to the coverage available under Plan A: Comprehensive, it is hereby agreed that, under this Plan, components such as radiator, wiring harness, sensors/parking camera, and Engine Control Module (ECM) of the insured vehicle shall be treated as metal parts for the purpose of depreciation and shall be indemnified accordingly, subject to the terms and conditions of the Policy.

III. Plan C: Comprehensive Promax

In addition to the coverage available under Plan B: Comprehensive Pro, it is hereby agreed that the scope of coverage under this plan will be extended to include coverage for consumables and/or partial waiver of applicable depreciation, in accordance with the terms and conditions specified in the Policy Schedule. The applicable extent of depreciation waiver shall be as mentioned in the Policy Schedule.

SECTION II. LIABILITY TO THIRD PARTIES**(Third Party Section)**

If You have opted this section,

1. 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 vehicle against all sums which the insured shall become legally liable to pay in respect of:
 - a. Death of or bodily injury to any person including occupants carried in the vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured.

Please note: In case the policy issued only has this section (ie. Section II. Liability to Third Parties) and does not have Own Damage Section ie. Section I- Loss of or Damage to the Vehicle Insured, then the Policy will act as Third-Party Liability Only Policy which will be governed by standard wordings of Liability Act. In such as case, Point no a. as mentioned above should be read as *“Death of or bodily injury to any person so far as it is necessary to meet the requirements of the Motor Vehicles Act”*.

- b. Damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.
2. The Company will pay all costs and expenses incurred with its written consent.
3. In terms of and subject to the limitations of the indemnity granted by this section to the insured, the Company will indemnify any driver who is driving the vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
4. 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, fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
5. The Company may at its own option
 - a. 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
 - b. 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 provisions.

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.

SECTION III. PERSONAL ACCIDENT COVER FOR OWNER-DRIVER

If You have opted this section, 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 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 insured mentioned in the Policy Schedule against this Section, 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.
3. Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.

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 (or any amendments thereafter), at the time of the accident.

SECTION IV. RESIDUAL VALUE INSURANCE

If You have opted this section, We hereby agree to offer Residual Value (as defined in this policy) of the Vehicle, subject to terms, conditions, limitations, warranties and exclusions specified in the Policy Schedule.

This section guarantees a minimum resale value for the vehicle at the end of specified tenure. This guaranteed resale value of the vehicle will be as mentioned in the policy schedule which will be calculated from a predetermined percentage of the Invoice price of the vehicle. If the actual market value of the vehicle is less than its agreed guaranteed resale value, we will pay the difference between the guaranteed resale value and market value of the vehicle. Market Value of the Vehicle shall be arrived by an authorized Valuation/Inspection agent of the Company.

Definition Specific to Residual Value Insurance

1. **Residual value** shall mean a guaranteed value of the Vehicle as specified in the Policy Schedule, which will be an expected estimated value of the vehicle at a future date and after usage of the vehicle for a predefined period. Residual Value of the vehicle will be calculated from a predetermined percentage of the Invoice price of the vehicle.

CONDITIONS SPECIFIC TO RESIDUAL VALUE INSURANCE

1. The Insured has to maintain and service the vehicle strictly in accordance with the Original Equipment Manufacturer (OEM) /Manufacturer recommended maintenance schedule as specified in the owner's manual or any official updates provided by the OEM/Manufacturer.

2. The battery for electric vehicles and hybrid electric vehicles must be maintained in accordance with the manufacturer's guidelines, including regular charging, avoidance of overcharging or deep discharge cycles and conducting any scheduled inspections or maintenance as required.
3. Electric vehicles and hybrid electric vehicles must show minimum 90% SoH of the Lithium-Ion battery, unless specifically mentioned otherwise in the Policy Schedule at the time of claim.
4. Repairs or replacements must be carried out at authorized service centres using OEM/Manufacturer approved parts and processes.
5. This section will be applicable only when there is sale of Insured Vehicle before the end of cover tenure, as specified in the Policy Schedule.
6. Insured should not sell the vehicle without prior consent of Us.
7. Intimation of claim under this section should be given to Us after the waiting period is over and before 90 days from coverage end date, unless specifically mentioned in the Policy Schedule.
8. At the time of claim, the Vehicle must be in actual condition as specified by Manufacturer (e.g. no technical modification, no change in colour or other specification, no cutting / welding on the chassis / frame) and neither the Insured nor any of its affiliates have taken any action that could reasonably be foreseen to have a material adverse impact upon resale value of the Vehicle.
9. At the time of claim, all the documents related to the Vehicle should be verified in original with no pending litigation. Vehicle must not be involved in any criminal activity, hit & run case, police case, including driving without license.
10. The vehicle should not have any outstanding financial liabilities, including but not limited to unpaid EMI (in case of hypothecation), road tax, traffic challan, bank dues or any other pending charges.
11. Coverage under this section will become null and void in case the vehicle meets with an accident leading to Total Loss, constructive total loss of the vehicle or vehicle being stolen.
12. Coverage under this section will become null and void in case cumulative repair amount during coverage period is more than 20% of Invoice Value under this section, unless specifically agreed otherwise by Us and mentioned in the Policy Schedule. While calculating the repair amount, expenses related to side mirror, headlight, denting, painting, windshield will be excluded.

EXCLUSIONS SPECIFIC TO RESIDUAL VALUE INSURANCE

This section does not cover the following, and no indemnity is available hereunder for any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following: -

1. If the Vehicle has run more than number of kilometres or more than number of hours of running within a specific time duration as specified in the Policy Schedule.
2. Use of any purpose other than originally intended and agreed.
3. Any claim if the Vehicle is used for any other purpose except for that specified on the Registration Certificate.
4. Any modification to the Vehicle which is not in accordance with the manufacturer's instructions or use of any accessory which has not been approved by the manufacturer of the vehicle.
5. Any expenses incurred on routine maintenance or service or inspection of the Vehicle.
6. Any consequential loss of any kind.
7. Any claim arising due to any criminal act or any interferences were made to the speedometer/odometer of the vehicle.
8. Any loss in market value of the Vehicle due to Damage / Destruction caused through cyber risks, loss, erasure, corruption or alter a computer virus) or loss of use, reduction in functionality, cost and Expense of whatsoever concurrently or in any other sequence to the loss.
9. Any loss in market value of the Vehicle resulting directly from war (whether declared or not), invasion, acts of foreign enemies, civil war, rebellion, revolution, insurrection, acts of terrorism, including the use of threat of force or violence for political religious and/or ideological purposes, nuclear risks, including radiation, contamination or any nuclear or radioactive incidents arising from any source.
10. Any loss or reduction in the market value of the Vehicle directly or indirectly due to any product recall campaign and/or any manufacturing defect.
11. Any Loss in market value due to technical modification, color change or chassis alteration.
12. Any loss in market value due to repairs/Body repair of the Vehicle not being carried out at authorized workshops of OEM/Manufacturer or due to usage of parts not authorized by the OEM/Manufacturer.
13. Change in government regulations impacting benefits under the section.

SECTION V. EXTENDED WARRANTY COVER

If You have opted this section, We will indemnify You against repair or replacement costs in respect of Your Vehicle caused due to mechanical, electronic or electrical breakdown arising out of manufacturing defect occurring during the coverage period/ risk period as mentioned in the Policy Schedule against this section.

Provided that the liability of the Company in respect of the Vehicle during the Policy Period shall not individually or in aggregate exceed the Sum Insured as stated in the Policy Schedule against this section, subject to the terms, conditions, warranties and exclusions contained herein or endorsed or otherwise expressed.

Provided that the mechanical, electronic or electrical breakdown should result in inability or incapacity of the Vehicle to perform as per Manufacturer's specifications under normal operating circumstances. Any breakdown or gradual decline in vehicle's performance due to age or usage shall not be considered an Insured Event under this Section.

This Section has two plans:

- **Plan A:** This plan shall be available only for First-hand vehicles where manufacturer's warranty period is in force. In such case, the cover shall start after the expiry of the Manufacturer Warranty Period as defined in this Policy.
- **Plan B:** This plan shall be available for vehicles where manufacturer warranty has lapsed as well as Pre-Owned Vehicles. The cover shall commence from the date of purchase of the Vehicle or as per Policy Tenure defined in the Policy Schedule.

Definition Specific to Extended Warranty Cover

1. **Manufacturing Defect** means any defect, fault, or deficiency arising during the manufacturing or assembly process of an insured asset, which results in the asset deviating from the manufacturer's intended specifications and causes breakdown, malfunction, or inability to perform under normal usage conditions
2. **Manufacturer's Warranty Period** means the period during which the manufacturer provides warranty coverage for the insured vehicle/ asset, and which shall be determined based on time, kilometres, operating hours or any other usage parameter specified by the manufacturer, whichever occurs earlier.

EXCLUSIONS SPECIFIC TO EXTENDED WARRANTY COVER

The Company is not liable for, and no indemnity will be provided in respect of any loss arising out of, caused by, occasioned by, attributable to or howsoever connected to the following, unless specifically mentioned in the Policy Schedule and expressly insured:

1. Any claim falling beyond the completion of the kilometers or completion of Number of hours as mentioned in the Policy Schedule, whichever is earlier.
2. Any damage that results from operating methods other than those mentioned in the owner's manual or use beyond limitations as specified by manufacturer, such as maximum load passenger capacity, maximum number of hours the vehicle can run continuously and others.
3. Any damage that results from use of non-genuine parts, non-genuine oils, non-genuine coolants or accessories or other than those approved by the manufacturer.
4. Any accessories/attachments or modification not authorized by the manufacturer as original accessories, attachment or manufacturer approved modification and changes. Also, any damage arising due to fitment of accessories not approved by the manufacturer will not be covered.
5. Any damage that results from vehicle performance modifications or alterations of any nature not approved by the manufacturer.
6. Inconsequential aspects such as noises, vibrations, oil seepage and sensations that could not lead to dismal product function or performance of the Vehicle.
7. Any damage that results from storage or transportation.
8. Any claim for Goodwill compensation and repair/replacement of parts covered under the Manufacturer's Warranty Period or subject to recall by the manufacturer or can be considered as having manufacturer design defects.
9. Continued use of the vehicle despite knowledge of an existing defect.
10. Cost of roadside assistance and /or towing/transportation.
11. Theft of vehicle and/or parts or accessories.
12. Aesthetic parts including sheet metal parts/ external paintable surface, trims and upholstery requiring replacements /repairs due to wear and tear, depreciation, moth vermin, process of cleaning, restoring or renovating of scratches, effect of light, sun or any atmospheric conditions, bird droppings.

13. Mechanical and electrical breakdown caused by overloading, strain, over running, freezing, excessive pressure, short circuiting, heating and Repair arising from improper starting, warm up or shut down, Routine maintenance service jobs, including cleaning, polishing, minor adjustments, engine adjustment/ tuning, oil/fluid changes, carbon cleaning, AC servicing, wheel alignment, wheel balancing, tyre rotation, calibration /reconditioning of diesel equipment including nozzles, injector and fuel pumps etc.
14. Loss or damage related to bodywork or paintwork, including accidental damage and paint-related manufacturing defects, is not covered. Additionally, Parts subjected to normal wear and tear, ageing , corrosion, including spark plugs, glow plugs, axle/ drive shaft boots , shock absorbers , wheel bearings, horns, front struts , suspension ball joints/tie rod, tie rod end , drain plug with seal, pollen filter, lock cylinder lubricant, fuel filter , oil filters , rubber seals, brake pads , brake linings ,brake drums/discs, brake liner/pads, clutch plates, pressure plates, fly wheels/fly wheel ring, friction discs, battery, tyres and tubes, all type of cables including clutch and accelerator , bulbs , fuses , belts, all type of hoses, tyres , oil seals, batteries , glasses , lenses , all mountings , oxygen sensors , air cleaner elements, rubber tubes, belts, filters, wiper blades, vacuum pump, air cleaner, all type of mountings, clutch release bearing/ clutch related operating mechanism, drive belts, catalytic converter & silencer, horns, all switches and all oil seals, Universal Joint Crosses, parking brake mechanism, tie rod, tie rod ends, ball joints, wheels spindles, wheel cylinders, brake back plate/callipers, steering knuckles, complete suspension system, drive shafts, wheel rims, tyres, and other items as specified in the manufacturers maintenance schedule.
15. All consumables including engine oils, gear oil, brake oil, power steering oil, coolant, AC gas oil, AC gas, grease, battery electrolyte, windshield washer fluid, radiator coolant other than when required to be changed /replaced consequently to repair/replacement of a part falling under a warranty claim.
16. Perforation of sheet metal parts and rusting of catalytic converter and silencer.
17. Damage to engine parts and fuel injection as a result of use of poor quality/contaminated/improper fuel, coolant or lubricant oil to the fuel systems including fuel pump, injector, nozzles, water pump, turbocharge and other parts as well.
18. Damage to engine, transmission assembly, turbocharger, differential assembly or their internal parts due to hydrostatic lock or oil starvation.
19. Any loss or damage resulting from substandard repairs, as well as consequential losses of any kind, are not covered. This includes — but is not limited to — legal liabilities, injury or death to occupants or third parties, damage to personal or third-party property, economic losses such as loss of profit, crop loss, equipment rental, overtime labour costs, or any other incidental expenses
20. All kinds of diagnostic costs , unless accepted as a part of an authorized claim
21. For damages which have a connection with
 - a) interferences made to the speedometer/odometer or if there was a change to the corresponding mileage which was not indicated
 - b) the fact that the warranty requiring damage is not reported before the repair and the motor vehicle is not made available for the investigation, necessary information to assess the damage is not provided and instructions to minimize the repair expenses are not followed.
22. Loss, damage, or expenses arising from cyber-related risks are not covered. This includes destruction, distortion, erasure, corruption, or alteration of electronic data due to any cause (including but not limited to computer viruses), as well as any resulting loss of use, reduced functionality, or associated costs and expenses. Additionally, any expenses incurred due to software faults or upgrades in the vehicle are excluded, unless specifically covered by the Company and mentioned in the Policy Schedule.
23. The Company shall not be liable to pay the cost of dismantling and repairing the vehicle if the cost of breakdown is not covered by the Extended Warranty Cover. Further the Company shall not be liable for payment of any other work carried out by the repairer under the instructions of the Insured which is not related to an admissible claim.
24. Expenses incidental to Extended Warranty Cover claims including but not limited to
 - a) additional expenses incurred for communication, lodging, meals, towing charges, and other items due to breakdown of the vehicle in a remote area/city
 - b) expenses related to personal injury or property damage compensation, for loss of time, commercial losses or rental costs for a substitute product during the period of repairs.
25. Repair or replacement of any part arising due to the failure to comply with the emission standards as specified in sub rule (2) of Rule no 115 of the Central Motor Vehicle Rules, 1989 as amended from time to time.

26. Radio/cartridge, CD player, CD changer, antennas and all parts of the sound system as well as entertainment electronics, navigation system, telephone and free speech mechanism, audio and video systems and all other electric comfort systems.
27. Any kind of damage to a covered part on account of any faulty part which is not covered as part of Policy Schedule.
28. Any Consequential and accidental loss or damage to vehicle and parts.
29. Any part excluded under manufacturers' warranty as well as proprietary /suppliers' warranty.

Additional Exclusions applicable for Plan B of Extended Warranty Cover

1. Any claim for repair/replacement of parts covered under the standard manufacturer's warranty policy or under plan A or under any other extended warranty/ insurance program.
2. Any Vehicle not certified by the authorized person of the Company as eligible to be insured under Plan B.
3. Air, oil and water leakage, wind noise, screeching and rattling noises and leakages.
4. Following parts are excluded due to whatsoever reason: catalytic converter and silencer, clutch assembly, all cables, complete suspension system and parts, wiper blades, actuators, wiring harness, all oil seal, clutch disk, brake lining, drums, discs and tyres, wheel balancing, horn, fuel pump, injector.
5. Any Manufacturer rubber & plastic accessories.

Details of Optional covers provided in the Policy

Details of Optional Covers are provided below:

1. OPTIONAL COVER 1 - CONSUMABLE COVER

If You have opted for this Optional 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 Section I of this 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. This will also include any specific item mentioned in the Policy Schedule.

CONDITIONS SPECIFIC TO CONSUMABLE COVER

1. Claims under this cover will be admissible if the Vehicle is repaired at Digit Authorized Repair Shop, unless specifically agreed otherwise by Us. 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% (unless specifically agreed otherwise by Us and mentioned on the Policy Schedule) of the assessed claim amount under this cover.
2. The benefits under 'Consumable Cover' can be utilized up to maximum of one (1) time (unless agreed otherwise and mentioned Policy Schedule) during the Policy year/ Policy Period. This Optional Cover will not be valid once you have Claimed for the specified number of times mentioned in your policy schedule.

EXCLUSIONS SPECIFIC TO CONSUMABLE COVER

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

1. Where Section I. Loss of or Damage to The Vehicle Insured (If Section I is opted), Claim made by You under the policy is not payable or admitted.
Please note that in case Section I is not opted/ available under the policy, the claim made by You under this optional cover shall be admissible only if:
 - The vehicle was used for any purpose other than the purpose for which vehicle is registered in respective RTO, hire or reward, racing, pace making, reliability trial, speed testing and use for any purpose in connection with Motor Trade.
 - The person driving the vehicle holds an effective driving license at the time of the accident and is not disqualified from holding such a license or may hold an effective Learner's license and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 and any subsequent amendment as applicable.
2. Consumables pertaining to any part /sub part/accessories not approved for replacement by Us under this policy.

3. 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.
4. The loss claimed or covered under any other type of policy or cover.
5. Constructive Total Loss/ Total Loss of Your Vehicle.
6. Any claim where an opportunity is not given to Us to inspect the damage or loss before commencement of repair.

2. OPTIONAL COVER 2 - ZERO DEPRECIATION COVER

If You have opted for this Optional 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.

CONDITIONS SPECIFIC TO ZERO DEPRECIATION COVER

1. The benefits under this Optional Cover 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% (unless specifically agreed otherwise by Us and mentioned on the Policy Schedule) of the assessed claim amount under this cover,
2. The benefits under 'Zero Depreciation Cover' can be utilized up to maximum of one (1) time (unless agreed otherwise and mentioned in the Policy Schedule) during the Policy year/ Policy Period.
3. Parts replacement during the repairs need to be approved by the Surveyor assigned by Us.

EXCLUSIONS SPECIFIC TO ZERO DEPRECIATION COVER

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

1. Where any claim made by You under Section I. Loss of or Damage to The Vehicle Insured (If Section I is Opted) of the Policy is not payable or admitted.

Please note that in case Section I is not opted/ available under the policy, the claim made by You under this optional cover shall be admissible only if:

- the vehicle was used for any purpose other than the purpose for which vehicle is registered in respective RTO, hire or reward, racing, pace making, reliability trial, speed testing and use for any purpose in connection with Motor Trade.
- the person driving the vehicle holds an effective driving license at the time of the accident and is not disqualified from holding such a license or may hold an effective Learner's license and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 and any subsequent amendment as applicable

2. Any other cost of repair fully or partly pertaining to any part / sub part / accessories not approved under the Policy.
3. Depreciation applicable to tyres, battery of Your Vehicle as per the Policy. This exclusion will not be applicable if "Zero Depreciation Cover+" Plan is opted.
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. The loss claimed or covered under any other type of policy or cover.
6. Any claim where an opportunity is not given to Us to inspect the damage or loss before commencement of repair.

PLANS AVAILABLE UNDER ZERO DEPRICIATION COVER

- **Plan I - Dep Cover – Metal & Wood:** Depreciation on account of metal and wood parts will be covered under this plan.

- **Plan II- Dep Cover – Metal, Wood & Paint:** Depreciation on account of metal & wood parts and paint will be covered under this plan.
- **Plan III - Dep Cover – Plastic, Nylon, Rubber & Fibre:** Depreciation on account of Plastic, Nylon, Rubber & Fibre parts will be covered under this plan.
- **Plan IV- Dep Cover – Paint, Plastic, Nylon, Rubber & Fibre:** Depreciation on account of Plastic, Nylon, Rubber & Fibre parts and paint will be covered under this plan.
- **Plan V- Zero Depreciation Cover:** Depreciation on account of Metal, Wood, Plastic, Nylon, Rubber & Fibre parts and paint will be covered under this plan.
- **Plan VI - Zero Depreciation Cover+:** Depreciation on account of Metal, Wood, Plastic, Nylon, Rubber & Fibre parts, paint, Battery and tyres will be covered under this plan.

3. **OPTIONAL COVER 3 - ENGINE AND GEAR BOX PROTECT**

If You have opted for this Optional Cover, then we will cover the Consequential Damage to the vehicle's 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 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.

Definitions specific to Engine and Gear Box Protect

1. **"Consequential Damage"** shall mean the damage caused to Your Vehicle not arising directly from an insured peril under the Car Insurance but resulted consequently to any damage.
2. **"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.

CONDITIONS SPECIFIC TO ENGINE AND GEAR BOX PROTECT

1. Claims made by You under this Optional Cover would be admissible only if there is evidence of:
 - a. Your Vehicle being stopped in waterlogged 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.
2. Maximum of one (1) claim would be payable during the Policy year, unless specifically agreed otherwise by Us and mentioned in the Policy Schedule.
3. Depreciation will be applicable on the parts replaced, unless specifically agreed otherwise by Us.
4. The benefits under this Optional 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% (unless specifically agreed otherwise by Us and mentioned on the Policy Schedule) of the assessed claim amount under this cover.

EXCLUSIONS SPECIFIC TO ENGINE AND GEAR BOX PROTECT

In addition to the General Exclusions listed under this Policy, 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 Optional cover.
2. Any payment under this Optional 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 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
 - i. In retrieving the car from waterlogged area to a safe place.
 - ii. In instructing the garage to start the repair after the survey is done.
 - iii. 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.

4. **OPTIONAL COVER 4 - BREAKDOWN ASSISTANCE**

If You have opted for this Optional 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 and additional services opted by You under this Optional Cover and as shown in the Policy Schedule.

- I. **Flat Battery:** In Case of Your Vehicle being immobilized due to malfunctioning of battery within 50 kilometres (unless specifically agreed otherwise and mentioned in the Policy Schedule) from Your city of residence, We will make an alternate arrangement to make Your Vehicle mobile.
Provided always that:
 - a. Vehicle has not already reached a workshop/repairer.
 - b. We will pay for all labour and conveyance costs towards this assistance.
 - c. You will bear any Cost of charging/replacement of battery.
- II. **Spare Keys:** If Your Vehicle keys are lost or the keys are locked inside the vehicle within 50 Kilometres (unless specifically agreed otherwise and mentioned in the Policy Schedule) from Your city of residence, We will 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 will provide the service of unlocking Your Vehicle with the help of vehicle technicians at the location of the vehicle. Provided always that:
 - a. We will 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 50 Kilometres (unless specifically agreed otherwise and mentioned in the policy schedule), from your city of residence, We will 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 will pay the expenses on labour cost and conveyance cost, in relation to point (1) and (2) above,
 - b. You will 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 50 Kilometres (unless specifically agreed otherwise and mentioned in the policy schedule), from Your city of residence, We will 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 will pay the expenses on labour cost and conveyance cost
- b. Minor Repairs, for the purpose of this optional cover, will 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 will 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, whichever is nearest.

