CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

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

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

Sl No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	**Digit Commercial Vehicle Package Policy - Miscellaneous & Special Types of Vehicle**	
2	Unique Identification Number (UIN) allotted by IRDAI	**IRDAN158RP0003V01201819**	
3	Structure	**Indemnity Basis: Section I: Loss of or Damage to the Vehicle Insured, Section II: Liability to Third Parties and Section III: Towing Disabled Vehicles** **Benefit Basis: Section IV. Personal Accident Cover for Owner-driver**	
4	Interests Insured	• **Damage of the Insured Vehicle** • **Personal Accident cover for Owner-Driver of the Insured Vehicle** • **Liability to third party arising out of use of the insured vehicle**	
5	Sum Insured / Motor Insured Declared Value Scope	**IDV of the vehicle and fitted accessories will be as per the below table** • **<u>For Section I: Loss of or Damage to the Vehicle Insured:</u>** Vehicle IDV (Rs.) | | IDV of CNG/LPG Kit (Rs.) | | IDV of Accessories (Rs.) | | IDV of Trailer (Rs.) | | **Total IDV (Rs.)** | | **The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' and it will be fixed at the commencement of each policy year for each insured vehicle.** **The IDV of the vehicle (and externally fitted accessories if any) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model of the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation. However, we allow the customer to change the IDV depending on Product's parameter. Ultimate IDV for the Policy shall be as chosen by the Customer. In case of any theft or Total loss/Constructive total loss, IDV mentioned on the Policy schedule shall be the maximum claim amount payable under the policy.** **The schedule of age-wise depreciation is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only.** **Below is an illustration table showing depreciation for arriving at IDV for vehicles aged up to 5 Years.** **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% • **<u>For Section II. Liability to Third Parties</u>** • **For Third Party Property Damage- Upto INR _____** • **For Third Party Death / bodily injury – No Limit** (Motor Accidents Claim Tribunal decides the third-party insurance death claim amount based on the available documentation) • **<u>Section IV Personal Accident Cover for Owner-Driver (If opted) – INR 15 lakhs</u>**	**Section I. Loss of or Damage to Insured Vehicle**
6	Policy Coverage	**<u>Section I. Loss of Or Damage to The Vehicle Insured</u>** • **fire explosion self-ignition or lightning;** • **burglary housebreaking or theft;** • **riot and strike;** • **earthquake (fire and shock damage)** • **flood typhoon hurricane storm tempest inundation cyclone hailstorm frost** • **accidental external means** • **malicious act** • **terrorist activity** • **whilst in transit by road rail inland waterway lift elevator or air** • **Landslide/rockslide** **<u>Section II. Liability to Third Parties</u>** **Subject to the limits of liability of the 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 including claimant's costs and expenses which the insured shall become legally liable to pay in respect of:** • **death of or bodily injury to any person caused by or arising out of the use (including the loading and/or unloading) of the vehicle.** • **damage to property caused by the use (including the loading and/or unloading) of the vehicle** **<u>Section III. Towing Disabled Vehicles</u>** **The policy shall be operative whilst the insured vehicle is being used for the purpose of towing any one disabled mechanically propelled vehicle and the indemnity provided by Section II of this policy shall subject to its terms and limitations be extended to apply in respect of liability in connection with such towed vehicle;** **Provided always that** **a. such towed vehicle is not towed for reward** **b. the Company shall not be liable by reason of this section of this policy in respect of damage to such towed vehicle or property being conveyed thereby.** **<u>Section IV. PA Cover for Owner Driver (If opted)</u>** **Subject otherwise to the terms, exceptions, conditions and limitations of this policy, the Company undertakes to pay compensation as per the following scale for bodily injury/death sustained by the owner driver of the vehicle, in direct connection with the vehicle insured or whilst mounting into/dismounting from or traveling in the insured vehicle 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**	**Section I. Loss of or Damage to Insured Vehicle** **Section II. Liability to Third Parties** **Section III. Towing Disabled Vehicles** **Section IV. Personal Accident Cover for Owner Driver**