Provided always that:

- a. We will bear the cost of Towing the Insured Vehicle up to maximum of 50 kilometres (unless specifically agreed otherwise and mentioned in the policy schedule) from the place of immobilization of the vehicle, subject to a limit of towing amount of INR 5000 (unless specifically agreed otherwise and mentioned in the policy schedule).
- b. Any cost and expenses pertaining to towing of the Insured Vehicle over and above 50 kilometres (unless specifically agreed otherwise and mentioned in the Policy Schedule) or over and above the limit of towing amount of INR 5000 (unless specifically agreed otherwise and 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. Facilitate Finding Closest Dealer: If Your Vehicle gets immobilized as a result of an accident and/or breakdown, We facilitate You in finding closest dealer of Your vehicle.

VIII. 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 help in arranging ambulance service for transferring such passengers to nearest available Medical Centre/ hospital. We will also arrange for the telephonic contact details of the nearest available Medical Centre.

Provided always that:

- a. You will bear the expenses incurred on availing ambulance services.

IX. Fuel Assistance:

1. In case of Your Vehicle being immobilized due to emptying of fuel tank within 50 kilometres (unless specifically agreed otherwise and mentioned in the Policy Schedule) from Your city of residence, We will 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 or incorrect fuel within 50 kilometres (unless specifically agreed otherwise and mentioned in the Policy Schedule) from Your city of residence, We will arrange for towing the Insured's vehicle to nearest garage (for the purpose of emptying the fuel tank).

Provided always that:

1. You will bear all expenses on fuel
2. We will bear all charges towards the towing of the vehicle
3. Towing of the vehicle is subject to the terms and conditions as mentioned under – "Towing Facility".

X. Battery Charging Assistance (Applicable in case of Electric Cars)

In case of Your Vehicle being immobilized due to battery of Your electric vehicle runs out of charge within 50 Kilometres (unless specifically agreed otherwise and mentioned in the policy schedule), from your city of residence, We will 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 are being unable to arrange for a mobile charging station service, We will arrange for towing service of the vehicle to charging station/ vehicle workshop, whichever is nearest, subject to terms and conditions as mentioned under – "Towing Facility".

XI. Battery Swapping (Applicable in case of Electric Cars)

In case of Your Vehicle being immobilized due to battery of Your electric vehicle runs out of charge within 50 kms (unless specifically agreed otherwise and mentioned in the Policy Schedule) from Your of residence, we will arrange for pickup of battery of Your vehicle available for swapping from Your residence and delivery of the battery at the vehicle location, provided Battery Swapping is permitted to Your vehicle as per Original

Equipment Manufacturer (OEM). This service will be available in selected cities as per the infrastructure of our Assistance Service Provider.

XII. Custody Services: In case of Your vehicle being immobilized due to an accident / breakdown within 50 Kilometres (unless specifically agreed otherwise and mentioned in the Policy Schedule) from Your city of residence and you wish to avoid/reduce wait time for the towing vehicle, We will dispatch a custody service that will take possession of your vehicle and allow You to continue Your onward journey.

XIII. Taxi benefits: In case of Your vehicle being immobilized due to an accident / breakdown at max 500 kms (unless specifically agreed otherwise and mentioned in the policy schedule) 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 100 kilometres (unless specifically agreed otherwise and mentioned in the Policy Schedule), subject to maximum taxi bill amount of INR 3,000 (unless specifically agreed otherwise and mentioned 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.
- c. We won't provide taxi benefits if we have provided accommodation benefits.
- d. Any expenses towards the taxi bill which is over and above the applicable limits, shall be borne by You. 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.

XIV. Accommodation Benefits: In case of Your Vehicle being immobilized due to an accident / breakdown at least 500 kms (unless specifically agreed otherwise and mentioned in the policy schedule) 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 INR 5000 (unless specifically agreed otherwise and mentioned in the policy schedule) per occupant (not exceeding the maximum seating capacity of the insured vehicle) and a maximum total limit of INR 20000 (unless specifically agreed otherwise and mentioned 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 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.

XV. 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 will intimate You of all charges payable for the services of such legal advisor and all such charges will be borne by You.

XVI. Loss of Vehicle Registration Certificate: In the event that the Vehicle Registration Certificate of the insured Vehicle is lost, stolen or destroyed, We will reimburse You for reasonable administrative and government fees incurred in obtaining a duplicate or replacement certificate, Provided always that:

Loss is reported to the local authorities and all required documentation is submitted.

The maximum reasonable amount for certificate will not exceed the reasonable administrative and government fees. You need to submit invoice / proof of fees paid.

Claim should be reported to Us within 24 hours of loss of Registration Certificate

XVII. Repatriation: In case your vehicle is immobilized due to a breakdown or accident, and your residence is more than 100 km (unless specifically agreed otherwise and mentioned in the Policy Schedule) away from the breakdown location, and the estimated repair time of the vehicle exceeds 72 hours, we will arrange for transportation of your vehicle to your home city or preferred location, subject to the maximum distance limit of 150 Km (unless specifically agreed otherwise and mentioned in the Policy Schedule) and subject to maximum of INR 5,000 (unless specifically agreed otherwise and mentioned in the Policy Schedule).

XVIII. Extrication or Winching Service: In the event Your Vehicle becomes immobilized within 50 kilometres (unless specifically agreed otherwise and mentioned in the Policy Schedule) from Your city of residence due

to being stuck in mud, sand, snow or off-road conditions, we will arrange assistance or recovery service in pulling out your vehicle back to a safe, passable road.

Provided always that all such charges payable for the Extrication or Winching service shall be borne by You.

- XIX. Hydra Support:** If your vehicle falls into a pit or ditch or it turns turtle or overturns and requires extraction within 50 kilometres (unless specifically agreed otherwise and mentioned in the Policy Schedule) from Your city of residence, we will arrange suitable hydraulic crane/ assistance services using appropriate equipment for lifting/ recover the vehicle.

Provided always that all such charges payable for the hydraulic crane service shall be borne by You.

We have obtained your prior written or verbal approval for the use of a crane. Any damage sustained during the extraction process will not be covered under this policy.

- XX. Fuel Care:** In case of an emergency, we will help you with refuelling your vehicle (recharging battery of the vehicle in case of Electric vehicle) upto INR 5000 (unless specifically agreed otherwise and mentioned in the Policy Schedule). This benefit may also be provided in the form of voucher.

- XXI. Legal Support Assistance:** Under this cover will assist you in handling legal matters arising from a road accident involving the Insured Vehicle. We shall offer services aimed at providing necessary support, which may include telephonic guidance on legal queries through our representatives, arranging an advocate on a best-effort basis for advice and represent you in proceeding before the Magistrate Court, and payment of advocate fees for your bail and/or criminal trial, subject to the maximum limit of INR 2000, unless specifically agreed otherwise by Us and mentioned in the Policy Schedule.

- XXII. Premium Experience Pack:** In order to help You to maintain Your Vehicle in a better way, enhance road safety, and reduce the likelihood of breakdowns, We will provide value added services aimed at ensuring better upkeep of Your Vehicle. These value-added services include, but are not limited to, general check-up of the Vehicle, wheel alignment, discount on labour charges for periodic servicing, car washing and vacuum cleaning, and top-up of any one consumable (such as engine oil or coolant) up to 100 ml or any specific services as mentioned in the Policy Schedule. Details of these services applicable under this Policy will be mentioned in Your Policy Schedule.

- XXIII. Pre-Delivery Quality Check:** We will conduct a Pre-Delivery Inspection as part of the services covered, applicable to both new and existing vehicles. This will include detailed visual, functional, safety, and documentation checks by authorized personnel to ensure that the vehicle meets all applicable standards, is safety-assured, and is delivered in optimal condition, thereby reducing the risk of future issues. As part of the inspection process, the vehicle may also be assessed and certified for ethanol fuel compatibility, wherever applicable.

CONDITIONS SPECIFIC TO BREAKDOWN ASSISTANCE

The benefits under 'Breakdown Assistance' can be utilized for a maximum of 4 times (unless specifically mentioned otherwise in the Policy Schedule) during the Policy year except for 'Fuel Assistance', 'Taxi Benefits', 'Towing Facility', 'Battery Charging Assistance' and 'Accommodation Benefits' for which the aggregate utilization limit is 2 times (unless specifically mentioned otherwise in the Policy Schedule) during the Policy Year.

1. List of cities where We offer breakdown assistance service is available on our website and can be updated from time to time.
2. Premium Experience Pack (Value Added Services) will be provided through the Company's network garages or through the network of its service providers.
3. You shall comply with all applicable laws and regulations while availing services under the cover and provide accurate information regarding any accident or loss, cooperating fully with appointed representatives.
4. Services shall apply solely to the Insured Vehicle as described in the Policy Schedule and are subject to the maximum number of uses or monetary limits specified therein.
5. **Conditions specific to Legal Support Assistance:**
 - i. Legal Support Assistance shall be available only to road traffic accidents involving the Insured Vehicle during the Policy Period and must be reported to us immediately after the accident, with any potential assistance requests notified promptly.
 - ii. Services under the cover are provided on the basis of utmost good faith and bona fide requests. In case of fraud, misrepresentation, or breach of statutory laws, this contract shall be deemed void from the time of such attempt, any benefits extended shall stand revoked ab initio, and we reserve the right to recover any amounts paid.
 - iii. Rendering of services under these covers shall not prejudice our rights to contest any case or claim before judicial or quasi-judicial authorities.

- iv. We may, at our sole discretion, arrange our own lawyer or reimburse the expense of an advocate arranged by You, as per limits in the Policy Schedule.
- v. We shall not be liable for any dispute between you and the engaged advocate, and any services rendered shall be deemed to fulfil contractual obligations only and shall not constitute an admission, estoppel, or waiver of rights by us in any proceedings.

EXCLUSIONS SPECIFIC TO BREAKDOWN ASSISTANCE

In addition to the General Exclusions listed under this policy, 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, unless specifically covered under this policy.
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.
8. Loss of Registration certificate due to negligence. or fraudulent activities
9. Any claim due to vehicle battery issue, if the health of battery of Your vehicle is already poor.
10. We shall not be liable for any delay or inability to provide services due to natural calamities, strikes, lockouts, or governmental restrictions.
11. Costs incurred beyond the scope agreed by Us shall not be reimbursed.
12. Services shall not be provided if the breakdown or issue arises from gross negligence, misuse, or intentional damage by the Insured.
13. Fuel Care service does not cover fuel quality issues, contamination, or damage caused by incorrect fuel type. For electric vehicles it will not cover issues arising from incorrect vehicle charging practices, use of incompatible chargers, or damage caused by non-standard charging equipment for electric vehicles.

WHAT TO DO IN CASE OF BREAKDOWN: If Your Vehicle breaks down please call our Assistance Service Provider or our helpline number [1800-258-5956](tel:1800-258-5956) OR [1800-103-4448](tel:1800-103-4448). Please have the following information ready to share with the call recipient, who will use it to validate this 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.

Plans Available under the Optional Cover:

There are 4 plans available under this Optional Cover –

- Road Assist Smart

- Road Assist Gold
- Road Assist Premium
- Road Assist Platinum

Coverage available under this policy will be as per Plan opted by You and mentioned in the Policy Schedule. In addition to services available under opted Plan, You also have option to opt for additional services from the four additional services provided below the plan table.

Yes, means included;

No, means excluded under the respective plans in table

Services	Plans			
	Road Assist Smart	Road Assist Gold	Road Assist Premium	Road Assist Platinum
Flat Battery	Yes	Yes	Yes	Yes
Spare Key	Yes	Yes	Yes	Yes
Flat Tyre	Yes	Yes	Yes	Yes
Minor Repairs	Yes	Yes	Yes	Yes
Towing Facility	Yes	Yes	Yes	Yes
Urgent Message Relay to relatives	Yes	Yes	Yes	Yes
Facilitate finding closest dealer	Yes	Yes	Yes	Yes
Medical Co-ordination	Yes	Yes	Yes	Yes
Fuel assistance	Yes	Yes	Yes	Yes
Battery Charging Assistance	Yes	Yes	Yes	Yes
Battery Swapping	Yes	Yes	Yes	Yes
Custody Services	Yes	Yes	Yes	Yes
Taxi benefits	No	Yes	Yes	Yes
Accommodation benefits	No	Yes	Yes	Yes
Legal Advice	No	Yes	Yes	Yes
Loss of Vehicle Registration Certificate	No	No	Yes	Yes
Repatriation	No	No	Yes	Yes
Extrication or Winching Service	No	No	Yes	Yes
Hydra Support	No	No	No	Yes

Additional Services (Coverages will be available only if the specific additional service(s) is opted and mentioned in the Policy Schedule)

- Fuel Care
- Legal Support Assistance
- Premium Experience Pack
- Pre-Delivery Quality Check

5. OPTIONAL COVER 5 - RETURN TO INVOICE

(Please note that You can opt for either Optional Cover 5: Return to invoice or Optional cover 6: New Vehicle Replacement. You cannot opt for both the covers together)

If You have opted for this Optional Cover, 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:

- 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 the amount payable under Policy; or
- 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.

In case of ownership transfer of the vehicle, the maximum benefit payable under this optional cover shall be limited to the difference between the IDV of the vehicle and the purchase value of the vehicle, subject to IDV < purchase value.

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 Policy which includes Own Damage Cover, Third Party Liability Cover and Optional Cover (as availed in this Policy) provided You opt to insure the new vehicle within the period specified in the policy schedule from the date of claim settlement, subject to maximum of premium which was paid under the existing 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 premium of this optional cover of the Insured Vehicle
- (d) Payment of Cost of any accessories including bi-fuel kit which were specifically Insured under Section I (Loss of or Damage to The Vehicle Insured) of the Policy provided these are not part of factory fitted accessories of the new vehicle.

CONDITIONS SPECIFIC TO RETURN TO INVOICE

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 Optional Cover. Applicable Co-payment percentage is shown on the Policy Schedule.
3. Any compensation under this Optional Cover will be full and final settlement of Our liability under this Optional Cover.
4. 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.

EXCLUSIONS SPECIFIC TO RETURN TO INVOICE

In addition to the General Exclusions listed under this Policy, 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 Section I Loss of or Damage to The Vehicle Insured (If Section I is opted) of the Policy.
Please note that in case Section I is not opted/ available under the policy, the claim made by You under this optional cover shall be admissible only if:
 - the vehicle was used for any purpose other than the purpose for which vehicle is registered in respective RTO, hire or reward, racing, pace making, reliability trial, speed testing and use for any purpose in connection with Motor Trade.
 - the person driving the vehicle holds an effective driving license at the time of the accident and is not disqualified from holding such a license or may hold an effective Learner's license and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 and any subsequent amendment as applicable
2. No claim shall be payable unless the bank/finance Company, whose interest is endorsed in the policy, provides its written consent.
3. Cost of any accessories including bi-fuel kit which were not specifically Insured under Section I (Loss of or Damage to The Vehicle Insured) of the 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 Policy.
6. Any cost of extended warranty, fast tag which You had incurred on the Insured Vehicle.

6. OPTIONAL COVER 6 - NEW VEHICLE REPLACEMENT

(Please note that You can opt for either Optional Cover 5: Return to invoice or Optional cover 6: New Vehicle Replacement. You cannot opt for both the covers together)

If You have opted for this Optional Cover, 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 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 Insured Vehicle immediately before discontinuation.

In case of ownership transfer of the vehicle, the maximum benefit payable under this optional cover shall be limited to the difference between the IDV of the vehicle and the purchase value of the vehicle, subject to IDV < purchase value.

In addition, you will also receive the following benefits:

- a) Payment towards First time registration charges of the New Vehicle.
- b) Payment of Road Tax on pro-rated basis for similar period applicable as of date.
- c) Insurance Policy to Cover the New Vehicle which includes Own Damage Cover, Third Party Liability Cover and optional cover (as availed in the existing earlier Policy) provided You opt to insure the new vehicle with us within the period specified in the policy schedule from the date of claim settlement, unless specifically agreed otherwise by Us.

In case, if You choose not to purchase the vehicle within the period specified in the policy schedule from date of claim settlement, We shall return the Insurance premium amount of this optional cover (unless specifically agreed otherwise by Us), subject to the applicable terms, conditions and limits specified in the Policy Schedule.

- d) Payment of Cost of any accessories which were specifically Insured under Section I (Loss of or damage to the vehicle insured) of the Policy provided these are not part of factory fitted accessories of the new vehicle.

ADDITIONAL COVERS UNDER NEW VEHICLE REPLACEMENT**1. Daily Rental Benefit**

If specifically opted, in the event of an admissible Total Loss / Constructive Total Loss / Total Theft claim of the vehicle under this Optional Cover, We shall pay a Daily Rental Benefit at the rate of INR 1,000 per day (unless specifically agreed otherwise and mentioned in the Policy Schedule) payable from date of admission of TL / theft claim, till the claim is processed, subject to a maximum period of 10 days (unless specifically agreed otherwise and mentioned in the Policy Schedule).

2. Post-Theft Auto-Loan Interest Reimbursement

If specifically opted, in the event an admissible total theft of the Insured Vehicle under this optional cover, we shall reimburse the interest component of the auto-loan actually paid by You to the lending bank or financial institution from the date of theft of the Insured Vehicle (as per FIR) until the date of claim settlement, subject to a maximum amount of INR 10,000 for a period of 30 days (unless specifically agreed otherwise and mentioned in the Policy Schedule).

Provided that;

- This benefit shall be payable only where the Insured Vehicle is under an active loan arrangement endorsed in the Policy.
- Only interest component shall be payable. Any principal repayment, penalty, foreclosure charges, late payment charges, processing fees or any other charges shall not be covered.
- Valid documentary proof evidencing the interest amount debited by the lending institution shall be submitted by You.
- Our liability will be limited to lower of:
 - the actual interest amount paid by You during the applicable period; or
 - the limit applicable for this cover.

- If the Insured Vehicle is recovered and the Total Theft claim becomes inadmissible under this Policy, any amount paid under this benefit shall be refunded by You to Us.

3. Car Loan Foreclosure Charges

If specifically opted, in the event of an admissible Total Loss / Constructive Total Loss / Total Theft claim of the vehicle under this Optional Cover, we will reimburse auto-loan foreclosure/closure charges incurred for the Insured vehicle, subject to maximum of INR 5,000 (unless specifically agreed otherwise and mentioned in the Policy Schedule).

CONDITIONS SPECIFIC TO NEW VEHICLE REPLACEMENT

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 Optional Cover. Applicable Co-payment percentage is shown on the Policy Schedule.
3. Any compensation under this Optional Cover will be full and final settlement of Our liability under this Optional Cover.
4. Claim Payment in case of Total theft of the Insured Vehicle will be subject to submission of Final Investigation Report by the Policy Authorities but not before 90 days from the date of theft provided You have opted for comprehensive cover.

EXCLUSIONS SPECIFIC TO NEW VEHICLE REPLACEMENT

In addition to the General Exclusions listed under this policy, 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 Section I Loss of or damage to the vehicle insured (If Section I is opted) of the Policy.
Please note that in case Section I is not opted/ available under the policy, the claim made by You under this optional cover shall be admissible only if:
 - the vehicle was used for any purpose other than the purpose for which vehicle is registered in respective RTO, hire or reward, racing, pace making, reliability trial, speed testing and use for any purpose in connection with Motor Trade.
 - the person driving the vehicle holds an effective driving license at the time of the accident and is not disqualified from holding such a license or may hold an effective Learner's license and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 and any subsequent amendment as applicable
2. No claim shall be payable unless the bank/finance Company, whose interest is endorsed in the policy, provides its written consent.
3. Cost of any accessories which were not specifically Insured under Section I Loss of or damage to the vehicle insured (If opted section I) of the 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 Policy.
6. Cost of any additional coverage, including but not limited to 'Section IV: Residual Value', Section V: Extended Warranty Cover', or any similar coverage.

7. OPTIONAL COVER 7 - KEY & LOCK PROTECT

If You have opted for this Optional Cover, We will compensate You for the cost incurred towards:

- a. Replacing the Insured Vehicle's keys upon the occurrence of theft or burglary 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 covered event.
- 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 Optional Cover.

CONDITIONS SPECIFIC TO KEY & LOCK PROTECT

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 optional cover can be utilized up to maximum of one (1) time (unless specifically agreed otherwise and mentioned in the Policy Schedule) during the Policy year.
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 optional cover and not under the OD section of the policy, there will not be any impact on the NCB eligibility as provided in the policy.

EXCLUSIONS SPECIFIC TO KEY & LOCK PROTECT

In addition to the General Exclusions listed under this Policy, 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. Any loss or damage covered under manufacturer's warranty.
6. Claim where repair is not carried out at in Manufacturer's Authorized Dealership or Digit Authorized Repair Shop, unless specifically agreed otherwise by Us.
7. Any claim where the Insured is not able to provide the invoices/receipts for the payments made in respect of repair/replacement.
8. Any claim if keys are misplaced
9. Any deliberate damage to the key/lock/lockset.

8. OPTIONAL COVER 8 - TYRE PROTECT

If You have opted for this Optional 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 Policy/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

CONDITIONS SPECIFIC TO TYRE PROTECT

1. 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.
>=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. 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.
< 3 mm	Nil	

- The benefits under 'Tyre Protect' can be utilized only for a maximum upto four (4) tyre(s) of the Insured Vehicle during the Policy year. Details of tyres covered under this cover will be as mentioned in the Policy Schedule.
- 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 "Own Damage" section of the Policy, then Benefit payment under this Optional Cover will be admissible claim amount as per table above less amount payable under Section I- Loss of or Damage to The Vehicle Insured Section of the Policy.
- Claim under this optional cover will only be admissible if the damaged tyre is of same specification of vehicle company fitted tyres. In case tyres of the vehicle were changed to oversized tyres or were of different specification as compared to vehicle company fitted tyres, then the claim will not be admissible under this cover.
- 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.

EXCLUSIONS SPECIFIC TO TYRE PROTECT

In addition to the General Exclusions listed under this Policy, We shall not be liable to pay any claim whatsoever in the event of the following:

- 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 to re-treaded tyres.
- 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.
- 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 including adjustment, alignment, balancing or rotation of wheels / tyres / tubes.
- Claim towards wheel balancing, wheel alignment if tyre replacement is not admitted.
- 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, unless specifically agreed otherwise by Us.
- 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.

9. OPTIONAL COVER 9 - RIM PROTECT

If You have opted for this Optional Cover and in the event of the Insured Vehicle's Wheel rim(s) being physically damaged or warped during the Policy Period, as a result of a blowout of tyre(s) or as a result of it being driven over potholes, kerbs or other road debris, We will compensate You in either of the following ways:

- Pay the repair cost of the damaged Wheel rim(s) only.

2. If the damaged cannot be repaired, We will Pay the cost of replacing the damaged Wheel rim(s) with a new or near equivalent Wheel rim(s) of similar Make, Model and Specification.

Any Payment under this Optional Cover also includes:

1. Labour Charges incurred for repair or replacement of the damaged Wheel rim(s).
2. Cost of Consumables incurred during replacement or repair of the damaged Wheel rim(s).

Subject to the Sum Insured specified in the Policy Schedule against this Optional Cover.

CONDITIONS SPECIFIC TO RIM PROTECT

1. The benefit under this Optional Cover can be utilized only for a maximum upto four (4) wheel rim(s) of the Insured Vehicle during the Policy Year.
2. Claim under this optional cover will only be admissible if the damaged rim is of same specification of vehicle company fitted rim, unless specifically agreed otherwise by Us.
3. You shall report the incidence of loss to Us within 3 days from date of incident.
4. In case, You replace the wheel rim(s) of the Insured Vehicle on Your Own, You should inform Us about such change with necessary details of the new wheel rim(s) including but not limited to the identification number. We shall not be liable to pay for loss or damage to any wheel rim whose identification number has not been informed to Us and not stated in the Endorsement Schedule.

EXCLUSIONS SPECIFIC TO RIM PROTECT

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

1. Any damage to rim(s) of the Insured Vehicle fitted with tyres other than the manufacturers specification, unless specifically agreed by us.
2. In case rim of the vehicle were changed to oversized rim or were of different specification as compared to vehicle company fitted rim, then the claim will not be admissible under this optional cover.
3. Any form of damage resulting from a collision or any accidental fire or theft damage to the Insured Vehicle;
4. Non-damaged rim for the purpose of matching a set of rims;
5. Where a loss is covered under manufacturer's warranty or recall campaign or under any other such packages at the same time.
6. Wheel rim(s) with scratches, noise and vibrations that do not affect product function or performance and/or damages which are consequential in nature.
7. Any loss or damage arising due to theft of Rims (s) and/ or illegal activities and are fraudulent in nature and/ or resulting from hard driving due to race or rally.
8. Any expenses incurred, due to any reason whatsoever, in routine maintenance such as wheel alignment, wheel balancing and tyre rotation, of the Insured Vehicle
9. Any expenses incurred on towing, arising out of damage to the rim(s) of the Insured Vehicle
10. Any loss or damage to suspension or any other part or accessories of the Insured Vehicle arising as a result of damage to the rim (s) of the Insured Vehicle.
11. Any loss or damage arising as a result of poor workmanship at the time of manufacturing/ assembling/ disassembling and/or repair of the Wheel Rim(s) and / or due to improper storage and/or transportation of the Wheel Rim (s).
12. Any loss or damage arising out of ageing, normal wear and tear, corrosion and/or oxidation of the wheel rim(s) of the Insured Vehicle.

10. OPTIONAL COVER 10 - PREFERRED GARAGE DISCOUNT

If You have opted for this Optional Cover, You agree to repair Your damaged vehicle in Digit Preferred Repair Shop (as updated from time to time), based on which You will be eligible for either of the following benefits as opted by You and mentioned in the Policy Schedule:

- i. **Discount on net premium of Own Damage Section** will be provided after taking no claim bonus into the account (if any). In case You have opted for discount on net premium of Own Damage Section and prefers to repair Your vehicle in any workshop not listed in Digit Preferred Repair Shop, then each claim will be subject to an additional excess of INR 5000.

OR

- ii. **Waiver of applicable compulsory deductible** will be provided. In case You have opted for waiver of applicable compulsory deductible and prefers to repair Your vehicle in any workshop not listed in Digit Preferred Repair Shop, then compulsory deductible will be applicable.

CONDITIONS SPECIFIC TO PREFERRED GARAGE DISCOUNT

1. Additional excess will be over and above the excess (compulsory deductible and voluntary deductible) applicable under this policy.
2. Additional excess will not be applicable in case Digit Preferred Repair Shop is not available at the particular centre in which the vehicle has to be repaired.
3. This cover will be applicable only for Partial losses.

EXCLUSION SPECIFIC TO PREFERRED GARAGE DISCOUNT

1. Benefit under this optional cover will not be available if repairs are undertaken at workshops other than Digit Preferred Repair Shop.

11. OPTIONAL COVER 11 - PAY AS YOU DRIVE

If You have opted for this Optional 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 Section I- Loss of or Damage to The Vehicle Insured Cover of the 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 Section I - Loss of or Damage to The Vehicle Insured to the vehicle insured of the policy.

CONDITIONS SPECIFIC TO PAY AS YOU DRIVE

1. At the inception of this cover, We will require details of the odometer / telematics device/ IOT device of Your vehicle.
2. The coverage under Section I - Loss Of Or Damage to The Vehicle Insured of the policy will be available maximum till the kilometres as per plan opted by You (*i.e. 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 Own Damage cover as mentioned in the Policy Schedule, whichever is earlier.
3. In case Your vehicle meets with an accident, the claim under Section I- Loss Of Or Damage to The Vehicle Insured (If opted Section I) of the 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.

EXCLUSIONS SPECIFIC TO PAY AS YOU DRIVE

1. Any accidental damage to the vehicle if the vehicle has exceeded the kilometres as per plan opted and mentioned in the Policy Schedule.

12. OPTIONAL COVER 12 - GOOD DRIVER BENEFIT

(This Optional cover is filed as one more variant to "Pay as You Drive" wherein reward is provided to the customers based on the usage of their vehicle along with other factors.)

If You have opted for this Optional Cover, then based on how much Your vehicle is used and on the basis of several factors as given below which can help Us in determining how good driver and person You are, You will be eligible for either of the following benefits as opted by You and mentioned in the Policy Schedule:

- a) **Premium Discount:** We will provide discount on the premium of Section I- Own Damage Cover and optional cover of this Policy.
- b) **IDV Booster:** Increase in the calculated IDV of the Insured vehicle subject to maximum upto 15%, without charging any additional premium for additional increased IDV.

Several Factors referred above are including but not limited to:

- Less usage of your vehicle (*less usage of vehicle lead to less chances of accident*)

- If You Obey Traffic rules and having nil challans for traffic violations, *(hence a driver obeying traffic rules drive safely and will lead to have lower claim propensity).*
- how much care you take of your Car *(having a covered secured parking of the Car helps in reducing theft of vehicle risk and accidental damage risk such as arising out of falling of tree on the vehicle, Malicious Damage etc. Also, renewing your car well in advance shows how much care you take care of your car or having advanced vehicle-monitoring or safety-enhancing technologies that assist in monitoring driving patterns and safeguarding the vehicle from potential risk.*
- how much concerned you are towards your loved ones *(having a life and/ or health policy reflects about how sincere and responsible person you are)*
- how old your relationship is with Us *(rewarding you for continuing our long relationship)*
- how your policy is issued *(policy being issued from our Digit Mobile application or policy issued without any assistance from our side helps in reducing our operational cost, hence you will be eligible for additional discount).*
- Green Driver *(if You participate in verified car-pooling arrangements which supports environmental sustainability by reducing congestion, fuel consumption and vehicular emissions)*

CONDITIONS SPECIFIC TO GOOD DRIVER BENEFIT

1. At the inception of Policy, We may require details of the odometer/ *vehicle-monitoring or safety-enhancing technologies* of Your vehicle.
2. Past annual usage of the vehicle will be calculated using total kilometres running of the vehicle (derived from the odometer reading) divided by age of the vehicle (derived from the vehicle registration date).
3. In case of transfer of vehicle, You need to intimate Us for the same.

13. OPTIONAL COVER 13 - ELECTRIC SHIELD

If you have opted this Optional 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 following, as opted and mentioned in the Policy Schedule, forming part of the Insured Vehicle:

- **Applicable only for Electric Vehicles (EV) and Hybrid Vehicles**
 - a. Traction Battery
 - b. Drive Motor/Electric Motor and Hybrid Electric Vehicle (HEV) system
 - c. Auxiliary Battery
 - d. Damage to Electrical / Electronic Accessories and System; only if specifically agreed and mentioned in the Policy Schedule.
- **Applicable only for Internal Combustion Engine (ICE)**
 - a. Auxiliary Battery
 - b. Damage to Electrical / Electronic Accessories and System; only if specifically agreed and mentioned in the Policy Schedule.

Provided always that:

- i. In case of loss or damage due to water ingress, payment under this Optional cover 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, or thermal runaway while mounting, dismounting or vehicle in charging port), payment under this Optional 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/electric motor.

ADDITIONAL COVERS UNDER ELECTRIC SHIELD

In order to provide comprehensive coverage to the vehicles, the Optional 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 (Specific to EV)** – 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 this policy. The electrical panel should be installed specifically for the insured vehicle and should not be for any other vehicle or for any commercial purpose.

- ii. **Loss or damage to vehicle charger including charging cable (Specific to EV)** - If specifically opted, We will cover loss or damage to vehicle charger including charging cable due to the perils listed in Section I of this policy. The coverage can be provided to wall mounted as well as portable vehicle charger. The charging station should be installed specifically for Your vehicle and should not be for any other vehicle or for any commercial purpose.
- iii. **Loss or damage to electrical wiring of the vehicle** - If specifically opted, We will cover loss or damage to electrical wiring of the vehicle due to the perils listed in Section I of this policy.
- iv. **Loss or Damage Arising from EV Charging Station – Third-Party Liability** - If specifically opted, We will indemnify the Insured against Third-Party liability for bodily injury, death or property damage arising from fire, electrocution or accidental damage caused due to the Insured's personal or home EV charging equipment/ Charging point, subject to the terms, limits and conditions specified in the Policy Schedule.
- v. **Loss or Damage to Insured Premises arising from EV Charging Unit**- If specifically opted and mentioned in the Policy Schedule, We will indemnify the Insured for loss or damage to the insured premises attributable to fire originating from the EV charging unit.

Provided always that:

- i. The EV charging unit, installed exclusively for the insured vehicle and specified in the Policy Schedule, shall be located at premises owned or legally occupied by the Insured.
- ii. Coverage under this optional cover shall apply only where the proximate cause of loss or damage is a fire originating from the EV charging unit, and the claim is supported by satisfactory evidence, including but not limited to fire reports or technical assessment reports.
- iii. The Company's liability shall be limited to the sub-limit specified in the Policy Schedule.
- iv. You need to provide sufficient evidence of damage arising out of covered peril.

Definitions specific to Electric Shield:

1. **"Auxiliary battery"** shall mean secondary, low-voltage battery in a vehicle that powers the electrical systems and accessories that are not responsible for driving the vehicle's motor.
2. **"Consequential Damage"** shall mean the damage caused to Your Vehicle not arising directly from an insured peril under the Policy but resulted consequently to any damage.
3. **"Drive Motor/electric Motor"** shall mean a motor which is fitted on the axles which converts electric energy into mechanical energy.
4. **"EV Charging Equipment"** means the fixed or portable electric vehicle charging equipment, including charging cables, connectors, wall-mounted units, or stand-alone chargers, owned by or under the lawful use/control of the Insured, installed at the Insured's residence or premises as declared and specified in the Policy Schedule, and used solely for charging the Insured Vehicle.
5. **"Hybrid Electric Vehicle (HEV)"** - A Hybrid electric vehicle is powered by an internal combustion engine and one or more electric motors, which uses energy stored in the batteries. A hybrid electric vehicle cannot be plugged in to charge the battery. Instead, the battery is charged through regenerative braking and by the internal combustion engine
6. **"HEV (Hybrid electric vehicle) system"** - The HEV system contains of Electric motor, DC/DC step down converter, electric generator and power electronics controller.
7. **"Traction Battery"** shall mean an electric-vehicle battery (EVB) which is a rechargeable battery used to power the electric motors of a battery electric vehicle (BEV) or hybrid electric vehicle (HEV). Its primary function is to store and supply electrical energy required to power the electric motor, enabling the vehicle's movement (traction). These batteries are specifically designed for a high ampere-hour (or Kilowatt-hour) capacity. These batteries are different from starting, lighting and ignition (SLI) batteries as they are designed to go give power over sustained periods of time and are deep-cycle batteries.

CONDITIONS SPECIFIC TO ELECTRIC SHIELD

1. Maximum of one (1) claim is payable during the Policy year (unless specifically agreed otherwise and mentioned in the Policy Schedule).

EXCLUSIONS SPECIFIC TO ELECTRIC SHIELD

In addition to the General Exclusions listed under this Policy, We shall not be liable to pay any claim whatsoever in the event of the following:

1. Any payment under this Optional Cover in case of Constructive Total Loss/ Total Loss of Your Vehicle.

2. Loss or damage covered under any other type of 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. Where minimum required reasonable care has not been taken by You to protect the further loss or damage.
6. Exclusions specific to EV:
 - a. Charging of the vehicle is not done as per the guidelines of OEM (Original Equipment Manufacturer)
 - b. Any claim where battery state of health is below the threshold as per OEM guidelines.
 - c. Any claim where battery is already dead due to untimely charging or any other purpose.
 - d. Vehicle stopped due to over discharge of batteries and is not plugged for charge within 24 hours from the time of stoppage.
 - e. Third-party liability is excluded under this cover, unless specifically covered under additional cover- "Loss or Damage Arising from EV Charging Point – Third Party Liability".

14. OPTIONAL COVER 14 - EV CHARGER COVER

If You have opted for this Optional cover, We will indemnify You for loss of or damage to the vehicle charger of Your Electric Vehicle (EV), arising from the perils covered under Section I – Own Damage Section.

For this optional cover EV Charger shall mean wall-mounted charger, portable charger, charging cable, connector, adapter, dedicated charging control unit and associated charging accessories specified in the Policy Schedule and used solely for charging the Insured Electric Vehicle.

The charger must be installed or used exclusively for charging the Insured Vehicle and shall not be used for charging any other vehicle or for any commercial purpose.

ADDITIONAL COVERS UNDER EV CHARGER COVER

The Optional cover also offers following additional coverage. However, same will be available if specifically opted and mentioned in the Policy Schedule:

i. Electrical Damage

If specifically opted, We will indemnify the Insured for the reasonable cost of repair or replacement of EV charger arising from sudden and accidental Electrical Damage occurring during the Policy Period, provided such damage results in physical loss of or damage to the EV Charger.

For purpose of this additional cover, Electrical Damage shall mean physical loss of or damage to the EV Charger directly caused by short circuit, power surge, voltage fluctuation, electrical arcing fault, electrical burnout, over current or over voltage conditions.

ii. Mechanical and Electrical Breakdown Cover

If specifically opted, We will indemnify the Insured for the reasonable cost of repair or replacement of the EV Charger arising from sudden, unforeseen and accidental Mechanical or Electrical Breakdown occurring during the Policy Period, resulting in the failure of the Insured EV Charger to perform its intended function.

CONDITIONS SPECIFIC TO EV CHARGER COVER

1. The EV charger must be installed, operated and maintained in accordance with the manufacturer's guidelines and applicable electrical safety standards.
2. You shall take all reasonable steps to safeguard the charger and charging cable from loss or damage and prevent further damage after the occurrence of an insured event.
3. A maximum of one (1) claim shall be payable during the Policy Year, unless otherwise agreed by Us and specified in the Policy Schedule.

EXCLUSIONS SPECIFIC TO EV CHARGER COVER

1. Any loss or damage arising from the use of the charger for charging any vehicle other than the Insured Vehicle.
2. Any loss or damage resulting from improper installation, modification, tampering, unauthorized modification, repair or maintenance of the charger not in accordance with the manufacturer's guidelines.
3. Any loss or damage caused by wear and tear, gradual deterioration, corrosion, oxidation, rusting, ageing or normal depreciation.

4. Any manufacturing defect, inherent defect or pre-existing defect existed before the commencement of the Policy Period.
5. Any loss or damage recoverable under the manufacturer's, supplier's or installer's warranty or maintenance contract.
6. Any loss, damage or liability towards third parties arising out of the ownership, use, operation or malfunction of the EV Charger.

15. OPTIONAL COVER 15 - LOSS TO PERSONAL BELONGINGS

If You have opted for this Optional Cover, We will indemnify You against any physical loss or damage occurring during the Policy Period to the Personal Belongings kept in the Insured Vehicle which belongs to You or Your immediate family member, as a result of perils mentioned under Section I Own Damage section of this Policy.

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

Definition Specific to Loss To Personal Belongings

- **"Immediate Family member"** shall mean Your spouse, children, parents or parents-in-law and grandparents.
- **"Personal Baggage"** shall include the below

Personal effects carried by You during a journey in Your Vehicle and cover contents that are personal in nature including but not limited to clothes, toiletries, shoes, portable/detachable child seats, musical instruments, laptops, I-pad, I-pods, camera and items of similar nature.

The Maximum per item limit shall not exceed 50% of sum insured or specific amount mentioned in the Policy Schedule, unless specifically agreed otherwise by Us and mentioned in the Policy Schedule.

Item not included in the Personal Baggage: Jewellery and Valuables, watches, mobiles, 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, unless specifically agreed otherwise by Us and mentioned in the Policy Schedule.

CONDITIONS SPECIFIC TO LOSS TO PERSONAL BELONGINGS

1. Claim will be admissible under this section only if claim is payable or admitted under Own Damage section of the policy, unless specifically agreed otherwise by Us.
2. 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.
3. Where the Insured Item can reasonably be repaired or reinstated at a cost less than the replacement cost, then We will indemnify You up to the Sum Insured in respect of the expenses necessarily incurred to restore such item to its state immediately prior to the happening of the Insured Event. No Depreciation will be applied except for parts with limited life.
4. 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.
5. The benefits under this optional cover can be utilized up to maximum of one (1) time (unless specifically agreed otherwise and mentioned in Policy Schedule) during the Policy year.
6. You need to provide us proof that the loss to personal belonging has happened because of as a result of perils mentioned under Own Damage section of Your Motor Insurance Policy.

EXCLUSIONS SPECIFIC TO LOSS TO PERSONAL BELONGINGS

In addition to the General Exclusions listed under this Policy, 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 (If Section – I is opted) made by You against Us under the Policy is not admissible, unless specifically agreed otherwise by Us. In case section I is not opted or not available under the policy, claim will only be payable if the loss has happened because of as a result of perils mentioned under Section I.

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.

16. **OPTIONAL COVER 16 - NCB PROTECTOR**

If You have opted for this Optional Cover, We will provide protection and / or enhancement of the No Claim Bonus (NCB) earned under this Policy, subject to the option selected by You and specified in the Policy Schedule. Following Four options will be available under this Optional Cover:

- i. **NCB Protect** – In the event of partial loss claim being made under Section I of this Policy during the Policy Period, the NCB percentage applicable at renewal shall remain unchanged. You shall be entitled to the same NCB percentage as applicable under the expiring Policy.
The benefit under this option shall be available for a maximum of one (1) admissible OD claim occurrence during the Policy Period, unless specifically agreed by us and mentioned in the Policy Schedule. The NCB percentage would reduce to zero in the event OD claim lodged exceed the maximum number of claims occurrences.
- ii. **NCB Boost** – In the event of a partial loss claim being made under Section I of this Policy during the Policy Period, the NCB percentage applicable at renewal shall increase in accordance with the next higher NCB slab under the applicable NCB scale, as if no claim had been lodged during the Policy Period.
The benefit under this option shall be available for a maximum of one (1) admissible OD claim occurrence during the Policy Period, unless specifically agreed by us and mentioned in the Policy Schedule. The NCB percentage would reduce to zero in the event OD claim lodged exceed the maximum number of claims occurrences.
- iii. **NCB Step-Down** – In the event of a partial loss claim being made under Section I of this Policy during the Policy period, where the number of claims lodged by the Insured exceeds the maximum number of claim(s) occurrences specified in the Policy Schedule, the NCB applicable at renewal shall be reduced to the NCB slab opted by you, instead of being forfeited entirely. If the number of claims lodged does not exceed the maximum number of claims occurrences specified in the Policy Schedule, the NCB applicable at renewal shall remain unchanged.
- iv. **NCB Retention** - Under this option, the NCB earned by You shall continue to be governed by the standard NCB provisions applicable under the Policy. Any claim made during the Policy Period shall affect the NCB entitlement at renewal in accordance with the applicable NCB scale and rules specified under this Policy.
Following benefits shall apply under NCB Retention option:
 - a. **Transfer of NCB to Immediate Family Member Benefit**
In case of transfer of ownership of the Insured Vehicle, NCB under this policy shall expire. However, if NCB Retention option is opted and in case of transfer of ownership of the Insured vehicle to immediate family member (ie. Spouse, children or parents), the NCB accrued under this policy shall not expire, subject to we are intimated in advance and our approval on the same.
 - b. **Extended Break-in Period Benefit**

Where no claim is reported during the expiring Policy Year, the NCB entitlement accrued under the expiring Policy shall remain available for renewal with Us even if there is a break-in period exceeding ninety (90) days subject to the maximum break-in period of 180 days or as specified in the Policy Schedule.

CONDITIONS SPECIFIC TO NCB PROTECTOR

(Note: Below conditions are not applicable for NCB Retention Plan)

1. Benefits provided under the Optional cover will not be available in the event of Total Loss/ Constructive Total Loss of the Insured Vehicle under the Policy. However, benefits provided under this Optional cover will be available in case of theft of the vehicle, given that You purchase a new vehicle and insures it with Us within next 3 years from the date of theft. In such case, You will get same NCB percentage on Your new vehicle (irrespective of option opted by You), as was available under Your stolen vehicle, subject to Your claim should not exceed maximum specified number of times mentioned in Your Policy Schedule.

2. **Provision for Windshield Claims under this Optional Cover**

For the purpose of this Optional Cover, windshield claims (i.e., claims where only the windshield of the Insured Vehicle is damaged and no other part of the vehicle is involved) shall be treated as follows:

- **For One (1) Windshield Claim during the Policy Year:**
Where only one (1) Windshield Claim is reported during the Policy Year, such claim shall not be considered for the purpose of determining the No Claim Bonus (NCB). The Policy shall be treated as claim-free, if only such claim is made during the policy year.
- **For More than One (1) Windshield Claim during the Policy Year:**
Where more than one (1) Windshield Claim is reported during the Policy Year, such claim shall be considered as a claim for the purpose of determining the No Claim Bonus (NCB).

17. OPTIONAL COVER 17 - NCB SHIELD

If You have opted for this optional cover, it is hereby agreed and declared that even in case of any partial claim(s) under the immediately preceding policy period (Expiring Policy), We will treat the Insured as eligible for the No Claim Bonus (NCB) percentage as per option opted, subject to the terms, conditions and exclusions set out herein.

Accordingly, if You have made a claim under the Expiring Policy, We shall not forfeit the NCB that was earned at the inception of the Expiring Policy. At the time of renewal of the policy (ie. at inception of this policy), we will apply NCB percentage as per option opted under this optional cover.

Following two options will be available under this Optional Cover:

1. **Option 1 - Same NCB Percentage** – If You have selected this option and have made partial claim(s) in the Expiring Policy, We will allow same NCB percentage that was applicable at the inception of the Expiring Policy, irrespective of the claim made during that period.

Illustration:

- Mr. A had an insurance policy having policy period as 01.01.2025 to 31.12.2025 with NCB as 35%.
- During the Expiring Policy Period, he had made a partial claim.
- As per standard NCB rules, making a claim would reduce his NCB eligibility to 0% for the renewal policy starting 01.01.2026 to 31.12.2026
- However, since Mr. A opted for this Optional Cover under Option 1 (Same NCB Percentage), he will be eligible for 35% NCB at renewal—i.e., the same NCB percentage as at inception of the Expiring Policy.