		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%**	
7	Add-on Cover	**Following Add – on covers are available under the product. (Only add on covers opted by You and mentioned in the Policy Schedule will be applicable to Your Policy)** **Only add on covers opted by You and mentioned in the Policy Schedule will be applicable to Your Policy:** **Sr.No / Name of the Add-On / UIN / Sum Insured** **1 / Consumable Cover / IRDAN158RP0003V01201819/A0051V01201920 / As per the policy schedule** **2 / Parts Depreciation Protect / IRDAN158RP0003V01201819/A0052V01201920 / As per the policy schedule** **3 / Engine and Gear Box Protect / IRDAN158RP0003V01201819/A0053V01201920 / As per the policy schedule** **4 / Breakdown Assistance / IRDAN158RP0003V01201819/A0054V01201920 / As per the policy schedule** **5 / Loss Of Revenue / IRDAN158RP0003V01201819/A0055V01201920 / As per the policy schedule** **6 / Additional Towing Expenses / IRDAN158RP0003V01201819/A0056V01201920 / As per the policy schedule** **7 / EMI Protection Cover / IRDAN158RP0003V01201819/A0057V01201920 / As per the policy schedule** **8 / Digit Legal Assistance Cover / IRDAN158RP0003V01201819/A0041V01202425 / As per the policy schedule**	
8	Loss Participation	**<u>Compulsory Deductible applicable to Section I. Loss of or Damage to the Vehicle Insured</u>** **Deductible of each claim, as mentioned in Policy Schedule.** **Compulsory Deductible (Rs.)** **<u>Voluntary Deductible applicable to Section I. Loss of or Damage to the Vehicle Insured (applicable only if opted)</u>** **Deductible % of each claim, as mentioned in Policy Schedule.** **Voluntary Deductible (Rs.)**	**Deductible**
9	Exclusions	**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 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 expense whatsoever resulting or arising there from or any consequential loss.** **(ii) Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contaminations 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, 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.**	**General Exceptions**
10.	Special Conditions and Warranties (if any)	**1. It is hereby warranted the coverage under this Policy commences only from the Risk Start time and Date as mentioned in the Policy schedule. No Liability shall attach under this Policy in respect of any Accident/Loss prior to the time and date of commencement of Period of Insurance. If this policy is preceded by break-in insurance, it is expressly agreed and understood that there will be no liability for any loss or damage that has occurred prior to the date of commencement mentioned in the schedule.** **Special conditions** **1. The Company may at its own option repair reinstate or replace the vehicle or part thereof and/ or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed:** **a. For total loss / constructive total loss of the vehicle -the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck.** **b. for partial losses, i.e. Losses other than Total Loss/Constructive Total Loss of the vehicle -actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.** **2. The insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk.** **3. The Insured should expeditiously provide the Insurer and its representatives and appointees with all the information, assistance, records and documentation that they might reasonably require, and** **4. The Insured should allow the Insurer and its representatives and appointees to inspect the Insured Vehicle or any other material items.** **Please refer the policy schedule for any additional Warranties and Special Conditions, if any.**	
11.	Admissibility of Claim	**<u>Admissibility of Claim</u>** **In case of Own Damage claim, claim will be admissible only if loss/damage of vehicle due to below perils:**	

- **fire explosion self-ignition or lightning;**
- **burglary housebreaking or theft;**
- **riot and strike;**
- **earthquake (fire and shock damage)**
- **flood typhoon hurricane storm tempest inundation cyclone hailstorm frost**
- **accidental external means**
- **malicious act**
- **terrorist activity**
- **whilst in transit by road rail inland waterway lift elevator or air**
- **Landslide/rockslide**

Claims will be admissible under Third Party Liability Claims only if your Vehicle has caused accidental bodily injury or damage to property of third party, subject to terms and conditions of the policy and provisions of Motor Vehicles Act

Claim will be admissible under Personal Accident Cover for Owner Driver only if you have received accidental bodily injury while driving or mounting into/dismounting from the vehicle insured or whilst traveling in it as a co-driver, subject to terms and conditions of the policy

Reporting of Loss Occurrence

Call our Helpline numbers 1800-258-5956 OR 1800-103-4448 or Email us - hello@godigit.com.

Notice shall be given to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim. Thereafter You shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by You. Notice shall also be given to the Company immediately if You have knowledge of any impending prosecution, inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy.

In case of theft or criminal act which may be the subject of a claim under this Policy You shall give immediate notice to the police and co-operate with the Company in securing the conviction of the offender.

The Third Party should lodge a FIR at the local police station. All third-party liability claims are settled in a Motor Accident Claims Tribunal (MACT). The third party must file a case at the local tribunal.