2. **Option 2- NCB Step-Down Benefit** – If You have selected this option and have made partial claim(s) under the Expiring Policy, We will allow step down NCB percentage (reduced NCB Percentage) that was applicable at the inception of the Expiring Policy, irrespective of the claim made during that period.

Illustration:

- Ms. B had an insurance policy for the period 01.01.2025 to 31.12.2025 with an NCB of 35%.
- During the Expiring Policy period, she made a partial claim, which would normally reduce her NCB eligibility to 0% at renewal.
- However, Ms. B opted for this Optional Cover under Option 2, so she will be eligible for reduced NCB for the renewed policy.

- Therefore, at renewal, We will apply an NCB of 25%, regardless of the claim made during the Expiring Policy.

CONDITIONS SPECIFIC TO NCB SHIELD

1. The benefit under this Optional Cover shall apply only when the claim under the previous policy was Partial Loss and shall not be applicable in cases of Total Loss or Constructive Total Loss.
2. Continuous Insurance / No Break: The Expiring Policy must be renewed with Us without break, within the renewal grace/allowed period as per Company underwriting rules.
3. This optional cover must be purchased at inception/renewal of this Policy (or within such period as allowed by the Company's rules).
4. The Expiring Policy and this Policy must relate to the same vehicle, and the Insured must be the same person/entity, except where transfer is permitted under applicable law and accepted by the Company.
5. You must provide a true and correct declaration of the NCB status and furnish reasonable evidence upon request (e.g., expiring schedule, renewal notice, or NCB confirmation).

18. OPTIONAL COVER 18 - NCB SCALER

If You have opted for this Optional Cover then you will be eligible for NCB benefit as per following table based on NCB Plan opted, under section I Loss of or damage to the vehicle insured of the Policy:

Period of Insurance	NCB Plans		
	NCB Booster (% of NCB on OD Premium)	NCB Standard (% of NCB on OD Premium)	NCB Max (% of NCB on OD Premium)
No claim made or pending during the preceding full year of insurance	20%	20%	20%
No claim made or pending during the preceding 2 consecutive years of insurance	25%	25%	25%
No claim made or pending during the preceding 3 consecutive years of insurance	35%	35%	35%
No claim made or pending during the preceding 4 consecutive years of insurance	45%	45%	45%
No claim made or pending during the preceding 5 consecutive years of insurance	50%	50%	50%
No claim made or pending during the preceding 6 consecutive years of insurance	55%	60%	60%
No claim made or pending during the preceding 7 consecutive years of insurance	60%	70%	70%
No claim made or pending during the preceding 8 consecutive years of insurance	65%	80%	80%
No claim made or pending during the preceding 9 or more consecutive years of insurance	70%	90%	90%

Please note:

- If You opt for this optional cover, NCB scale mentioned under Annexure I will not be applicable. Only NCB scale as mentioned above will be applicable to Your Policy.
- Upon the occurrence of an admissible Own Damage (OD) claim, the applicable NCB at renewal shall become Nil, unless protection is available under the Claim Cushion Benefit applicable to the selected plan. No Claim Cushion Benefit shall be available under the NCB Standard Plan.

Claim Cushion Benefit (Applicable only to NCB Booster and NCB Max Plan)

- For Windshield Claims (claims wherein only windshield of the vehicle is damaged)
 - 1 claim during policy year – NCB will progress like claim free year
 - More than 1 claim during policy year – NCB will become NIL
- For non-windshield OD claims (claims wherein only windshield of the vehicle is not damaged)
 - 1 claim during policy year – NCB will reduce 2 levels down
 - More than 1 claim during policy year – NCB will become NIL

CONDITIONS SPECIFIC TO NCB SCALER

1. Benefits provided under the Optional Cover will be available only for partial loss and will not be available in the event of Total Loss/ Constructive Total Loss of the Insured Vehicle under the Policy.
However, in case You have opted for NCB Booster Plan or NCB Max Plan, benefits provided under this Optional Cover will be available in case of theft of the vehicle, given that You purchase a new vehicle and insures it with Us within next 3 years from the date of theft. In such case, You will get same NCB percentage on Your new vehicle, as was available under Your stolen vehicle, subject to Your claim should not exceed maximum specified number of times mentioned in Your Policy Schedule.
2. In case of transfer of ownership of the Insured Vehicle, the benefits under this Optional Cover shall expire. However, in case You have opted for NCB Booster Plan or NCB Max Plan, in the event of transfer of ownership of the Insured vehicle to immediate family member (ie. Spouse, children or parents) the benefits under this cover shall not expire, subject to we are intimated in advance and our approval on the same.

19. OPTIONAL COVER 19 - ACCIDENTAL HOSPITALIZATION COVER

If You have opted for this Optional Cover, and You and/or any other occupant(s) of the insured vehicle (other occupants will be covered only if specifically opted by You and Insured by Us) sustains an Accidental Bodily Injury during the Policy Period while getting into and/or getting out of or driving or traveling in the insured vehicle, that requires Hospitalization as an inpatient for a minimum period of 24 consecutive hours, We will pay You all Reasonable and Customary Charges that are Medically Necessary and Incurred by You in respect of an admissible claim. The claim can be made under the following benefits and up to the Sum Insured mentioned in Your Policy Schedule against this Optional Cover:

Accommodation/ Room Rent	Hospital accommodation in a ward, shared or private room.
ICU	Intensive Care Unit (ICU) Charges
Professional Fees	Fees for treatment by specialists, physicians, nurses, surgeons and anesthetists.
Medication	Drugs, medicines, consumables prescribed by a specialist or medical practitioner. This also includes Anesthesia, Blood, Oxygen, Patient's Diet, Surgical appliances & cost of prosthetic and other devices or equipment if implanted during the Surgical Procedure.
Diagnostic	Necessary Procedures such as x-rays, pathology, brain and body scans (MRI, CT scans) Etc. used to make a diagnosis for treatment.
Theatre Fees	Operation Theatre Fees

ADDITIONAL INBUILT COVERS UNDER ACCIDENTAL HOSPITALIZATION COVER

a. Day Care Procedures

If You and/or any other occupant(s) of the insured vehicle (if opted) sustains Accidental Bodily Injury during the Policy Period while getting into and/or getting out of out of or driving or traveling in the insured vehicle, due to which Insured needs to undergo medical treatment and/or surgical procedure as an inpatient under General or Local Anesthesia in a hospital/day care centre for a stay less than 24 hour because of technological advancement, We will pay the Medical Expenses Incurred for such Day Care Procedures.

Treatment normally taken on an out-patient basis (OPD treatment) is not included in the scope of this Cover.

b. Road Ambulance

We will pay for the expenses incurred on road transportation by a Healthcare or an Ambulance Service Provider to a Hospital for treatment following an Emergency arising out of an Accident, provided that:

- a) We have accepted claim under accidental hospitalisation, as provided under this Optional cover.
- b) The maximum liability for road ambulance per Hospitalization is restricted to the limit to INR 1000, unless specifically agreed otherwise and mentioned in Your Policy Schedule.
- c) The Coverage also Includes Your cost of road Transportation from a Hospital to another nearest Hospital which is prepared to admit You and provide the necessary medical services, if such medical services cannot satisfactorily be provided at a hospital where You are situated. Such road Transportation has to be prescribed by a Medical Practitioner and/or should be Medically Necessary.

ADDITIONAL COVERS UNDER ACCIDENTAL HOSPITALIZATION COVER

The Optional cover also offers following additional coverage. However, same will be available if specifically opted and mentioned in the Policy Schedule:

i. **Accidental Medical Expense cover for Pet**

If specifically opted by You and agreed by Us, We will cover medical expenses (including inpatient and OPD treatment carried out at a veterinary hospital or a veterinary clinic) incurred on treatment of accidental bodily injury of the pet, provided:

- a) The maximum liability for Accidental Medical Expenses cover for Pet will be restricted to 25% of the Sum Insured opted under base cover of this optional cover, unless specifically agreed otherwise and mentioned in the Policy Schedule.
- b) Option of any other occupant(s) is opted under the cover.
- c) Your pet sustains accidental bodily injury while travelling in the vehicle and due to the vehicle meeting with an accident.
- d) Treatment of pet is taken at a registered veterinary hospital or veterinary clinic from a qualified veterinary doctor and all valid proof of treatment taken is submitted to the Company.
- e) You should have valid documents confirming the ownership of the pet
- f) Any treatment other than accidental bodily injury sustained (while travelling in the Insured vehicle) will not be covered.

ii. **Road Accident Hospitalisation**

If specifically opted by You and agreed by Us, we will extend the coverage under this optional cover to cover all reasonable and customary charges that are medically necessary treatment during Hospitalization arising out of an accidental bodily injury sustained by You due to a road accident during the Policy Period.

For this cover **Road Accident** is defined as an unexpected and unintended event involving one or more vehicles on a public road, which results in damage, bodily injury or death.

Please note that this additional cover will only be applicable for You and NOT for other occupants, unless specifically agreed otherwise and mentioned in the Policy Schedule.

iii. **Post-Hospitalization Medical Expenses**

If specifically opted by You and agreed by Us, We will pay for consultations, investigations and the cost of medicines incurred for a period not exceeding 15 days from the date of Your Discharge from the hospital, unless specifically agreed otherwise and mentioned in the Policy Schedule, arising from Accidental Bodily Injury sustained during the Policy Period while getting into, getting out of, driving, or travelling in the Insured Vehicle. Provided that:

1. The expenses are recommended by the Hospital/Medical Practitioner and are for the same condition for which you were hospitalized.
2. We have accepted an Inpatient Accidental Hospitalization Claim under Optional cover – Accidental Hospitalization Cover.

Please note that this additional cover will only be applicable for You and NOT for other occupants, unless specifically agreed otherwise and mentioned in the Policy Schedule.

iv. **Accidental OPD Expenses**

If specifically opted by You and agreed by Us, We shall cover the Reasonable and Customary Charges incurred by You towards Out-patient treatment of an Accidental Injury sustained while getting into, getting out of, driving, or travelling in the Insured Vehicle.

This additional cover shall include the following. Benefits available under this cover will be as mentioned in the Policy Schedule:

- a) OPD Consultations: Expenses incurred towards consultation with a Medical Practitioner on an Out-patient basis.
- b) Pharmacy: Expenses incurred towards medicines prescribed by the consulting Medical Practitioner.
- c) Diagnostic Tests: Expenses incurred towards diagnostic tests prescribed by the consulting Medical Practitioner and conducted on an Out-patient basis.
- d) Minor Surgical Treatments: Expenses incurred towards minor surgical procedures, other than Day Care Procedures, including plaster cast, synthetic cast, suturing, dressings for Accidents and animal bite related Out-patient procedures, for treatment of the Accidental Injury, carried out by a Medical Practitioner and supported by requisite diagnostic reports, wherever applicable.

Maximum Sum Insured under this additional cover will be limited to maximum of INR 2500 per policy year, unless specifically agreed otherwise and mentioned in the Policy Schedule.

Please note that this additional cover will only be applicable for You and NOT for other occupants, unless specifically agreed otherwise and mentioned in the Policy Schedule.

Definitions specific to Accidental Hospitalization Cover:

1. **Day Care Centre** means any institution established for day care treatment of disease/ injuries or a medical setup within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under:
 - i. has qualified nursing staff under its employment;
 - ii. has qualified medical practitioner (s) in charge;
 - iii. has a fully equipped operation theatre of its own where surgical procedures are carried out
 - iv. maintains daily records of patients and shall make these accessible to the Company's authorized personnel.
2. **Day Care Treatment** means medical treatment, and/or surgical procedure which is:
 - i. Undertaken under general or local anaesthesia in a hospital/day care centre in less than twenty-four hours because of technological advancement, and
 - ii. which would have otherwise required a hospitalisation of more than twenty-four hours.

Treatment normally taken on an out-patient basis is not included in the scope of this definition.
3. **In-Patient Care** means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.
4. **Intensive Care Unit** means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
5. **ICU Charges** means the amount charged by a Hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivist charges.
6. **Medical Practitioner/Doctor** means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.
The registered practitioner should not be the insured or close member of the family.
7. **Medically Necessary Treatment** means any treatment, tests, medication, or stay in hospital or part of a stay in hospital which:
 - (i) is required for the medical management of the illness or injury suffered by the insured;
 - (ii) must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
 - (iii) must have been prescribed by a medical practitioner;
 - (iv) must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
8. **OPD treatment** means the one in which the Insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient.
9. **Reasonable and Customary Charges** means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved.
10. **Sum Insured** means the amount as opted by You and stated in the Policy Schedule against the Cover for each insured person for Individual Sum Insured Policy and aggregately for all insured members for a Floater Policy.
11. **Surgery or Surgical Procedure** means manual and / or operative procedure (s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering and prolongation of life, performed in a hospital or day care centre by a medical practitioner.
12. **Unproven/Experimental treatment** means the treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.

CONDITIONS SPECIFIC TO ACCIDENTAL HOSPITALIZATION COVER

1. Any other occupant(s) of the vehicle can be covered under the Policy only if specifically opted by You and agreed by us and mentioned in the Policy Schedule.
2. Claim will be admissible under this optional cover only if the own damage claim made by You under Section I of this Policy is payable or admitted, unless specifically agreed otherwise by us. This condition will not be applicable if additional coverage – ‘Road Accident Hospitalisation’ is opted under this optional cover.
Please note that in case Own Damage Section is not opted/ available under the policy, the claim made by You under this optional cover shall be admissible only if:
 - the vehicle was not used for - racing, pace making, reliability trial, speed testing, any purpose in connection with Motor Trade or any purpose other than the purpose for which vehicle is registered in the RTO.
 - the person driving the vehicle holds an effective driving license at the time of the accident and is not disqualified from holding such a license or may hold an effective Learner’s license and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 and any subsequent amendment as applicable.
3. Number of persons travelling on the insured vehicle should not exceed the number specified in the registration certificate valid at the time of occurrence of the accident.
4. Maximum number of claims payable during the Policy year will be limited to one (1) claim, unless specifically agreed by us and mentioned in the Policy Schedule.
5. Accidental bodily injury sustained by You and/or any other occupant(s) of the vehicle should be in direct relation with insured vehicle. This condition will not be applicable if additional coverage – “Road Accident Hospitalisation cover” is opted under this optional cover.
6. The aggregate liability of the Company for all the occupants covered (including pet) under this cover will be limited up to the Sum Insured mentioned in the Policy Schedule against this Optional cover.
- 7. Conditions specific to Accidental OPD Expenses:**
 - i. The expenses under this cover must be incurred within 15 days from the date of occurrence of the Accident or within such period as may be otherwise agreed by Us and specified in the Policy Schedule.
 - ii. Claims regarding Diagnostic Tests and Pharmacy shall be payable only if they are related to an OPD Consultation payable under this cover.
 - iii. Expenses related to Pharmacy and Diagnostic Tests must be supported by original bills issued by the Pharmacy, Chemist or Diagnostic Centre, as applicable, and must be based on a valid prescription from a Medical Practitioner.
 - iv. Pharmacy bills must clearly mention the price of medicines and bear the receipt stamp of the Pharmacy or Chemist, or it should be electronically generated.
 - v. Dental implants, CAD/CAM restorations and bone grafts shall not be covered.
 - vi. Any unutilized OPD limit shall not be carried forward to the next Policy Period.
 - vii. OPD expenses incurred towards cosmetic treatment, routine preventive health check-ups, dietary supplements and substances that can be purchased without prescription, including but not limited to vitamins, minerals and organic substances, shall not be covered.

EXCLUSIONS SPECIFIC TO ACCIDENTAL HOSPITALIZATION COVER

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

1. Any Hospitalization/ treatment which is not related to the covered Accidental Bodily Injury.
2. Investigation & Evaluation- Code- Excl04
 - a. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
 - b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.
3. Breach of law: Code- Excl10
Expenses for treatment directly arising from or consequent upon You or vehicle occupant(s) committing or attempting to commit a breach of law with criminal intent.
4. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. Code- Excl13
5. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure. Code- Excl14

6. Unproven Treatments: Code- Excl16

Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

7. We do not cover treatment directly or indirectly arising from or contributed or aggravated or accelerated by any of the following:
 - a) Suicide or attempted suicide or intentional self-injury
 - b) Use or consumption of narcotic or intoxicating drugs or alcohol or solvent, or taking of drugs (except under the direction of a Medical Practitioner)
 - c) Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs
8. Any Hospitalization for an existing disability from a previous Accident which has occurred prior to the first of this Policy.
9. Consequential losses of any kind.
10. Any expense on treatment of Insured as outpatient (OPD Treatment), unless the "Accidental OPD Expenses" cover has been specifically opted by You and is specified in the Policy Schedule.
11. Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of any of these.
12. Prosthetics and other devices NOT implanted internally by surgery.
13. Non-Medical Expenses: Items of personal comfort and convenience including but not limited to television (wherever specifically charged for), charges for access to telephone and telephone calls, internet, foodstuffs (except patient's diet), cosmetics, hygiene articles, body care products and bath additive, barber or beauty service, guest service as well as similar incidental services and supplies including but not limited to charges for admission, discharge, administration, registration, documentation and filing. (Please visit our website for complete list of non-medical items).
14. Any other exclusion specifically mentioned in the Policy Schedule.

CLAIM PROCESS SPECIFIC TO ACCIDENTAL HOSPITALIZATION COVER

Facility can be availed from any hospital within India of Your Choice Wherein You will have to make payment directly to the Hospital and submit the documents to Us for processing the reimbursement of the claim amount provided that:

1. We should be intimated immediately and in any event within 48 hours of date of admission in hospital.
2. In any event within 15 days from the date of discharge from hospital, submit all claim documents to Us.

Note: There are times when You or any other person who could claim on Your behalf, may be in such a state of hardship, that You or Such other person is unable to give us a notice or file a claim within the prescribed time limit. In such cases, condonation of delay can be done by waiver of conditions 1 and 2 above may be considered where the reason for delay is proved to our satisfaction.

20. OPTIONAL COVER 20 - DAILY HOSPITAL CASH COVER

If You have opted for this Optional Cover, We agree to pay a Daily Cash Allowance, amount as mentioned in the Schedule, for each continuous and completed period of 24 hours of Hospitalization arising out of Accidental Bodily Injury sustained by You and/or any other occupants of the insured vehicle (other occupants will be covered only if specifically opted by You and Insured by Us) while getting into and/or getting out of from or driving or traveling in the insured vehicle during the Policy Period, for a maximum number of days as mentioned in Your Policy Schedule.

If You are hospitalized in the Intensive Care Unit (ICU) of a hospital for each continuous and completed period of 24 hours, We will pay twice the daily cash allowance mentioned in the policy schedule.

Payment of claim under this Optional cover is subject to the time excess as opted and mentioned in the Policy Schedule.

ADDITIONAL COVERS UNDER DAILY HOSPITAL CASH COVER

The section also offers following additional coverage. However, same will be available if specifically opted and mentioned in Your Policy Schedule:

i. Hospitalisation due to Road Accident

If specifically opted by You and agreed by Us, we will extend the coverage under this optional cover to pay a Daily Cash Allowance for each continuous and completed period of 24 hours of Hospitalisation arising out of an

accidental bodily injury sustained by You and/or any other occupant(s) (If opted) due to a road accident during the Policy Period.

For this cover **Road Accident** is defined as an unexpected and unintended event involving one or more vehicles on a public road, which results in damage, bodily injury or death.

Please note that this additional cover will only be applicable for You and NOT for other occupants, unless specifically agreed otherwise and mentioned in the Policy Schedule.

Definitions specific to Daily Hospital Cash Cover:

1. **Intensive Care Unit (ICU)** means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
2. **Medical Practitioner/Doctor** means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.

The registered practitioner should not be the insured or close member of the family.

CONDITIONS SPECIFIC TO DAILY HOSPITAL CASH COVER

1. Any other occupant(s) of the vehicle can be covered under the Policy only if specifically opted by You and mentioned in the Policy Schedule.
2. Claim will be admissible under this optional cover only if the own damage claim made by You under Section I of this Policy is payable or admitted, unless specifically agreed otherwise by us. This condition will not be applicable if additional coverage – ‘Hospitalisation due to Road Accident’ is opted under this optional cover.
Please note that in case Own Damage Section is not opted/ available under the policy, the claim made by You under this optional cover shall be admissible only if:
 - the vehicle was not used for - racing, pace making, reliability trial, speed testing, any purpose in connection with Motor Trade or any purpose other than the purpose for which vehicle is registered in the RTO.
 - the person driving the vehicle holds an effective driving license at the time of the accident and is not disqualified from holding such a license or may hold an effective Learner’s license and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 and any subsequent amendment as applicable.
3. The maximum period for which the Daily Allowance would be paid to You and/or any other occupants would not exceed the benefit period during the Policy year, per occupant as opted. This period would be inclusive of the period of stay in Intensive Care Unit of a Hospital during the Policy year.
4. For this cover, completion of every 24 Hours of In-patient Hospitalization from the time of admission is considered to be a day.
5. Number of persons travelling on the insured vehicle should not exceed the number specified in the registration certificate valid at the time of occurrence of the accident.
6. Accidental bodily injury sustained by You and/or any other occupant of the vehicle leading to hospitalization should be in direct relation with insured vehicle. This condition will not be applicable if additional coverage – Hospitalisation due to Road Accident is opted under this optional cover.

EXCLUSIONS SPECIFIC TO DAILY HOSPITAL CASH COVER

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

1. Any Hospitalization which is not related to the covered Accidental Bodily Injury
2. Any Hospitalisation directly arising from or consequent upon You or vehicle occupant(s) committing or attempting to commit a breach of law with criminal intent.
3. Any Hospitalisation directly or indirectly arising from or contributed or aggravated or accelerated by any of the following:
 - a) Suicide or attempted suicide or intentional self-injury

- b) Use or consumption of narcotic or intoxicating drugs or alcohol or solvent, or taking of drugs (except under the direction of a Medical Practitioner)
 - c) Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs
4. Any Hospitalization for an existing disability from a previous Accident which has occurred prior to the first of this Policy.
 5. Consequential losses of any kind

CLAIMS PROCESS SPECIFIC TO DAILY HOSPITAL CASH COVER

1. We should be intimated immediately and in any event within 48 hours of date of admission in hospital.
2. In any event within 15 days from the date of discharge from hospital, submit all claim documents to Us.
3. For Claim You shall follow the below Procedure
 - a. The Company shall settle or reject a claim, as the case may be, within stipulated timelines as per prevailing regulations.
 - b. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, the Company shall thereafter settle or reject the claim, as the case may be, within 15 days from submission of claim in accordance with the prevailing guidelines.

Note: There are times when You or any other person who could claim on Your behalf, may be in such a state of hardship, that You or Such other person is unable to give us a notice or file a claim within the prescribed time limit. In such cases, condonation of delay can be done by waiver of conditions 1 and 2 may be considered where the reason for delay is proved to our satisfaction.

21. OPTIONAL COVER 21 - DAILY CONVEYANCE BENEFIT

If You have opted for this optional cover, and a claim for accidental loss or damage is admitted under Section I – own damage section of this Policy, We will, at our discretion, compensate for Your transportation cost during the repair period due to non-availability of Your car (as Your vehicle is at garage for repairs), 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 for an amount equal to the per day fixed allowance.

ADDITIONAL COVERS UNDER DAILY CONVEYANCE BENEFIT

I. Non-Accidental Loss or Damage to Vehicle

If specifically opted, we will extend the coverage under this optional cover to compensate for Your transportation cost (as per coverage provided under Optional Cover 21 above) during the repair period due to non-availability of Your vehicle as Your vehicle is at garage for repairs.

Accordingly, if this additional coverage is opted, the claim will be admissible under the section, even if there is no accidental loss or damage to Your vehicle.

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

Definition Specific to Daily Conveyance Benefit

- i. **“Act of God Perils”** shall mean Natural Catastrophes like earthquake, storms, cyclones and floods etc which are Inevitable accidents that would affect large areas and population.
- ii. **“Date of First Loss Assessment”** shall mean the date of loss assessment first carried out after the vehicle is given to garage for repairs and all the documents as advised by the loss assessor are submitted.
- iii. **“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 by insurer or surveyor appointed by insurer 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 by insurer or surveyor appointed by insurer was on 05th Aug, Time Excess will be applicable from 05th Aug.

Please note that date of first loss assessment will not be applicable for additional coverage – ‘Non-Accidental Loss or Damage to Vehicle’ if opted under this optional cover. In such cases Claim Payment shall be considered for the number of days exceeding Time Excess Period after the vehicle comes to the authorized garage repairs and we are informed about the same immediately, up to the maximum eligible number of days opted or date on which vehicle is ready for delivery whichever is earlier.

CONDITIONS SPECIFIC TO DAILY CONVEYANCE BENEFIT

1. Maximum number of claims that shall be admissible under this optional cover during the Policy year is subject to the maximum number of days as opted by You and mentioned in the Policy Schedule.
2. Claim will be admissible under this optional cover if only if the own damage claim made by You under this policy is payable or admitted by the insurer of the vehicle, unless specifically agreed otherwise by us. This condition will not be applicable if additional coverage – ‘Non-Accidental Loss or Damage to Vehicle’ is opted under this optional cover.

Please note that in case Section I is not opted/ available under the policy, the claim made by You under this optional cover shall be admissible only if:

- the vehicle was used for any purpose other than the purpose for which vehicle is registered in respective RTO, hire or reward, racing, pace making, reliability trial, speed testing and use for any purpose in connection with Motor Trade.
 - the person driving the vehicle holds an effective driving license at the time of the accident and is not disqualified from holding such a license or may hold an effective Learner’s license and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 and any subsequent amendment as applicable
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/ Total Loss / Constructive Total Loss, We will compensate for Your transportation cost from the date of intimation of claim (applicable for theft claim)/ date of First Loss Assessment of Your Vehicle conducted at Digit’s Authorized Repair Shop (as applicable) up to a maximum eligible number of days and subject to Time Excess opted by You and mentioned in the Policy Schedule.
 5. In case standby vehicle is provided to You and 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.

EXCLUSIONS SPECIFIC TO DAILY CONVEYANCE BENEFIT

In addition to the General Exclusions listed under this Policy, 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. Claim where vehicle is not repaired at Digit Authorized Repair Shop, unless specifically agreed otherwise by Us.
3. Losses arising out of Act of God Perils, Riots & Strikes, unless specifically agreed, otherwise by us.
4. If vehicle is in garage only for vehicle’s windscreen or glass damage.
5. Time taken by the garage for damage not admissible under Section I (Loss of or Damage to The Vehicle Insured). (Example: Due to an accident, there is a damage only to the Bumper, which is covered under Section I, 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)
6. Operating cost including fuel, for standby vehicle
7. You will bear any Cost of noncompliance of the terms and conditions laid down by the Standby Vehicle Provider.

22. OPTIONAL COVER 22 - LOSS OF REVENUE

If You have opted for this Optional Cover and Your vehicle is damaged and is in garage for repairs with Your livelihood depending on the vehicle, We will compensate You towards loss of income during the repair period due to non-availability of Your Vehicle, as per Maximum Number of Days, Time Excess & Per Day Fixed Allowance opted by You and mentioned in Your Policy Schedule.

ADDITIONAL COVERS UNDER LOSS OF REVENUE**I. Non- Accidental Loss or Damage to Vehicle**

If specifically opted, we will extend the coverage under this optional cover to compensate You towards loss of income during the repair period due to non-availability of Your Vehicle, subject to Maximum Number of Days, Time Excess & Per Day Fixed Allowance opted by You as mentioned in Your Policy Schedule, if Your Vehicle is damaged and is in garage for repair.

Accordingly, if this additional coverage is opted, the claim will be admissible under the section, even if there is no accidental loss or damage to Your vehicle.

Definition Specific to Loss of Revenue

- i. **“Act of God Perils”** shall mean Natural Catastrophes like earthquake, storms and floods which are Inevitable accidents that would affect large areas and population.
- ii. **“Date of First Loss Assessment”** shall mean the date of loss assessment first carried out after the vehicle is given to garage for repairs and all the documents as advised by the loss assessor are submitted.
- iii. **“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.

Please note that date of first loss assessment will not be applicable for additional coverage – ‘Non-Accidental Loss or Damage to Vehicle’ if opted under this optional cover. In such cases Claim Payment shall be considered for the number of days exceeding Time Excess Period after the vehicle comes to the authorized garage repairs and we are informed about the same immediately, up to the maximum eligible number of days opted or date on which vehicle is ready for delivery whichever is earlier.

CONDITION SPECIFIC TO LOSS OF REVENUE

1. Claim will be admissible under this optional cover only if the own damage claim made by You under Section I - Own Damage Section is payable or admitted under the policy, unless specifically agreed otherwise by us. This condition will not be applicable if additional coverage – ‘Non-Accidental Loss or Damage to Vehicle’ is opted under this optional cover.

Please note that in case Own Damage Section is not opted/ available under the policy, the claim made by You under this optional cover shall be admissible only if:

- the vehicle was not used for - racing, pace making, reliability trial, speed testing, any purpose in connection with Motor Trade or any purpose other than the purpose for which vehicle is registered in the RTO.
 - the person driving the vehicle holds an effective driving license at the time of the accident and is not disqualified from holding such a license or may hold an effective Learner’s license and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 and any subsequent amendment as applicable.
2. Maximum number of claims that shall be admissible under this optional cover during the Policy Year shall be limited to one (1) claim, unless specifically agreed otherwise and mentioned in Policy Schedule. Maximum number of days for which benefit will be available under this optional cover will be as opted by You and mentioned in the Policy Schedule.
 3. For computation of eligible number of days for Partial Loss Claims, the start date will be calculated from the date of First Loss Assessment of Your Vehicle conducted by Us at the 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 You 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. In case of Total Loss / Constructive Total Loss claim, We will compensate You from the date of intimation of claim up to a maximum eligible number of days or date of final claim payment under the policy whichever is earlier and subject to Time Excess opted by You and mentioned in the Policy Schedule.
 6. The benefits under this Optional Cover Policy would be available only if Your Vehicle is repaired at Digit Authorized 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, unless this condition is specifically agreed otherwise by Us.

EXCLUSION SPECIFIC TO LOSS OF REVENUE

In addition to the General Exclusions listed under this policy, We shall not be liable to pay any claim whatsoever under this optional cover in the event of the following:

1. Time Excess opted by You and mentioned in the Policy Schedule.
2. Losses arising out of Act of God Perils, Riots & Strikes, unless specifically agreed by Us.
3. The loss claimed or covered under any other type of insurance policy or cover.
4. If You are claiming only for windscreen or glass damage under Section I. Loss of or Damage to The Vehicle Insured of the Policy.
5. Time taken by the garage for damage not admissible under Own Damage section of Your Vehicle Insurance Policy. (Example: Due to an accident, there is a damage only to the Bumper which is covered under Section I: Own Damage Section, 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). This exclusion will not be applicable if additional coverage option is opted under this optional cover).

23. OPTIONAL COVER 23 - ADDITIONAL TOWING EXPENSES

If You have opted for this Optional Cover, We will pay maximum up to the Sum Insured opted by You and mentioned in Your Policy Schedule against this Optional Cover, for the additional expenses incurred by You towards removal, protection and towing of the Vehicle Insured from the spot of accident to the nearest garage, repairer or place of safety or any other place as approved by Us, in the event of the Insured Vehicle being disabled by reason of loss or damage covered under Section I. Own Damage, unless specifically agreed otherwise by Us.

CONDITIONS SPECIFIC TO ADDITIONAL TOWING EXPENSES

1. The benefits under this Optional Cover shall be available in excess of the amount payable for protection and removal under "Section I. Loss of or Damage to The Vehicle Insured" (If Section I is opted) of the Policy.
2. Claim will be admissible under this optional cover only if the own damage claim made by You under the policy is payable or admitted, unless specifically agreed otherwise by us. Please note that in case Own Damage Section is not opted/ available under the policy, the claim made by You under this optional cover shall be admissible only if:
 - the vehicle was not used for - racing, pace making, reliability trial, speed testing, any purpose in connection with Motor Trade or any purpose other than the purpose for which vehicle is registered in the RTO.
 - the person driving the vehicle holds an effective driving license at the time of the accident and is not disqualified from holding such a license or may hold an effective Learner's license and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 and any subsequent amendment as applicable.
3. Upon happening of an event which may give rise to a claim under this Optional Cover, You shall immediately, but in any case, within 24 hours, inform Us with full particulars of such event.
For any event notified after 24 hours of the happening of the loss or damage, 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. Approval needs to be taken from Us prior to making the Towing arrangements.
5. In the event of Insured's non-compliance with the above-mentioned conditions (2) and (3), the Our liability under this Optional Cover shall be restricted to 30% of the limits of liability as mentioned in Your Policy Schedule against this Optional Cover, unless specifically agreed otherwise by Us.
6. Maximum one (1) claim shall be admissible under this Optional Cover during the Policy Year, unless specifically agreed otherwise by Us and mentioned in the Policy Schedule.

EXCLUSIONS SPECIFIC TO ADDITIONAL TOWING EXPENSES

In addition to the General Exclusions listed under this policy, We shall not be liable to pay any claim whatsoever under this optional cover in the event of the following:

1. Any claim where the Insured is not able to provide the invoices/receipts for the payments made in respect of towing, protection and removal of the Insured Vehicle.

2. Any claim where the Insured Vehicle is able to be driven on its own power on self-propelled basis unless in Our opinion it could increase or aggravate the damages sustained by the Insured Vehicle.

24. OPTIONAL COVER 24 – VEHICLE EMI PROTECTION COVER

(Please note that You can opt for either Optional Cover 24: Vehicle EMI Protection Cover or Optional cover 25: EMI Guard Cover. You cannot opt for both the covers together)

If You have opted for this Optional Cover and in the event of Your Vehicle being damaged by a peril covered under section I- Own Damage section of the Policy and is in garage for repair or is a Total Loss/Constructive Total Loss/ Total Theft, You will be paid the regular Equated Monthly Instalment (EMI) payable to the Financial Institution in respect of the loan availed for the Insured vehicle as mentioned in Your Policy Schedule. Such Payment shall be made in accordance with Number of EMI and Time Excess opted by You and subject the conditions mentioned below.

ADDITIONAL COVERS UNDER VEHICLE EMI PROTECTION COVER

I. Non- Accidental Loss or Damage to Vehicle

If specifically opted, We will extend the coverage under this optional cover to pay regular Equated Monthly Instalment (EMI) payable to the Financial Institution mentioned in Your Policy Schedule as per the Number of EMI and Time Excess opted by You, if Your Vehicle is damaged and is in garage for repair.

Accordingly, if this additional coverage is opted, the claim will be admissible under the section, even if there is no accidental loss or damage to Your vehicle.

CONDITIONS SPECIFIC TO VEHICLE EMI PROTECTION COVER

1. Claim will be admissible under this optional cover only if the own damage claim made by You under the policy is payable or admitted, unless specifically agreed otherwise by us. This condition will not be applicable if additional coverage – ‘Non-Accidental Loss or Damage to Vehicle’ is opted under this optional cover.
Please note that in case Own Damage Section is not opted/ available under the policy, the claim made by You under this optional cover shall be admissible only if:
 - the vehicle was not used for - racing, pace making, reliability trial, speed testing, any purpose in connection with Motor Trade or any purpose other than the purpose for which vehicle is registered in the RTO.
 - the person driving the vehicle holds an effective driving license at the time of the accident and is not disqualified from holding such a license or may hold an effective Learner’s license and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 and any subsequent amendment as applicable.
2. Benefit under this Optional Cover is available only if all repairs are carried out at Digit Authorized 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% (unless specifically agreed otherwise by Us and mentioned on the Policy Schedule) of the assessed claim amount under this cover.
3. This cover shall be applicable only where such EMI pertains to the loan availed solely for the Insured Vehicle.
4. Number of monthly instalments payable will depend on the Plan opted by You at the Policy Inception/Renewal and subject to the repair time exceeding the Time Excess mentioned in each Plan
5. Our liability in respect of all claims in aggregate, during the Policy Year, will not exceed the Number of monthly instalments and EMI amount mentioned in the Policy Schedule.
6. Our liability will be limited to the EMI amount mentioned in Your Policy Schedule or the actual EMI prevailing at the time of loss, whichever is lower. Also, in no case, Company shall pay an amount higher than the actual amount of loan outstanding against the Insured Vehicle.
7. Time Excess will be applicable for Partial Loss Claims only and will be calculated from the day on which vehicle is given to garage for repair, to the time on which intimation regarding delivery of repaired vehicle is given to Insured.
8. Time Excess will not be applicable for Total Loss/Constructive Total Loss/ Total Theft Claim. For Total Loss/Constructive Total Loss Claims, We will pay the EMI mentioned in Your Plan or Two EMIs, whichever is lower. For Total Theft Claims, We will pay maximum one (1) EMI irrespective of the Plan Opted by You.
9. Claim Payment in case of Total theft of the Insured Vehicle will be subject to submission of Final Investigation Report by the Policy Authorities but not before 90 days from the date of theft.

EXCLUSIONS SPECIFIC TO VEHICLE EMI PROTECTION COVER

In addition to the General Exclusions listed under this policy, We shall not be liable to pay any claim whatsoever under this optional cover in the event of the following:

1. We shall not be liable to pay for any arrears or over-due instalment amount including interest prior to the date of accident.

25. OPTIONAL COVER 25 – EMI GUARD COVER

(Please note that You can opt for either Optional Cover 24: Vehicle EMI Protection Cover or Optional cover 25: EMI Guard Cover. You cannot opt for both the covers together)

If You have opted for this Optional Cover and in the event of Your Vehicle being damaged by a peril covered under Section I. Loss Of Or Damage to The Vehicle Insured (If Section I is Opted) of the Policy and is in garage for repair, You will be paid the regular Equated Monthly Instalment (EMI) payable to the Financial Institution in respect of the loan availed for the insured vehicle as mentioned in the Policy Schedule. Such payment shall be made as per following:

- If your vehicle stays in the garage between 14 and 27 days, we will pay the EMI for up to 15 days (ie. half of the EMI amount for the month).
- If your vehicle stays in the garage for more than 28 days, we will pay the entire EMI for the month.

ADDITIONAL COVER UNDER EMI GUARD COVER

I. Non- Accidental Loss or Damage to Vehicle

If specifically opted, We will extend the coverage under this optional cover to pay regular Equated Monthly Instalment (EMI) payable to the Financial Institution mentioned in Your Policy Schedule, if Your Vehicle is damaged and is in garage for repair.

Accordingly, if this additional coverage is opted, the claim will be admissible under the section, even if there is no accidental loss or damage to Your vehicle.

CONDITIONS SPECIFIC TO EMI GUARD COVER

1. Claim will be admissible under this optional cover only if the own damage claim made by You under Own Damage Section of the policy is payable or admitted, unless specifically agreed otherwise by us. This condition will not be applicable if additional coverage – ‘Non-Accidental Loss or Damage to Vehicle’ is opted under this optional cover.
Please note that in case Own Damage Section is not opted/ available under the policy, the claim made by You under this optional cover shall be admissible only if:
 - A. the vehicle was not used for - racing, pace making, reliability trial, speed testing, any purpose in connection with Motor Trade or any purpose other than the purpose for which vehicle is registered in the RTO.
 - B. the person driving the vehicle holds an effective driving license at the time of the accident and is not disqualified from holding such a license or may hold an effective Learner’s license and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 and any subsequent amendment as applicable.
2. Benefit under this Optional Cover is available only if Claim is admitted under Section I. Loss of or Damage to The Vehicle Insured (If Section I is opted) of the Policy and all repairs are carried out at Digit Authorized 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% (unless specifically agreed otherwise by Us and mentioned on the Policy Schedule) of the assessed claim amount under this cover.
3. This cover shall be applicable only where such EMI pertains to the loan availed solely for the Insured Vehicle.
4. Our liability will be limited to the EMI amount mentioned in Your Policy Schedule or the actual EMI prevailing at the time of loss, whichever is lower. Also, in no case, Company shall pay an amount higher than the actual amount of loan outstanding against the Insured Vehicle.
5. The claim under this optional cover shall be paid directly to the financier as mentioned on the schedule, to which the insured vehicle is hypothecated, unless specifically agreed otherwise by Us.
6. For Total Loss/Constructive Total Loss Claims, We will pay the EMI mentioned in Your Plan or Two EMIs, whichever is lower. For Total Theft Claims, We will pay maximum one EMI irrespective of the Plan Opted by You.
7. Claim Payment in case of Total theft of the Vehicle will be subject to submission of Final Investigation Report by the Policy Authorities, but not before 90 days from the date of theft.
8. For Calculation of Number of days the vehicle stays in the garage, start date will be taken as the day following the day on which the vehicle is given to garage for repair, to the time on which intimation regarding delivery of

repaired vehicle is given to Insured. Time taken by the garage to commence the repair work due to non-availability of spares is not considered.

EXCLUSIONS SPECIFIC TO EMI GUARD COVER

In addition to the General Exclusions listed under this policy, We shall not be liable to pay any claim whatsoever under this optional cover in the event of the following:

1. We shall not be liable to pay for any arrears or over-due instalment amount including interest prior to the date of accident.

26. OPTIONAL COVER 26 –VEHICLE EMI- ACCIDENTAL HOSPITALISATION

If You have opted for this Optional Cover, in the event of Your continuous hospitalization for a minimum number of days as mentioned in the Policy schedule, arising out of Accidental Bodily Injury sustained by You while getting into and/or getting out of or driving or traveling in the insured vehicle during the Policy Period, We agree to pay regular Equated Monthly Installment (EMI) payable to the financial institution mentioned in the Policy Schedule, subject to conditions mentioned below.

Definitions Specific to Vehicle EMI- Accidental Hospitalisation

1. “**Equated Monthly Instalment (EMI)**” means the amount of monthly payment required to repay the principal amount of loan and interest by You as mentioned in the amortization chart referred in the loan agreement (or amendments thereto) between the Financial Institution and You prior to the date of loss or damage under this Policy.
2. “**Financial Institution**” means an institution defined under Section 45I of Reserve Bank of India Act 1934 and shall include a non-banking financial company as defined under Section 45I of Reserve Bank of India Act 1934.

CONDITIONS SPECIFIC TO VEHICLE EMI- ACCIDENTAL HOSPITALISATION

1. Claim will be admissible under this optional cover only if the own damage claim made by You under Own Damage Section of the policy is payable or admitted, unless specifically agreed otherwise by us.
Please note that in case Own Damage Section is not opted/ available under the policy, the claim made by You under this optional cover shall be admissible only if:
 - a. the vehicle was not used for - racing, pace making, reliability trial, speed testing, any purpose in connection with Motor Trade or any purpose other than the purpose for which vehicle is registered in the RTO.
 - b. the person driving the vehicle holds an effective driving license at the time of the accident and is not disqualified from holding such a license or may hold an effective Learner’s license and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 and any subsequent amendment as applicable.
2. Accidental bodily injury sustained by You leading to hospitalization should be in direct relation with insured vehicle.
3. Number of monthly instalments payable will depend on number of days of Your continuous hospitalization and maximum number of EMI payable option opted by You at the Policy Inception/Renewal. For this cover, completion of every 24 Hours of In-patient Hospitalization from the time of admission is considered to be a day.
4. Our liability in respect of all claims in aggregate, during the period of Optional Cover, will not exceed the Number of monthly instalments and per EMI amount mentioned in the Policy Schedule.
5. Our liability in respect of each EMI will be limited to the EMI amount mentioned in Your Policy Schedule or the actual EMI prevailing at the time of loss, whichever is lower. Also, in no case, Company shall pay an amount higher than the actual amount of loan outstanding against the Insured Vehicle.

EXCLUSIONS SPECIFIC TO VEHICLE EMI- ACCIDENTAL HOSPITALISATION

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

1. Any Hospitalization which is not related to the covered Accidental Bodily Injury.
2. Any Hospitalisation directly arising from or consequent upon You committing or attempting to commit a breach of law with criminal intent.
3. Any Hospitalisation directly or indirectly arising from or contributed or aggravated or accelerated by any of the following:
 - a) Suicide or attempted suicide or intentional self-injury

- b) Use or consumption of narcotic or intoxicating drugs or alcohol or solvent, or taking of drugs (except under the direction of a Medical Practitioner)
- c) Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs
- 4. Any Hospitalization for an existing disability from a previous Accident which has occurred prior to the first of this Policy.
- 5. Consequential losses of any kind
- 6. Any arrears or over-due instalment amount including interest prior to the date of accident.

27. OPTIONAL COVER 27 - VEHICLE LOAN SHIELD

If You have opted for this optional cover and sustained an Accidental Bodily injury during the policy period while getting into and/or getting out of or driving or travelling in Your vehicle, and that injury solely and directly results in Your death or permanent total disability within twelve months from the date of accident, We will pay You or Your Nominee or the financial institution (as specified in the policy schedule), an amount equal to Your Principal outstanding amount taken as vehicle loan for the insured vehicle.

If specifically agreed by Us and mentioned in the Policy Schedule, we will cover any applicable foreclosure charges (if any) applicable on the vehicle loan.

ADDITIONAL COVER UNDER VEHICLE LOAN SHIELD

i) Road Accident Cover:

If specifically opted, We will extend the coverage under this optional cover to pay You Or Your Nominee Or the financial institution (as specified in the Policy Schedule) an amount equal to Your Principal outstanding amount taken as vehicle loan for the vehicle, if You sustain an accidental bodily injury in a road accident during the Policy Period, leading to Your death or permanent total disability within twelve months from the date of accident.

For this cover **Road Accident** is defined as an unexpected and unintended event involving one or more vehicles on a public road, which results in damage, bodily injury or death.