Duty of Care

You shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the Your own risk.

Situations where your Vehicle Insurance Claim might get Rejected

- **Damage due to drunk driving**
- **Driving without a valid driving license**
- **Damage which is not a direct result of an accident**
- **Damage due to wilful negligence**
- **If a claim is in any respect fraudulent, or if any false declaration is made or used in support thereof, or if any fraudulent means.**
- **Cause of loss is not matching with the damages reported to us**
- **any kind of pre-existing damage**
- **Due to exclusions mentioned in the Policy Wordings. Please refer exclusions provided in the Policy Wordings.**

Criteria for considering a vehicle as Total Loss/ Constructive Total Loss (TL/CTL)

A vehicle will be considered to be a CTL, where the aggregate cost of retrieval and / or repair of the vehicle subject to terms and conditions of the policy exceeds 75% of the IDV.

In case of any theft or Total loss/Constructive total loss, IDV mentioned on the Policy schedule shall be the maximum claim amount payable under the policy.

Own Damage sample claim calculation process (without the add on covers)

A	Gross Assessed Liability	₹20,000
B	Less: Depreciation (if applicable)	(₹4,000)
C	Net Assessed Liability (A-B)	₹16,000
D	Less: Compulsory Deductible	(₹2,000)
E	Net payable amount (C-D)	₹14,000

(Please Note: Above mentioned calculation is for sample purpose, it may vary on claim-to-claim basis, nature of claim and as per the terms and conditions mentioned in the policy schedule)

Criteria for considering a vehicle as Total Loss/ Constructive Total Loss (TL/CTL) in case of Total Theft: In case of total theft, the customer is eligible for the settlement of claim and will be indemnified as per the IDV subject to necessary documents and Terms and Conditions of the policy:

- **Intimate to insurance company immediately post occurrence of loss as per condition No. 1 and also, intimate to the police authorities immediately for tracking the stolen vehicle on priority in order to detect the crime.**
- **Necessary documents to be submitted for admissibility and processing the claim conclusively *[List of such documents uploaded on company's official website as per attached PDF*]**
- **Non traceable report must be submitted for confirming that the vehicle is not traceable by the authorities.**
- **Processing of payment in claim is subject to submission of original documents such as Registration certificate, Form 35, NOC, subrogation, indemnity bond and set of original keys of stolen vehicle.**
- **Insurer will cancel the Own Damage insurance effective the date of theft post settlement of claim**

Note: the above settlement would be subject to payment to financier or NOC from financier and submission of original documents requested by the insurer.

12. Policy Servicing - Claim Intimation and Processing

- **Toll free Number: 1800-258-5956**
- **WhatsApp Number:7026061234**
- **Email: hello@godigit.com**
- **You can connect with our customer service team at the time of occurrence of loss/ damage for its intimation.**

For cashless claim-

- **In cashless claims, You need not to pay anything from Your pocket if You have selected our network garage for the repair of the accidental vehicle.**
- **We have 1400+ garages across the country**

For reimbursement claim

- **In reimbursement claims, You pay for the repairs and then submit a claim to us to get reimbursed for the expenses related to accident.**

		• **If You want to repair Your accidental vehicle at Your desired garage and it is not a part of our network garage then You can submit the bill to us and apply for reimbursement for the expenses related to accident.** • **TAT (turn around time) for settlement of the claim will depend on the nature of claim and availability of part at the garage** • **In case the claim is not settled within the specified timelines, then the claimant is entitled for interest as per the rate specified in prevailing regulatory provision.**	
13.	Grievance Redressal and Policyholders Protection	**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 updated details of grievance officer, kindly refer the link:** **https://www.godigit.com/claim/grievance-redressal-procedure** **The policyholder or the claimant also has the option to 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.** **For updated details of Ombudsman details, request to please check Council of Insurance Ombudsmen website available on https://www.cioins.co.in/Ombudsman** **Note: COUNCIL FOR INSURANCE OMBUDSMAN ,3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.Tel.: 022 – 69038801/03/04/05/06/07/08/09 Email: inscoun@cioins.co.in**	**Customer grievance redressal Policy**
14.	Obligations of the Policyholder	• **To disclose all information correctly sought by the insurer at time of filling the proposal form** • **In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately** • **This policy has been issued upon declaration by the Insured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy. The insured undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy**	