Definition Specific to Vehicle Loan Shield

1. **Principal Outstanding Amount** means the principal amount of the Loan outstanding as on the date of any occurrence or event which gives rise to a claim under the Policy, less the portion of principal component included in the EMIs, payable but not paid, from the date of the loan agreement till the date of such occurrence or event. For the purpose of avoidance of doubt, it is clarified that any:
 - a. EMIs that are overdue and unpaid to the financial institution prior to such occurrence or event,
 - b. any additional amounts imposed by a financial institution, or otherwise falling due as a penalty or by way of a default in repayment, will not be considered for the purpose of the Policy and shall be payable by the Insured Person

CONDITIONS SPECIFIC TO VEHICLE LOAN SHIELD

1. The accidental bodily injury leading to insured's death or permanent total disability should be in direct connection with the insured vehicle. This condition will not be applicable if additional coverage - Road Accident cover is opted under this optional cover.
2. Benefit under this optional cover is available only if claim is admitted under own damage section of the policy, unless specifically agreed otherwise by us.
Please note that in case Section I is not opted/ available under the policy, the claim made by You under this optional cover shall be admissible only if:
 - the vehicle was used for any purpose other than the purpose for which vehicle is registered in respective RTO, hire or reward, racing, pace making, reliability trial, speed testing and use for any purpose in connection with Motor Trade.
 - the person driving the vehicle holds an effective driving license at the time of the accident and is not disqualified from holding such a license or may hold an effective Learner's license and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 and any subsequent amendment as applicable
3. The vehicle loan must be active and not in default at the time of claim.
4. You/ person claiming on Your behalf must provide necessary documentation to support the claim, including medical reports, death certificates, bank loan agreement, or police reports (as applicable).

5. The Permanent Total Disability should continue for a period of at least 180 days from the commencement of the Permanent Total Disability, and the Disability Certificate issued by the treating Medical Practitioner at the expiry of the 180 days confirms that there is no reasonable medical hope of improvement. It is clarified that this condition is not application for any Permanent Total Disability in the nature of a physical separation.

EXCLUSIONS SPECIFIC TO VEHICLE LOAN SHIELD

In addition to the General Exclusions listed under this policy, We shall not be liable to pay any claim whatsoever under this optional cover in the event of the following:

1. We shall not pay any compensation in respect of death or permanent total disability directly or indirectly wholly or in part arising or resulting from traceable to Intentional self-injury suicide or attempted suicide physical defect or infirmity or
2. If the vehicle is a total loss/constructive total loss or theft is reported.
3. Any other consequential loss or charges associated with the loan payment such as late payment charges, pre-payment charges or other documentation charges.
4. If there is default in payment of EMI in the last one year preceding the date of accident.
5. Any outstanding EMI prior to the date of loss.
6. Any foreclosure charges, unless specifically agreed by Us.

28. OPTIONAL COVER 28 - LEGAL ASSISTANCE COVER

Subject otherwise to the terms, exceptions, conditions and exclusions of this Policy, in consideration of payment of an additional premium, it is hereby agreed and understood that this 'Legal Assistance Cover' is provided as optional cover under this policy and can be utilized by You for legal support related to road accident involving the Insured Vehicle and shall be limited to the scope as mentioned below.

Legal Assistance provided under this optional cover will include:

- a. Providing guidance to You regarding any Legal Query. The guidance will be provided by the Company Representatives over a call.
- b. Arranging for an Advocate, on best-effort basis, to advise and represent You in proceedings before the Magistrate Court only.
- c. Payment of Advocate fees for Your bail, and/or Criminal trial, subject to maximum of sum insured as mentioned in the Policy Schedule.

CONDITIONS SPECIFIC TO LEGAL ASSISTANCE COVER

1. Maximum one (1) claim shall be payable during the Policy Year will be as mentioned in the Policy Schedule unless specifically agreed otherwise by Us and mentioned in the Policy schedule.
2. Any Legal Assistance provided to You should be in direct relation to Road Traffic accident involving the insured vehicle.
3. The Road Traffic Accident must take place within the Policy Period and must be reported to Us within 12 hours after the Accident.
4. Any potential claims must also be notified to Us promptly.
5. You should provide accurate information about the accident / loss and cooperate fully with the appointed legal representatives.
6. Coverage under this Optional cover shall be available in Territory of India.
7. Insurer is rendering service through this optional coverage on the basis of utmost good faith considering that the request of Insured to avail the service is bonafide. In case any fraud/misrepresentation/breach of statutory laws is uncovered by the Insurer at any time post rendering any service under this Legal Assistance cover, then
 - a. This contract of insurance shall be deemed to be void effective from the time the Insured attempted to avail of the benefits of this policy for any case involving breach of statutory laws through misrepresentation and or fraudulent means, notwithstanding whether the Insurer sends a formal notice to this effect or not.
 - b. Any benefit extended by the Insurer to the Insured shall be deemed to have been revoked ab-initio.
 - c. Any benefit extended or services rendered in pursuance of his obligation under this contract of insurance by the Insurer in good faith shall not be construed as being supportive of any such fraud/ misrepresentation/ breach of statutory laws committed by the Insured.
 - d. Further, the Insurer reserves the right to seek recovery of any amounts paid towards rendering such service from the Insured on Notice of Demand.

8. Any rendering of services by the insurer under this coverage shall be deemed to be only in fulfilment of the contractual obligations under this policy and shall not be construed in any manner whatsoever as an estoppel and/or prejudice the rights of the Insurer in contesting any case/claim/complaint or shall not restrain Insurer from contesting the case on merits against the Insured before any judicial and quasi-judicial authorities including without limitation Motor Accident Claims Tribunals, Employee Compensation/ Commissioners/ Labour Court.
9. We, solely at Our discretion, may arrange our own lawyer or decide to reimburse you the expense of the advocate arranged at your end, as per limits mentioned in the Policy Schedule.
10. We shall not be liable for any dispute inter-se between you and the engaged advocate.
11. This Legal Assistance cover being provided to you is independent of any court order.

EXCLUSIONS SPECIFIC TO LEGAL ASSISTANCE COVER

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

1. If the date of accident falls beyond the policy duration.
2. In case any information provided is misrepresented, false, fraudulent, or, misleading in nature
3. In case the vehicle was driven by a driver not possessing a valid and effective driving license to drive the insured vehicle at the time of accident
4. In case the insured vehicle was being used for speed-testing or organized racing at the time of loss
5. To cover any legal liabilities for damages to any personal belongings/goods being carried in the Insured Vehicle at the time of loss
6. In case the insured vehicle has been transferred and the subsequent transferred Ownership was not endorsed on the Policy.
7. In case base mandatory Motor Insurance Policy for the Insured Vehicle is not in-force at the time of accident.
8. In case the Insured Vehicle was being plied in contravention of the law of land.
9. In case road accident attracts any section of BNS (Bhartiya Nyay Sanhita) relating to culpable homicide not amounting to murder, and/or amounting to murder.
10. For any cost or amount pertaining to defence cost incurred without our prior consent.
11. For deliberate, wilful or intentional non-compliance of any statutory provision proved/established in the court judgement
12. Any Incident occurred or disputes known before You purchased this insurance.
13. Any Fines, penalties, or tax liabilities.
14. Any vehicle related claims or disputes
15. Any claim related to contract disputes or personal disputes such as divorce, intellectual property, or bankruptcy.
16. Any debt recovery arising from the insured vehicle

PLANS AVAILABLE UNDER LEGAL ASSISTANCE COVER

There are 2 plans available under this Optional cover. Coverage available under Your policy will be as per Plan opted by You and mentioned in the Policy Schedule.

Services	Plans	
	Basic Plan	Standard Plan
a. Guidance regarding legal query provided by the Company Representatives over a call	Yes	Yes
b. Arranging for an Advocate	No	Yes
c. Payment of Advocate fees	No	Yes

29. OPTIONAL COVER 29 - ADVANTAGE PLUS

If You have opted for this Optional Cover, You agree that in case of an accident leading to own damage claim of Your Insured Vehicle, You will give first notice of loss to Us (Go Digit) and will repair Your damaged insured vehicle at Digit Preferred Repair Shop (as updated from time to time), based on which You will be eligible for the following benefits as per the plan opted by You and mentioned in the Policy Schedule.

Please note that the benefits listed below will not be available/ will expire if You have not given first notice of loss to Us or prefer to repair Your insured vehicle in a workshop which is not listed in Digit Preferred Repair Shop.

A. Discount on net premium of Own Damage Section

Discount on net premium of Own Damage Section will be provided after taking no claim bonus into the account (if any). In case You have opted for discount on net premium of Own Damage Section and prefers to repair Your vehicle in any workshop not listed in Digit Preferred Repair Shop, then each claim will be subject to an additional excess of INR 5000.

Please note that:

- Additional excess will be over and above the excess applicable under the policy.
- Additional excess will not be applicable in case Digit Preferred Repair Shop is not available at the particular center in which the vehicle has to be repaired.

B. Waiver of applicable compulsory deductible

Waiver of applicable compulsory deductible will be provided on partial loss claims, provided You have given first notice of loss to Us and repaired your damaged insured vehicle at Digit Preferred Repair Shop.

C. Claim Decision within Assured Time

Upon receipt of all documents, information and clarifications required or requested by Us for the assessment and adjudication of a claim under Section I -Own Damage section, We will communicate our claim decision regarding acceptance or rejection of the claim within time period / working hours as specified in the Policy Schedule, from the time of receipt of the last required document, information or clarification.

If We fail to communicate Our decision within the assured time, You will be entitled to either a lump-sum benefit payable by Us or coupon/ voucher issued by Our designated partner(s), as specified in the Policy Schedule.

For this cover,

- **Working Hours** shall mean the business hours of the Company as notified from time to time and shall exclude public holidays, Sundays and such other days on which the Company's claims operations are not functioning.
- **Claim Decision** shall mean communication by Us regarding acceptance or rejection of liability under the claim and shall not include final determination of claim amount, settlement amount or payment processing.

Conditions Specific to Claim Decision Within Assured Time

1. This Optional Cover shall apply only where the Policy includes Section I- Own Damage Cover;
2. The assured time specified in the Policy Schedule shall commence from date and or time we receive all documents, information, and particulars required for assessment of the claim and we are satisfied that the information provided is complete and adequate for claim evaluation.
3. The assured timeline shall remain suspended for any period during which any additional document, information, clarification, inspection, survey, investigation, or other requirement sought by Us remains pending from the Insured or any other relevant party.
4. For purpose of this cover, communication of the claim decision means communication of Our decision regarding the acceptance or rejection of the claim through SMS, email, WhatsApp, Phone call, Digit application or any other authorized mode of communication.
5. Payment of the lump-sum benefit or issuance of coupon/ voucher under this cover shall not be construed as acceptance of any claim under Section I – Own Damage Cover and shall not prejudice Our right to assess, admit, partially admit, or reject the claim in accordance with the terms, conditions, warranties, and exclusions of the Policy.
6. The lumpsum benefit or coupon/ voucher shall be provided only once during the Policy Year, unless otherwise agreed by Us and mentioned in the Policy Schedule.
7. The benefit under this cover shall apply only where the estimated claim amount, as assessed by Us, does not exceed INR 50,000 unless otherwise agreed by Us and mentioned in the Policy Schedule.

Exclusion Specific to Claim Decision Within Assured Time

The benefit under this optional cover will not be applicable where:

1. The documents or information submitted are pending, incomplete, incorrect or inconsistent or any investigation report is pending;
2. The claim involving bodily injury, hospitalization, death of any person, court proceedings, police investigation or legal disputes.
3. The claim requires further investigation, verification, vehicle inspection or fraud assessment, or where any fraud indicator or trigger has been identified;

4. The survey or other mandatory claim assessment formalities have not been completed;
5. The vehicle has not been presented or made available for inspection or repairs at a workshop or has been presented at a workshop identified by Us as requiring enhanced verification or investigation.
6. The claim is reported within the waiting period (if any), specified in the Policy Schedule from the commencement of the Policy.
7. The delay is caused by any circumstance or any unavoidable event beyond Our control, including but not limited to catastrophe event or system failure;
The claim relates to theft, total loss, constructive total loss or any other category of claim specified as ineligible in the Policy Schedule.

D. Accumulated Damage Protection

Accumulated Damage Protection will be provided, wherein We will cover all the accidental damages to the Insured vehicle including accumulated damages to the insured vehicle. This will include accidental damages associated with earlier instance of accidental damage during the Policy Period (for which You have not lodged any claim/ not reported to us immediately), provided the accidental damage occurred during the policy period of this cover and subject to following conditions:

- i. You need to perform a pre-inspection of the vehicle at the time of purchasing the vehicle insurance policy. Any damage to the vehicle prior to purchasing the vehicle insurance policy will not be covered.
- ii. The benefit under this cover is available only while you make first accidental damage claim during the Policy Period.
- iii. The benefit under this cover is available only if You have given first notice of loss to Us and select Digit Preferred Repair Shop for repairs. In case You prefer to repair Your vehicle in any workshop not listed in Digit Preferred Repair Shop, then damages which are from earlier instance of accidental damage will not be covered under the claim lodged by You.

E. NCB Protection

In case of an own damage claim during the Policy Period, Your No Claim Bonus (NCB) will remain protected as it is and we will extend the same NCB percentage at the time of renewal of the Car Policy with Us, provided You have given first notice of loss to Us and Your vehicle is repaired at Digit Preferred Repair Shop .

This is further subject to a maximum number of claims occurrences, ie, one claim or two claims (as opted by You and mentioned in the Policy Schedule) during the policy year of this cover.

Please note that the NCB percentage provided in the policy would reduce to zero in the event of:

- loss claim lodged by You during the same Policy Year exceeds the maximum specified number of times mentioned in Your Policy Schedule.
- You prefer to repair Your insured vehicle in a workshop which is not listed in Digit Preferred Repair Shop

F. Garage Benefits

We will provide You following garage benefits, which can be used once in a year for Your Insured vehicle. Please note that all the below benefits will lapse, if You have opted a workshop which is not listed in Digit Preferred Repair Shop for repair of Your insured vehicle Below benefits will be given either at the time of purchasing the policy with this cover or after making the claim:

- i. Service of Air Conditioner
- ii. Battery Checkup
- iii. Underbody Check up
- iv. Inspection of the insured vehicle before or after scheduling a trip
- v. Discount coupon for labour charges on next service at the preferred garage as mentioned in the policy schedule

In addition to the above-mentioned Garage Benefits, You will receive following benefits post repair of Your vehicle at Digit Preferred Repair Shop, subject to first notice of loss was given to Us:

- i. Washing (dry or wet washing as applicable) of insured vehicle.

Please note that:

Washing (dry or wet washing as applicable) of insured vehicle will not be available, if the claim is for windshield only.

G. Pick and Drop Service

At the time of claim, if You give first notice of loss to Us and agree to repair Your damaged insured vehicle at Digit Preferred Repair Shop, then we will pick up the Insured Vehicle and drop off, after completion of repairs at Digit preferred repair shop. This service will be available within a specified kilometer (as mentioned in the Policy Schedule).

H. Warranty on Repair Parts and workmanship

We will provide assurance on the quality of repair parts and/ or workmanship provided for months and/ or Kilometers (whichever is earlier) as mentioned in the policy schedule, from the date of repair, for the repairs carried out at Digit Preferred Repair Shop. If any defect arises owing to the quality of parts or workmanship, same would be repaired/ replaced at no extra cost to You.

I. Car delivery within assured time

At the time of claim, if You give first notice of loss to Us and agree to repair Your damaged insured vehicle at Digit Preferred Repair Shop with Own Damage claim liability is not exceeding amount mentioned in the policy schedule, then Your vehicle will be repaired in assured turn-around time (TAT) of as mentioned in the Policy schedule. The assured time will be calculated from the next day of receipt of the insured vehicle at the Digit Preferred Repair Shop.

In case of any delay in repair of the insured vehicle at the Digit Preferred Repair Shop within the assured time, We will provide alternate travel arrangement as per terms mentioned in the policy schedule. The alternate travel arrangement may include provision of providing coupons from well-known taxi operators including without limitations to OLA and UBER. The applicable limit (maximum per day limit/ maximum total limit/ maximum number of days) for which the alternate travel arrangement can be provided which will be as mentioned in the policy schedule.

In the unlikely event of We are being unable to provide alternate travel arrangement, we may request You to arrange for travel on Your own and submit the bill for reimbursement, subject to applicable limits as mentioned in the Policy Schedule.

The alternate travel arrangement / vouchers / daily allowance will expire as and when You will get the delivery of Your Vehicle or You are informed about the completion of repair works.

Condition Specific to Car Delivery with Assured Time Cover

1. The assured time will be calculated from the next day of receipt of the insured vehicle at the Digit Preferred Repair Shop.
2. The amount of alternate travel arrangements provided per day cannot be carried forward to the subsequent day or any such day in the future. Any un-availed costs towards alternate travel arrangements shall automatically expire & cannot be redeemed later.
3. The assured TAT under this cover will not be available in case of delays due to Non availability of parts which is not in control of the workshop and any force majeure, natural event or manmade disturbance which impedes its ability to fulfil the assurance or where the delay in claim processing or repair/servicing or delivery of vehicle is caused by the insured, due to any reason, including but not limited to, additional service/repair request being made by the insured.

J. Breakdown Assistance Service under Advantage Plus

If You have opted this cover, You shall be entitled to below mentioned services or benefits from Us or Assistance Service Provider as mentioned in Your policy schedule.

Please note that all the below services or benefits will lapse, if You have opted a workshop which is not listed in Digit Preferred Repair Shop for repair of Your insured vehicle and haven't given first notice of loss to Us.

- I. **Flat Battery:** In Case of Your vehicle being immobilized due to malfunctioning of battery 50 Kilometres (unless specifically agreed otherwise and mentioned in the Policy Schedule) from your city of residence, We will make an alternate arrangement to make Your Vehicle mobile.

Provided always that:

- Vehicle has not already reached a workshop/repairer.
- We will pay for all labour and conveyance costs towards this assistance.
- You will bear any Cost of charging/replacement of battery.

- II. Spare Keys:** If Your vehicle keys are lost or the keys are locked inside the vehicle within 50 kilometers (unless specifically agreed otherwise and mentioned in the Policy Schedule), from Your city of residence, we will 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 will provide the service of unlocking Your vehicle with the help of vehicle technicians at the location of the vehicle. Provided always that:
- We will pay for all labour and conveyance costs towards this assistance
 - You need to submit an Identity Proof to prove the Ownership of the Vehicle.
 - There is no restriction from vehicle manufacturers 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 50 Kilometres (unless specifically agreed otherwise and mentioned in the policy schedule) from your city of residence We will assist you in either of the following ways:
- Organize for a vehicle technician to replace the flat tyre with the spare tyre of the vehicle at the location of breakdown
or
 - 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:
- We will pay the expenses on labour cost and conveyance cost, in relation to points mentioned above,
 - You will 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 50 Kilometres (unless specifically agreed otherwise and mentioned in the Policy Schedule) from your city of residence, We will 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:
- We will pay the expenses on labour cost and conveyance cost
 - Minor Repairs, for the purpose of this Optional Cover, will 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 will 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:
- We will bear the cost of Towing the Insured Vehicle up to maximum of 50 kilometers (unless specifically agreed otherwise and mentioned in the Policy Schedule) from the place of immobilization of the vehicle, subject to a limit of towing amount of INR 5000 (unless specifically agreed otherwise and mentioned in the Policy Schedule).
 - Any cost and expenses pertaining to towing of the Insured Vehicle over and above 50 kilometres (unless specifically agreed otherwise and mentioned in the Policy Schedule) over and above the limit of towing amount of INR 5000 (unless specifically agreed otherwise and 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. Facilitate Finding Closest Dealer:** If Your Vehicle gets immobilized as a result of an accident and/or breakdown, We facilitate You in finding closest dealer of Your vehicle.
- VIII. 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 help in arranging ambulance service for transferring such

passengers to nearest available Medical Centre/ hospital. We will also arrange for the telephonic contact details of the nearest available Medical Centre.

Provided always that:

- You will bear the expenses incurred on availing ambulance services.

IX. Fuel Assistance

1. In case of Your Vehicle being immobilized due to emptying of fuel tank within 50 kilometres (unless specifically agreed otherwise and mentioned in the Policy Schedule) from Your city of residence, We will 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 or incorrect fuel within 50 kilometres (unless specifically agreed otherwise and mentioned in the Policy Schedule) from Your city of residence, We will arrange for towing the Insured's vehicle to nearest garage (for the purpose of emptying the fuel tank).

Provided always that:

1. You will bear all expenses on fuel
2. We will bear all charges towards the towing of the vehicle
3. Towing of the vehicle is subject to the terms and conditions as mentioned under – "Towing Facility".

X. Battery Charging Assistance

In case of Your Vehicle being immobilized due to battery of your electric vehicle runs out of charge within 50 kilometres (unless specifically agreed otherwise and mentioned in the Policy Schedule) from your city of residence, We will 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 are being unable to arrange for a mobile charging station service, we will arrange for towing service of the vehicle to charging station/ vehicle workshop, whichever is nearest, subject to terms and conditions as mentioned under – "Towing Facility".

XI. Battery Swapping (Applicable in case of Electric Vehicles)

In case of Your Vehicle being immobilized due to battery of your electric vehicle runs out of charge within 50 kms from Your of residence or any distance specifically mentioned in Your Policy Schedule, we will arrange for pickup of battery of Your vehicle available for swapping from Your residence and delivery of the battery at the vehicle location, provided Battery Swapping is permitted to Your vehicle as per Original Equipment Manufacturer (OEM). This service will be available in selected cities as per the infrastructure of our Assistance Service Provider.

XII. Custody Services: In case of Your vehicle being immobilized due to an accident / breakdown within 50 Kilometres (unless specifically agreed otherwise and mentioned in the Policy Schedule) from Your city of residence and you wish to avoid/reduce wait time for the towing vehicle, We will dispatch a custody service that will take possession of your vehicle and allow You to continue Your onward journey.

XIII. Taxi benefits: In case of Your vehicle being immobilized due to an accident / breakdown at max 500 kms (unless specifically agreed otherwise and mentioned in the policy schedule) 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 100 kilometres (unless specifically agreed otherwise and mentioned in the Policy Schedule), subject to maximum taxi bill amount of INR 3,000 (unless specifically agreed otherwise and mentioned 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.
- c. We won't provide taxi benefits if we have provided accommodation benefits.
- d. Any expenses towards the taxi bill which is over and above the applicable limits, shall be borne by You.

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.

XIV. Accommodation Benefits: In case of Your Vehicle being immobilized due to an accident / breakdown at least 500 kms (unless specifically agreed otherwise and mentioned in the policy schedule) 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 INR 5000 (unless specifically agreed otherwise and mentioned in the Policy Schedule) per occupant (not exceeding the maximum seating capacity of the insured vehicle) and a

maximum total limit of INR 20000 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 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.

XV. 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 will intimate You of all charges payable for the services of such legal advisor and all such charges will be borne by You.

XVI. Value added Services: In order to help you to take care of your vehicle in a better way, we will provide value added services, so that your vehicle is less prone to breakdowns. These value-added services include but not limited to your vehicle general check-up, wheel alignment, discount on labour charge for periodic service of car, wheel alignment, car washing and vacuum cleaning, any one consumable (engine oil, coolant) top up (upto 100 ml only). Details of Value-added services as available on your policy will be mentioned in your policy schedule.

Please Note That:

- The benefits under 'Breakdown Assistance' under Advantage Plus can be utilized for a maximum of 4 times (unless specifically mentioned otherwise in the Policy Schedule) during Policy Year except for 'Fuel Assistance', Taxi Benefits' and 'Accommodation Benefits' for which the aggregate utilization limit is 2 times (unless specifically mentioned otherwise in the Policy Schedule) during the Policy Year.
- List of cities where we offer breakdown assistance service is available on our website and can be updated from time to time.
- In case You have also opted for Optional Cover 4: Breakdown Assistance and the incident can be covered under both the covers (ie. this cover and optional Cover 4: Break down Assistance), then You can claim under either of covers. One claim shall be admissible under only one of these covers and not under both the covers.

Exclusion Specific to Breakdown Assistance Cover

In addition to the General Exclusions listed under the policy, 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, unless specifically covered under your policy.
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.

What To Do In Case of Breakdown: If Your Vehicle breaks down please call our Assistance Service Provider or our helpline number [1800-258-5956](tel:1800-258-5956) OR [1800-103-4448](tel:1800-103-4448). 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.

DEFINITIONS SPECIFIC TO ADVANTAGE PLUS

- i. **Digit Preferred Repair Shop:** Any automobile repair shop/workshop which is formally approved by Us as preferred Service Provider for repair of Your Vehicle.
- ii. **First Notice of Loss (FNOL):** means the first notification/ intimation to Us (Go Digit) regarding any accidental loss or damage to Your insured vehicle that may lead to an own damage claim. FNOL should be made to Us before taking Your vehicle to any workshop/repair shop/garage and should be reported directly to Us through Digit app, our call centre or any other authorised source.

CONDITIONS APPLICABLE TO ADVANTAGE PLUS

1. Benefit under the respective cover will be provided subject to the availability of such services at that particular Digit Preferred Repair Shop.

EXCLUSION SPECIFIC TO ADVANTAGE PLUS

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

1. Any Claim where the repair has been carried out without prior approval from Us.
2. Any claim of total loss of vehicle.
3. Any consequential losses are not covered under this optional cover.
4. Any loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
5. Any loss or damage covered under the manufacturer's warranty

PLANS AVAILABLE UNDER ADVANTAGE PLUS

7 plans are available under this Cover. Benefits under this cover will be available based on the plan opted.

Benefits	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Option 7
A. Discount on Net Premiums for Own Damage Section	Y						
B. Waiver of applicable compulsory deductible		Y				Y	Y
C. Claim Decision Within Assured Time			Y				
D. Accumulated Damage Protection					Y	Y	Y
E. NCB Protection							Y
F. Garage Benefit				Y	Y	Y	Y
G. Pick and Drop Services				Y	Y	Y	Y
H. Warranty on repair parts and workmanship				Y	Y	Y	Y
I. Car delivery within assured time				Y	Y	Y	Y
J. Breakdown Assistance service				Y	Y	Y	Y

30. OPTIONAL COVER 30 - FUEL ADULTERATION

If You have opted for this optional cover, We will pay the cost incurred for flushing out adulterated or wrong fuel (including fuel for which your vehicle is not compatible - such as high ethanol fuel like E85) from Your vehicle, following supply of adulterated fuel (petrol or diesel or gas) or wrong fuel, without Your knowledge, by the petrol pump attendant or any authorized/registered service provider who is authorised to supply fuel for the vehicle.

Our liability under this cover shall not exceed the Sum Insured set against this optional cover as shown in the Policy Schedule.

ADDITIONAL COVERS UNDER FUEL ADULTERATION

In order to provide comprehensive coverage to the insured vehicle, the optional cover also offers following additional coverages. However, same will be available if specifically opted and mentioned in the Policy Schedule, subject to maximum amount mentioned in the policy schedule against this Optional Cover:

a) REPAIR OF ENGINE

If specifically opted, We will pay reasonable cost of repair/replacement /clean-up of the child parts of engine of the Insured Vehicle arising out of damage to the engine of the Insured Vehicle caused by engine seizure due to adulterated fuel or wrong fuel.

The Company Liability shall be limited to:

- i. Repair or replacement of the following internal child parts of the engine: Engine Block, Crank Shaft and its bearings, Connecting Rods, Piston Set, Piston Rings, Cylinder Head, Cam Shaft and its bearings, Inlet and Exhaust Valve, Oil Seals and Packing Kits, Oil Pump.
- ii. Repair or replacement of the following child parts of the Fuel System: Fuel Pump, High Pressure Pump, and Injectors, Common rails (Low and High Pressure).
- iii. Labour cost incurred by You to overhaul the damaged engine and or Fuel System.
- iv. The cost of the engine oil in case flushing of engine.

b) REIMBURSEMENT COST OF FUEL

If specifically opted, We will reimburse the cost incurred for fuel, which later on found out to be adulterated or wrong fuel. Claim payment under this cover is subject to submission of original fuel bill and maximum upto the fuel bill amount.

c) REIMBURSEMENT OF TESTING COST OF FUEL

If specifically opted, We will reimburse the cost incurred for testing of fuel to ascertain whether adulterated fuel has been used.

d) TOWING OF VEHICLE TO NEAREST REPAIR SHOP

If specifically opted, We will reimburse the cost incurred for towing the vehicle to nearest repair shop, subject to maximum distance or limit of towing amount mentioned in the Policy Schedule, provided towing service of the vehicle is available in the area where the vehicle is immobilized.

e) FUEL ASSISTANCE

If specifically opted, We will arrange for supply of upto five liters of unadulterated fuel to make your vehicle mobile. Please note that You shall bear the cost of the fuel.

f) TRANSPORTATION COST OF DRIVER AND CO-PASSENGERS

If specifically opted, we will reimburse the transportation cost of driver and co-passengers upto the limit of seating capacity of insured vehicle to the nearest vehicle repair facility, where the Insured vehicle was towed for repairs. In case required repair time of the Insured vehicle exceed 6 hours, we shall provide transportation cost of the occupants of the Insured vehicle to a single destination, subject to maximum distance and limit as specified in the policy schedule.

CONDITIONS SPECIFIC TO FUEL ADULTERATION

1. Upon happening of an event which may give rise to a claim under "Damage to Engine Arising out of use of adulterated Fuel", You shall immediately, but in any case within 24 hours, inform Us either by sending a written notice or by calling Our Toll Free No. (as specified on the Schedule) of the particular event with full particulars as far as possible. If deemed necessary by Us, We will arrange for a spot survey of the damaged Insured Vehicle
2. No arrangement shall be made by You for repair/replacement /clean-up of the Insured Vehicle without Our consent
3. Maximum number of claims payable under this optional cover for each policy year will be one (1) claim (unless specifically agreed otherwise and mentioned in the Policy Schedule).

- Any fuel specification as approved by Government of India or any other competent Government bodies will not be considered as adulterated or wrong fuel.

EXCLUSIONS SPECIFIC TO FUEL ADULTERATION

In addition to the General Exclusions listed under this policy, We shall not be liable to pay any claim whatsoever under this optional cover in the event of the following:

- Any mechanical or component damage to the insured vehicle, which is not arising out of wrong fueling or adulterated fuel.
- Any expenses that are not supported by original receipts or written report of repairer confirming the loss or damage due to adulterated fuel.
- Where a loss ("Vehicle stopped due to Fuel Adulteration") is covered under the Motor Insurance Policy or any other type of insurance policy with any other insurer.
- Any loss or damage which are consequential in nature

31. OPTIONAL COVER 31 – PERSONAL ACCIDENT COVER FOR PASSENGERS

If You have opted for this optional cover, We will pay compensation in accordance with the scale specified below for death or bodily injury sustained by any person travelling in the Insured Vehicle as an occupant/ passenger, provided such death or bodily injury is solely and directly caused by an accident arising out of the use of the Insured Vehicle, which is independent of any other cause shall within six calendar months of such injury result in:-

Sr. No	Nature of injury	Scale of compensation
i.	Death	100% of Sum Insured
ii.	Loss of two limbs or sight of two eyes or one limb and sight of one eye.	100% of Sum Insured
iii.	Loss of one limb or sight of one eye	50% of Sum Insured
iv.	Permanent total disablement from injuries other than named above.	100% of Sum Insured

Provided always that:

- The Company's liability under this optional cover shall be limited to the Sum Insured per Passenger and aggregate Sum Insured under this cover as specified in the Policy Schedule.
- Compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence.
- Occupants of the vehicle must be travelling in the Insured Vehicle in their personal capacity and not in connection with any hire, reward, or commercial activity.
- Such compensation shall be payable directly to the occupant or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.

CONDITIONS SPECIFIC TO PERSONAL ACCIDENT COVER FOR PASSENGERS

- Coverage under this optional cover will be available on Named or Unnamed Passenger(s) basis, as opted by You and mentioned in the Policy Schedule.
- You must give written notice of claim to Us within 7 days after an actual or potential loss begins, or as soon as reasonably possible, and in any event not later than 30 days after the actual or potential loss begins.
- You shall provide Us with all documentation, medical records, and information that We may request to establish the circumstances of the claim, its quantum, or Our liability for the claim, within 15 days of providing notice of the claim.
- Failure to furnish such evidence within the required time shall not invalidate or reduce any claim if You can satisfy Us that it was not reasonably possible to provide such proof within the stipulated time.
- We may accept claims where documents have been submitted after a delay only in special circumstances where You provide sufficient reasons for such delay and/or when the delay was due to reasons beyond Your control.

EXCLUSIONS SPECIFIC TO PERSONAL ACCIDENT COVER FOR PASSENGERS

- Claim for any person travelling in the Insured Vehicle other than as passenger.
- Benefit under this optional cover is not payable in case the number of persons traveling in the insured vehicle are more than as specified in the registration certificate at the time of occurrence of such incident.

3. Death or Bodily Injury arising out of or resulting from intentional self-injury, suicide or attempted suicide.
4. Death or Bodily Injury whilst the Insured Vehicle is being used otherwise than in accordance with the terms and conditions of this policy.
5. Any liability covered under the Compulsory Personal Accident Cover for Owner-Driver.

32. OPTIONAL COVER 32 – NAMED DRIVER BENEFIT

If You have opted for this Optional Cover, it is hereby agreed and declared that any loss or damage to the Insured vehicle under Section I – Loss or Damage to the Vehicle Insured will be admissible only if the Insured Vehicle was being driven by the specific person (s) named in the Policy Schedule.

Please note that this cover will not have any impact on Section II: Liability to Third Parties Cover (if opted).

CONDITION SPECIFIC TO NAMED DRIVER BENEFIT

1. Any addition, deletion, or replacement of the people authorized to drive the vehicle must be intimated to Us immediately.

EXCLUSIONS SPECIFIC TO NAMED DRIVER BENEFIT

In addition to the General Exclusions listed under this Policy, We shall not be liable to pay any claim whatsoever in the event of the following:

1. Any Own Damage claim whilst the Insured Vehicle was driven by a person other than specific person(s) named in the Policy Schedule.

33. OPTIONAL COVER 33 - ROAD ACCIDENT COVER INVOLVING UNINSURED OR UNIDENTIFIED VEHICLE

If you have opted for this optional cover, We will pay compensation in accordance with the scale specified below for death or bodily injury sustained by You or Insured person(s) named in the policy schedule, resulting out of a road accident caused by an uninsured or unidentified (hit and run) vehicle, whilst getting into and/or getting out of or driving or traveling in the insured vehicle, which is independent of any other cause shall within six calendar months of such injury result in:

Sr. No	Nature of injury	Scale of compensation
i.	Death	100% of Sum Insured
ii.	Loss of two limbs or sight of two eyes or one limb and sight of one eye.	100% of Sum Insured
iii.	Loss of one limb or sight of one eye	50% of Sum Insured
iv.	Permanent total disablement from injuries other than named above.	100% of Sum Insured

Provided always that:

1. The Company's maximum liability under this optional cover shall be as specified in the Policy Schedule.
2. Compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence.
3. Compensation shall not be payable when uninsured vehicle involved in the road accident was owned by any close relative of Yours.
4. In case of unidentified vehicle, compensation shall be paid within 30days from the date of submission of Untraced Report, or, within 6 months from the date of receipt of the last required document summoned by the Insurer, whichever is earlier.

Please note that coverage under this optional cover will not include an accidental death and/or bodily injury sustained by You which involves vehicle having a valid motor third party insurance policy and where You are eligible to claim under Motor Third Party Insurance.

ADDITIONAL COVERS UNDER ROAD ACCIDENT COVER INVOLVING UNINSURED OR UNIDENTIFIED VEHICLE

a. Occupant of Another Vehicle

If specifically opted, we will extend the coverage under this optional cover even when You/ Insured person sustains Death or Bodily Injury while travelling as an occupant of any other private motor vehicle not owned by the Insured.

Provided that:

- i. such Death or Bodily Injury is solely and directly caused by a road traffic accident involving an uninsured or unidentified (hit-and-run) motor vehicle and results from an accident occurring during the Period of Insurance.

b. Pedestrian or cyclist cover

If specifically opted, we will extend the coverage under this optional cover even when You/ Insured person sustains Death or Bodily Injury while outside any vehicle, including while travelling as a pedestrian or as a cyclist. Provided that:

- i. such Death or Bodily Injury is solely and directly caused by a road traffic accident involving an uninsured or unidentified (hit-and-run) motor vehicle and results from an accident occurring during the Period of Insurance.

DEFINITIONS SPECIFIC TO ROAD ACCIDENT COVER INVOLVING UNINSURED OR UNIDENTIFIED VEHICLE

1. **Hit and Run** means a road accident arising out the use of a motor vehicle(s) as defined under Sec.2(28) of the Motor Vehicles (amendment) Act, 2019 whose identity (including the identity of owner or driver of the vehicle) cannot be ascertained during a police investigation, despite reasonable efforts for the purpose, and the Police investigation is concluded as 'untraced'.
2. **Road Accident** means any accident caused by an uninsured or unidentified vehicle in a public place wherein actual collision with the/by the uninsured or unidentified vehicle has to be proved.
3. **Uninsured Vehicle** means a motor vehicle as defined under Sec.2 (28) of the Motor Vehicles (Amendment) Act, 2019, and, includes e-carts and e-rickshaws, and, that which is not insured under any motor third party insurance cover from any of the registered General Insurance Companies in India., or, not insured under any Govt. fund
4. **Unidentified Vehicle** means a motor vehicle as defined under Sec.2(28) of the Motor Vehicles (amendment) Act, 2019, whose identity (including identity of owner or driver of the vehicle) cannot be established (mostly in hit-and-run cases) during the Police investigation, and the police investigation is concluded as 'untraced'.

CONDITIONS SPECIFIC TO ROAD ACCIDENT COVER INVOLVING UNINSURED OR UNIDENTIFIED VEHICLE

1. You or the Insured Person or someone claiming on his/her behalf must inform Us in writing immediately and in any event within 30 days from the date of occurrence any road accident that may result in a claim and submit all documents to us within 30 days from the date of intimation.
2. Copy of FIR/ Proof of the alleged road accident need to be submitted which contains the registration details and make/model of the vehicle involved in the said accident, and also the details of the persons who sustained bodily injury/death.
3. In case vehicle is unidentified final Police Report/ Police Charge sheet/ Untraced Report need to be submitted which confirms that the vehicle involved in Your/ Insured Person's accidental bodily injury is an unidentified vehicle.
4. Insured Person should allow examination by our medical advisors if we ask for this.
5. Insured Person or someone claiming on his/her behalf must promptly give us documentation and other information we ask for to investigate the claim or our obligation to make payment for it.
6. In case of the Insured Person's death, someone claiming on his/her behalf must inform us in writing immediately and send us a copy of the postmortem report (if conducted) within 30 days.
7. We shall not be liable to pay any claim in case all the relevant necessary documents are not submitted to Us.
8. All Claims shall be settled/repudiated within 30 days from the receipt of Untraced Report or within 6 months from the date of receipt of the last necessary claim document subject to the Policy Terms and Conditions, or whichever is earlier.

EXCLUSIONS SPECIFIC TO ROAD ACCIDENT COVER INVOLVING UNINSURED OR UNIDENTIFIED VEHICLE

1. An accidental death and/or bodily injury sustained by You which involves vehicle having a valid motor third party insurance policy and where You are eligible to claim under Motor Third Party Insurance.
2. An accidental death and/or bodily injury sustained by You arising out of intentional self-injury, suicide or attempted suicide.
3. Any pre-existing disability will not be covered under this cover.

34. OPTIONAL COVER 34 - VEHICLE CYBER RISK COVER

If you have opted for this optional cover, we will indemnify You for direct financial losses and damages, liability, cost and expenses arising out of cyber-related incidents affecting the insured vehicle's interconnected systems,

occurring during the Policy Period, subject to maximum upto the sum insured as mentioned in the policy schedule.

Cyber-related incidents shall include events arising from unauthorised access, unlawful control, data breaches, malicious interference, software malfunction, cyber extortion, system vulnerability, or faulty software or firmware updates, resulting in loss, damage, or liability, subject to the terms, conditions, and exclusions of this cover.

Coverage provided under Vehicle Cyber Risk Cover

1. **Unauthorized Access and Vehicle Control** – We shall indemnify You for the reasonable and necessary costs incurred to diagnose, isolate, rectify and restore the vehicle's computer systems following unauthorized access to, compromise of, manipulation of, or unlawful control over such systems, resulting in malfunction, system disruption, vehicle immobilization, or loss of functionality of the Insured Vehicle.
2. **Restoration of Vehicle Access Systems:** In the event that the electronic access or remote access systems of the Insured Vehicle, including but not limited to keyless entry systems, digital keys, mobile applications, Bluetooth connectivity, telematics systems, or biometric authentication systems, are compromised due to a Cyber Incident, We will indemnify You for the reasonable and necessary costs incurred towards cost of restoring access and reprogramming systems to restore the Vehicle's normal functionality.
3. **Cyber Extortion and Ransomware** – We will indemnify You for reasonable costs and expenses incurred in responding to a Cyber Extortion event affecting the Insured Vehicle, including forensic investigation, technical assistance, negotiation and recovery costs. This cover does not include payment of any ransom, extortion demand, or similar consideration made by a third party.
4. **Protection from Theft of Funds** - We will indemnify You for any direct and pure financial loss arising from unauthorized access caused by a cyber-incident affecting systems installed in, embedded within, or connected to the Insured's vehicle; such as syncing a mobile device, using connected vehicle controls via smartphone or tablet, resulting directly in unauthorized electronic transfer of funds from Your bank account, credit card, debit card, mobile wallet, or other digital payment platform.
5. **Physical Damage Resulting from Cyber Incidents** – We will indemnify You for the cost of repairing or replacing parts of the Insured Vehicle that sustain physical damage directly resulting from a Cyber Incident.
6. **Software and Firmware Update Malfunction** - We will indemnify You for the cost of repairing, restoring, reprogramming, or replacing affected software and/or firmware of Your vehicle where a software, firmware, or Over-the-Air (OTA) update fails, becomes corrupted, or is compromised, that causes your vehicle to stop working properly.
7. **Legal Expenses for Data Recovery**– If You suffer financial loss due to unauthorized access, misuse, or mishandling of Your personal or confidential data relating to the Insured Vehicle by a Third Party, We will indemnify You for reasonable legal expenses incurred, with Our prior written consent, in initiating legal proceedings against such Third Party for recovery of damages.
8. **Legal Costs (if Someone Sues You)**- We will indemnify You towards a legal liability due to unauthorized access caused by a cyber-incident affecting systems installed in, or embedded within, or connected with the Insured's vehicle resulting in a claim, suit, or proceeding instituted by a third party in connection with a data breach involving such third party's confidential information or personal data. We will reimburse You for reasonable and necessary legal expenses incurred in the defense of any such claim, provided that such expenses are incurred with our prior written consent.

Definition Specific to Vehicle Cyber Risk Cover

1. **Computer System** means an electronic device or collection of electronic devices (including input/output/programmable devices and any devices capable of connecting over wireless networks) fitted in Your Vehicle, which can be used in conjunction with computer programmes/software or electronic instructions, and which are essential for functioning of the Vehicle in a manner as prescribed by the manufacturer; For avoidance of doubt, Computer System shall not include any removable devices that can be used independent of the Vehicle.
2. **Confidential Information:** Sensitive personal data not meant to be shared publicly.
3. **Cyber Attack** means an unauthorized intrusion into Your Vehicle's Computer System by a Third Party, that enables a Third Party to seize unlawful control of the Vehicle.
4. **Cyber Extortion** – any credible and unlawful threat or series of threats to deny entry, exit, use of the vehicle or damage to the vehicle or it's systems with the intention to extract an extortion ransom from You.
5. **Cyber Terrorism** means the politically motivated use of computers and information technology to cause severe disruption or widespread fear.
6. **Data Breach:** Unauthorized access to or leak of Insured personal or confidential information.

7. **Legal Costs/Expense:** Expenses for hiring lawyers, consultants, and court-related fees.
8. **Theft of Funds:** Money stolen via unauthorized electronic transfer.
9. **Third Party:** Anyone other than Insured (the policyholder) or Insured's close relative.
10. **Unauthorised Access:** shall mean unauthorised acquisition, duplication, manipulation, or disabling of any digital or electronic system used to control access to, unlock, start, or operate the insured vehicle.

CONDITIONS SPECIFIC TO VEHICLE CYBER RISK COVER

1. You shall take reasonable measures to safeguard access credentials, passwords, and linked applications.
2. You shall install manufacturer-recommended software patches, firmware updates, security updates and OTA updates within a reasonable period after they become available.
3. Immediate notice of any Cyber Incident shall be given to the Company.
4. Where reasonably required by Us, You shall notify law-enforcement or regulatory authorities regarding any Cyber Extortion event.
5. You shall cooperate with investigation, diagnostics, and forensic assessments.
6. No depreciation shall be applied on replacement of covered parts/ system, if the vehicle is also insured with Optional Cover – Zero Depreciation Cover. If Optional Cover - Zero Depreciation Cover is not opted under the Policy, depreciation on covered parts shall be applicable as per depreciation chart mentioned under Section I of this policy. The covered parts shall be treated as metal parts for the purpose of depreciation.
7. Maximum liability of the Company under this optional cover during the policy year will be limited to the Sum Insured mentioned in the Policy Schedule.
8. Maximum of one (1) claim would be payable under this optional cover during the Policy year, unless specifically agreed otherwise by Us and mentioned in the Policy Schedule
9. Claims admissible only under this Optional Cover (and not under Section I of this policy), shall not have any impact on the No Claim Bonus (NCB) of the Policy.

EXCLUSION SPECIFIC TO VEHICLE CYBER RISK COVER

1. Cyber Incidents caused by use of unauthorized, unlicensed, or illegal software.
2. Any deductible / excess mentioned against this optional cover.
3. any Loss not directly resulting out of a Cyber Attack involving Your Vehicle.
4. Statutory penalties or regulatory fines
5. Cyber Terrorism.
6. Breaches, hacks, outages or failures occurring solely at OEM, OES, cloud, telecom or other third-party servers beyond the control of the Insured.
7. Data stored in unauthorized third-party applications not approved by the Vehicle manufacturer.
8. Failure to install manufacturer-recommended software updates, firmware updates, security patches or OTA updates.

35. OPTIONAL COVER 35 - PAINT PROTECTION FILM COVER

If You have opted this optional cover, We will indemnify You for the replacement or reinstallation of damaged Paint Protection Film (PPF) due to accidental damage of Your vehicle during the policy period.

Provided always that:

1. This optional cover only covers the cost of Film, related adhesives and labour to repair/replace the covered installed PPF on Your vehicle.
2. If repair of damaged PPF costs more than the original purchase price of the replacement PPF, We will replace the damaged PPF with a new PPF of similar features and specifications, not exceeding the original purchase price.
3. Claim will be admissible under this optional cover only if the own damage claim made by You under the policy is payable or admitted, unless specifically agreed otherwise by us.

Please note that in case Own Damage Section is not opted/ available under Motor Vehicle Insurance of Your vehicle, the claim made by You under this optional cover shall be admissible only if:

- the vehicle was not used for - racing, pace making, reliability trial, speed testing, any purpose in connection with Motor Trade or any purpose other than the purpose for which vehicle is registered in the RTO.
- the person driving the vehicle holds an effective driving license at the time of the accident and is not disqualified from holding such a license or may hold an effective Learner's license and that such a person

satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 and any subsequent amendment as applicable.

4. In case replacement of PPF with similar features and specifications is not available, Our liability under this cover will be limited to original purchase price of PPF or Sum Insured under this optional cover whichever is lower.
5. Our maximum liability under this optional cover during a policy year will be limited to the Sum Insured mentioned in the Policy Schedule. The liability of the Company for any one loss (if applicable) will be as shown in the Policy Schedule.
6. Coverage provided under this optional cover will be applicable only on damage to the installed PPF for partial losses to the vehicle. Any loss or damage arising out of Total Loss of the vehicle will not be covered under this Policy, unless specifically agreed otherwise by Us.
7. Maximum one (1) claim is payable in this optional cover during policy period (unless specifically agreed otherwise and mentioned in the Policy Schedule).

EXCLUSIONS SPECIFIC TO PAINT PROTECTION FILM COVER

1. Replacement of any consumable item or accessory or used for fitting the film. These include, but are not limited to plugs, fuses, batteries, light bulbs, light covers, cables, filters, attachments, belts, tapes or software.
2. Normal wear and tear i.e. gradual deterioration associated with normal use and age of the PPF.
3. Expenses which are regular in nature and required to maintain PPF in Proper condition as recommended by the Manufacturer are not covered.
4. Damage caused by unauthorized repair, intentional damage or negligence.
5. Costs arising from incorrect installation, modification or maintenance.
6. Damage caused before or during installation of PPF.
7. Damage due to failure to follow the manufacturer's instructions.
8. Any alteration in the installed PPF.

36. OPTIONAL COVER 36 - LIQUID DAMAGE AND INFOTAINMENT PROTECT COVER (LDIP)

If you have opted for this optional cover, we will reimburse the cost of repair or replacement of the insured vehicle's infotainment system and in-cabin electrical modules if they are accidentally damaged during the policy period, due to:

- a. Liquid ingress caused by accidental spillage of liquids such as water, tea, coffee, sanitiser, etc.
- b. Short circuit or electrical failure resulting from such liquid ingress.
- c. Unintentional opening of doors, windows, or sunroof leading to damage to the covered parts due to exposure of covered parts to liquids.
- d. Infotainment Screen damage resulting from an accident

Parts Covered

The cover shall apply to the following components installed inside the passenger cabin of the vehicle:

- Infotainment system, including the touchscreen unit
- In cabin electrical and electronic modules/ systems mounted or placed inside the vehicle, including the wiring harness
- Audio System (Speakers, amplifiers)

Definition Specific to Liquid Damage and Infotainment Protect Cover:

1. **Infotainment System** means an in-built electronic system installed in the insured vehicle, whether factory-fitted or insurer-approved, consisting of a visual display/touch screen and integrated control electronics, designed to provide audio, GPS/ navigation, connectivity, information, and related vehicle interface functions within the passenger cabin.
2. **In-Cabin Electrical / Electronic Modules** means electrical or electronic control units, systems, components, and associated wiring that are mounted or installed within the passenger cabin of the vehicle including but not limited to control modules, switches, sensors, and wiring harness associated with the covered systems and are used for operating or controlling in-cabin functions of the vehicle.

CONDITIONS SPECIFIC TO LIQUID DAMAGE AND INFOTAINMENT PROTECT COVER

1. No depreciation shall be applied on covered parts, if the vehicle is also insured with Optional Cover -Zero Depreciation Cover. If Optional Cover – Zero Depreciation Cover is not opted under the Policy, depreciation on

covered parts shall be applicable as per depreciation chart mentioned under Section I of this Policy. The covered parts shall be treated as metal parts for the purpose of depreciation.

2. Maximum liability of the Company under this optional cover during the policy year will be limited to the Sum Insured mentioned in the Policy Schedule.
3. Maximum number of claims payable under this optional cover during the policy year will be limited to one (1) claim during the policy year, unless specifically agreed otherwise by Us and mentioned in the Policy Schedule.
4. Claims admissible only under this Optional Cover (and not under Section I of this policy), shall not have any impact on the No Claim Bonus (NCB) of the Policy.
5. Claims under this optional cover must be supported by service centre diagnostic reports confirming reason of damage of covered component.

EXCLUSION SPECIFIC TO LIQUID DAMAGE AND INFOTAINMENT PROTECT COVER

1. Any loss or damage covered under the Section I of this Policy.
2. Manufacturing or design defects, or losses covered under manufacturer's warranty or recall.
3. Mechanical breakdown, not arising from liquid or electrical causes.
4. Damage due to unauthorized modifications of the covered components.
5. Any loss or damage to Portable or removable accessories (USB drives, dashcams, removable music systems)
6. Claims where liquid ingress / damage of covered components occurred prior to policy inception.
7. Any deductible / excess mentioned against this optional cover.

37. OPTIONAL COVER 37 – ADVANCE SYSTEMS DAMAGE COVER

If You have opted for this Optional Cover, We will indemnify You for the reasonable and necessary expenses incurred towards recalibration, reprogramming, coding, configuration, synchronisation, restoration, reinstallation or reconfiguration of OEM-installed vehicle intelligence systems, where such expenses become necessary consequent upon the repair or replacement of damaged parts arising from an admissible claim under Section I – Own Damage of this Policy (unless specifically agreed otherwise by Us and mentioned in the Policy Schedule) during the Policy Period.

The coverage under this Optional Cover may include expenses incurred for the following and as per details mentioned in the Policy Schedule:

- a. Advanced Driver Assistance System (ADAS) calibration and recalibration;
- b. Electronic Control Unit (ECU) coding, programming or reconfiguration;
- c. Camera, radar, sensor, LiDAR or similar driver-assistance system alignment procedures requiring OEM software intervention;
- d. Restoration or reconfiguration of telematics, geofencing, vehicle tracking and / or connected-vehicle systems;
- e. Navigation, remote-access, vehicle-tracking or other OEM-installed connected-vehicle software restoration;
- f. OEM diagnostic procedures necessary to restore the affected systems to their operational condition immediately preceding the accident; and
- g. Reinstallation, restoration or reconfiguration of OEM-installed software and calibration data lost or corrupted as a direct consequence of repair, replacement or restoration of damaged vehicle components following an admissible claim.

Our liability under this Optional Cover shall be limited to the reasonable expenses necessarily incurred to restore the covered systems to the operational condition existing immediately prior to the accidental damage and shall not include any enhancement, upgrade, betterment or improvement in functionality.

Definitions Specific to Advance Systems Damage Cover

- i. **Advanced Driver Assistance System (ADAS)** means OEM-installed driver-assistance systems that utilise cameras, sensors, radars, LiDAR or similar technologies to assist the driver in operating the vehicle safely.
- ii. **ADAS Calibration/Recalibration** means the inspection, alignment, configuration, coding, programming, testing and adjustment of OEM-installed ADAS cameras, radars, sensors and associated software using OEM-approved procedures, tools and diagnostic equipment, to ensure that such systems operate in accordance with the manufacturer's specifications.
- iii. **Electronic Control Unit (ECU)** means an electronic control module installed by the manufacturer for controlling, monitoring or managing one or more vehicle functions or systems.
- iv. **Reinstatement Expenses** means reasonable expenses incurred towards diagnosis, calibration, recalibration, coding, programming, restoration, reinstallation, reconfiguration or synchronisation of Vehicle Intelligence

Systems required following repair or replacement of damaged vehicle components arising from an admissible claim.

- v. **Vehicle Intelligence Systems** means OEM-installed Advanced Driver Assistance Systems (ADAS), Electronic Control Units (ECUs), telematics systems, connected-vehicle systems and associated OEM-installed software forming an integral part of the Insured Vehicle.

CONDITIONS SPECIFIC TO ADVANCE SYSTEMS DAMAGE COVER

1. Coverage under this Optional Cover shall apply only where the repair or replacement of the affected vehicle components arises from an admissible claim under Section I – Own Damage of this Policy, unless specifically agreed otherwise by Us and mentioned in the Policy Schedule.
2. The recalibration, programming, coding, restoration or reconfiguration must be certified as necessary by an authorised OEM workshop, authorised service centre or other service provider authorised by the vehicle manufacturer.
3. All restoration work must be carried out by an authorised Company's workshop or OEM workshop or OEM authorized workshop/ service centre.
4. The claim shall be supported by invoices, diagnostic reports, calibration reports, programming records or similar documents evidencing the work performed and the associated costs.
5. Coverage shall apply only to OEM-installed systems forming an integral part of the Insured Vehicle.
6. This Optional Cover shall not provide any indemnity for the replacement cost of software licences, subscriptions or connected-service memberships.
7. This Optional Cover shall not provide any betterment, enhancement, upgrade or improvement to the functionality, performance, specification or version of the covered system beyond the condition existing immediately before the occurrence.
8. A maximum of one claim shall be payable under this Optional Cover during the Policy Year, unless specifically agreed otherwise by Us and mentioned in the Policy Schedule.

EXCLUSIONS SPECIFIC TO ADVANCE SYSTEMS DAMAGE COVER

In addition to the General Exclusions of this Policy, We shall not be liable to pay any claim whatsoever in the event of the following:

1. Any routine calibration, maintenance, software update, software upgrade, firmware enhancement, version improvement or manufacturer-recommended service activity not arising from an admissible claim.
2. Any claim covered under manufacturer warranty, service package, maintenance contract, recall campaign or other manufacturer-supported programme.
3. Any loss arising from manufacturing defects, design defects, programming defects, inherent defects or pre-existing damage.
4. Any loss arising from the installation or use of non-OEM, aftermarket, modified, unauthorised or unsupported software.
5. Any costs relating to the purchase, renewal, activation or continuation of subscriptions, licences, data plans, connectivity plans or connected-vehicle services.
6. Any loss arising solely due to failure, interruption or unavailability of telecommunication networks, satellite systems, cloud services, mobile applications, backend servers or third-party service providers.
7. Any cyberattack, hacking, malware, ransomware, malicious code, unauthorised access, data breach or cyber incident of any kind.
8. Any consequential loss, loss of use, depreciation, reduction in vehicle value, financial loss, business interruption or indirect loss of any description.
Any betterment, enhancement, upgrade or improvement beyond the operational condition existing immediately before the loss.

38. OPTIONAL COVER 38 - WAR RISK COVER

If You have opted for this Optional Cover, We will indemnify You against accidental loss of or damage to the Insured Vehicle and/or liability arising directly or indirectly out of or in connection with:

- a. war;
- b. invasion;
- c. acts of foreign enemies;
- d. hostilities or warlike operations, whether war is declared or not;
- e. civil war;

- f. mutiny;
- g. rebellion;
- h. military or usurped power; or

Subject to terms, conditions, exclusions specified in the Policy Schedule.

CONDITIONS SPECIFIC TO WAR RISK COVER

1. The claim is admissible under Section I- (Loss Of Or Damage To The Vehicle Insured) in respect of the Insured Vehicle.
2. Our maximum liability under this Optional Cover shall not exceed the Insured Declared Value (IDV) of the Insured Vehicle specified in the Policy Schedule.
3. You shall take all reasonable precautions to prevent or minimise any loss or damage and comply with all applicable statutory requirements.
4. You shall comply with all applicable guidelines, advisories, precautions, rules, regulations and conditions issued by the Central Government, State Government, local authority or any other competent authority before, during or after the occurrence of an event covered under this Optional Cover.
5. You shall allow Us to carry out any investigation, inspection or assessment that We consider necessary for evaluating or settling a claim under this Optional Cover.

EXCLUSIONS SPECIFIC TO WAR RISK COVER

In addition to the General Exclusions specified under the Policy, We shall not be liable to pay any claim under this Optional Cover arising directly or indirectly from or in connection with:

1. Any loss, damage or liability arising from the discharge, release, escape or dispersal of pollutants or contaminants.
2. Any wrongful act, event or circumstance known to You, or which You could reasonably have been expected to know, before the commencement of this Optional Cover.
3. Confiscation, nationalisation, seizure or requisition of the Insured Vehicle by or under the order of any government, public authority or competent authority, whether before, during or after an event covered under this Optional Cover.
4. Your voluntary participation in any war, hostilities or warlike operations, including voluntarily providing or permitting the use of the Insured Vehicle for such participation.

39. OPTIONAL COVER 39 - WAIVER OF COMPULSORY DEDUCTIBLE

If You have opted for this Optional Cover, We will waive the Compulsory Deductible specified in the Policy Schedule for any admissible claim for loss of or damage to the Insured Vehicle caused by an insured peril.

CONDITIONS SPECIFIC TO WAIVER OF COMPULSORY DEDUCTIBLE

- a. The claim is admissible under Section I- (Loss Of Or Damage To The Vehicle Insured) in respect of the Insured Vehicle.
- b. The Compulsory Deductible shall be waived for a maximum of one (1) admissible claim during the Policy Period, unless specifically agreed otherwise by Us and mentioned in the Policy Schedule.
- c. Compulsory Deductible shall apply to all subsequent claims after the maximum number of claims permitted under this Optional Cover has been exhausted.
- d. Any Voluntary Deductible opted by You shall continue to apply and shall not be waived under this Optional Cover.

What am I not covered for?

GENERAL EXCEPTIONS (Applicable to all sections of the Policy)

The Company shall not be liable under this Policy in respect of

1. Any accidental loss damage and/or liability caused sustained or incurred outside the Policy Period and / or outside the geographical area stated in the schedule.
2. Any claim arising out of any contractual liability.
3. Any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is
 - a. being used otherwise than in accordance with the "Limitations as to Use"

or

- b. being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause.
- 4. (i) Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising from or any consequential loss
(ii) Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
- 5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
- 6. Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war (whether declared or not), 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. However, this exclusion shall not apply to the extent of the coverage provided under "Optional Cover 38 – War Risk Cover", if opted by You under the policy.
- 7. Any claim arising out of Fraudulent act committed by the Insured / vehicle owner/ driver of the vehicle / the dealer of the vehicle / Authorized representative of the Insured.
- 8. Any loss or damage occurred prior to inception of the Policy.
- 9. An accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- 10. Normal wear and tear or gradual deterioration.
- 11. Any unproven or unexplained losses.
- 12. Any other exclusions as specified in the Policy Schedule.

DEDUCTIBLE

The Company shall not be liable for each and every claim under Section - I (Loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the schedule.

In addition to the compulsory deductible, insured may also opt for voluntary deductible.

Is there any provision to cancel the policy?

Yes, the Policy can be cancelled as below:

- a. Under no circumstances statutory Motor Third Party Liability insurance or any other compulsory insurance mandated by law can be cancelled (if opted under the policy), except in case of double insurance or total loss. 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.
- b. **Cancellation by Insured:** Policy may be cancelled at the option of the insured at any time during the term, by informing Us. In such a case we shall make refund as per following, provided there is no claim(s) made during the policy period —
 - i. **In case of Policy is Upto One Year:** refund proportion premium for unexpired policy period,
 - ii. **In case of Long-Term Policy (Term More than One Year):** refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.
- c. **Cancellation by Insurer:** Policy may be cancelled by the Company on the grounds of established fraud, by giving minimum notice of 7 (seven) days to the insured.
- d. **Double Insurance**
 - i. **In case of Policy Upto One Year:**
Where two policies providing identical coverage are in force in respect of the same Insured Vehicle, the policy commencing later may be cancelled.

ii. Policies issued by Us:

The policy commencing later may be cancelled and the premium paid under such policy may be refunded, subject to no claim having arisen during the period when both policies were in force.

iii. Where the policies have been issued by different Insurers:

The policy commencing later may be cancelled by the company concerned and the proportionate premium for the unexpired period may be refunded.

iv. Cancellation of the earlier Policy:

Where a bank or financial institution requests in writing that the policy commencing earlier be cancelled, such cancellation and refund shall be processed in accordance with the applicable terms and conditions of the Policy.

No refund shall be payable if a claim has arisen under either policy during the period when both policies were in force and before the cancellation of either policy.

v. In case of Long-Term Policy (Term More than One Year)

Where two policies providing identical coverage are in force in respect of the same Insured Vehicle and either policy has a term exceeding one year, the applicable policy may be cancelled and the premium for unexpired policy years may be refunded, provided the risk coverage for such policy years has not commenced and no claim has arisen.

e. Transfer of ownership

Where ownership of the Insured Vehicle is transferred, cancellation of the applicable sections of the Policy shall be subject to the production of evidence that the Insured Vehicle is insured elsewhere for the required coverage.

How do I decide my vehicle IDV?**Sum Insured, Insured's Declared Value (IDV):**

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed for each year of the Policy Term at the commencement of the contract for the insured vehicle and shown on the Policy Schedule.

The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below).

The schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only.

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) is to be determined on the basis of an understanding between the Company and the insured.

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

After my vehicle has completed 5 Years of age or become obsolete, how do I decide the value which I need to Insure vehicle at?

For "Insured Declared Value" of the Vehicle beyond 5 years of age and of obsolete models the value is to be determined based on an understanding between the Company (Insurer) and the Insured.

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 table mentioned in **Annexure I**.

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. 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 Car?

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.

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.

What do I do in case of any grievance?

We are committed to extend the best possible services to its customers. However, if You are not satisfied with Our services and wish to lodge a complaint, please feel free to call Our 24X7 Toll free number 1800-258-5956 or You may email to the customer service desk at hello@godigit.com After investigating the matter internally and subsequent closure, We will send Our response.

Email: grievance@godigit.com

For further information, please refer the below link,

<https://www.godigit.com/claim/grievance-redressal-procedure>

You can also register the complaint on-line at IRDAI's Bima Bharosa by visiting <https://bimabharosa.irdai.gov.in/>

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, as amended from time to time.

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.

ANNEXURE I
NCB SCALE

No Claim bonus (NCB) to be provided on the Own Damage (OD) section of the Policy after the expiry of Policy Tenure of OD section.

NCB will not be provided in case of short-term policies (i.e. less than 1 year).

a. In case of Annual OD Cover

Period of Insurance	% of NCB on OD 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. In case of Long-Term OD Cover (2 years or 3 years)

Entry NCB	Count of Claims in Policy Period	Claim Made in Last 12 months	3-year OD section - Revised			2-year OD section - Revised		
			Revised Renewal NCB 3 Yrs - Scale 1	Revised Renewal NCB 3 Yrs - Scale 2	Revised Renewal NCB 3 Yrs - Scale 3	Revised Renewal NCB 2 Yrs - Scale 1	Revised Renewal NCB 2 Yrs - Scale 2	Revised Renewal NCB 2 Yrs - Scale 3
0%	0	No	45%	45%	35%	35%	25%	25%
0%	1	No	25%	25%	25%	20%	20%	20%
0%	2	No	20%	20%	20%	20%	20%	20%
0%	>=3	No	0%	0%	0%	0%	0%	0%
0%	1	Yes	25%	25%	0%	20%	20%	0%
0%	2	Yes	20%	20%	0%	20%	20%	0%
0%	>=3	Yes	0%	0%	0%	0%	0%	0%
20%	0	No	50%	45%	45%	45%	35%	35%
20%	1	No	35%	25%	25%	25%	20%	20%
20%	2	No	25%	20%	20%	20%	20%	20%
20%	>=3	No	20%	20%	20%	0%	0%	0%
20%	1	Yes	25%	25%	0%	20%	20%	0%
20%	2	Yes	20%	20%	0%	20%	20%	0%
20%	>=3	Yes	20%	20%	0%	0%	0%	0%
25%	0	No	50%	50%	50%	50%	45%	45%
25%	1	No	45%	35%	25%	35%	25%	20%
25%	2	No	25%	20%	20%	20%	20%	20%
25%	>=3	No	20%	20%	20%	20%	20%	20%
25%	1	Yes	35%	35%	0%	25%	25%	0%
25%	2	Yes	20%	20%	0%	20%	20%	0%
25%	>=3	Yes	20%	20%	0%	20%	20%	0%
35%	0	No	50%	50%	50%	50%	50%	50%
35%	1	No	45%	35%	25%	25%	20%	20%
35%	2	No	25%	20%	20%	20%	20%	20%
35%	>=3	No	20%	20%	20%	20%	20%	20%
35%	1	Yes	35%	35%	0%	20%	20%	0%
35%	2	Yes	20%	20%	0%	20%	20%	0%
35%	>=3	Yes	20%	20%	0%	20%	20%	0%

45%	0	No	50%	50%	50%	50%	50%	50%
45%	1	No	50%	45%	25%	35%	35%	20%
45%	2	No	25%	20%	20%	20%	20%	20%
45%	>=3	No	20%	20%	20%	0%	0%	0%
45%	1	Yes	45%	45%	0%	35%	35%	0%
45%	2	Yes	20%	20%	0%	20%	20%	0%
45%	>=3	Yes	20%	20%	0%	0%	0%	0%
50%	0	No	50%	50%	50%	50%	50%	50%
50%	1	No	50%	50%	25%	35%	35%	20%
50%	2	No	25%	20%	20%	25%	20%	20%
50%	>=3	No	20%	20%	20%	20%	20%	20%
50%	1	Yes	50%	50%	0%	35%	35%	0%
50%	2	Yes	20%	20%	0%	20%	20%	0%
50%	>=3	Yes	20%	20%	0%	20%	20%	0%
55%	0	No	55%	55%	55%	55%	55%	55%
55%	1	No	50%	50%	25%	35%	35%	20%
55%	2	No	25%	20%	20%	25%	20%	20%
55%	>=3	No	20%	20%	20%	20%	20%	20%
55%	1	Yes	50%	50%	0%	35%	35%	0%
55%	2	Yes	25%	20%	0%	25%	20%	0%
55%	>=3	Yes	20%	20%	0%	20%	20%	0%
65%	0	No	65%	65%	65%	65%	65%	65%
65%	1	No	50%	50%	25%	35%	35%	20%
65%	2	No	25%	20%	20%	20%	20%	20%
65%	>=3	No	20%	20%	20%	20%	20%	20%
65%	1	Yes	50%	50%	0%	35%	35%	0%
65%	2	Yes	20%	20%	0%	20%	20%	0%
65%	>=3	Yes	20%	20%	0%	20%	20%	0%