

**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.

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number										
1	Product Name	<b>Digit Commercial Vehicle Liability Only Policy</b>											
2	Unique Identification Number (UIN) allotted by IRDAI	<b>IRDAN158RP0001V01201718</b>											
3	Structure	<b>Indemnity Basis: I: Liability to Third Parties Benefit Basis: II. Personal Accident Cover for Owner-driver</b>											
4	Interests Insured	<ul style="list-style-type: none"> <li>Personal Accident cover for Owner-Driver of the Insured Vehicle</li> <li>Liability to third party arising out of use of the insured vehicle</li> </ul>											
5	Sum Insured / Motor Insured Declared Value Scope	<ul style="list-style-type: none"> <li><b>I. Liability to Third Parties</b> <ul style="list-style-type: none"> <li>For Third Party Property Damage- Upto INR _____</li> <li>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)</li> </ul> </li> <li><b>II Personal Accident Cover for Owner-Driver (If opted) – INR 15 lakhs</b></li> </ul>											
6	Policy Coverage	<p><b>I. Liability to Third Parties</b> Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the motor vehicle anywhere in India against all sums including claimant's costs and expenses which the insured shall become legally liable to pay in respect of:</p> <ul style="list-style-type: none"> <li>Death of or bodily injury to any person so far as it is necessary to meet the requirements of the Motor Vehicles Act</li> <li>Damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured up to the limit specified in the schedule.</li> </ul> <p><b>II. PA Cover for Owner Driver (If opted)</b> 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:</p> <table border="1"> <thead> <tr> <th>Nature of injury</th> <th>Scale of compensation</th> </tr> </thead> <tbody> <tr> <td>i. Death</td> <td>100%</td> </tr> <tr> <td>ii. Loss of two limbs or sight of two eyes or one limb and sight of one eye</td> <td>100%</td> </tr> <tr> <td>iii. Loss of one limb or sight of one eye</td> <td>50%</td> </tr> <tr> <td>iv. Permanent total disablement from injuries other than named above</td> <td>100%</td> </tr> </tbody> </table>	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%	<p><b>I. Liability to Third Parties</b></p> <p><b>II. Personal Accident Cover for Owner Driver</b></p>
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7	Add-on Cover	<p>Following Add – on covers are available under the product. (Please check your policy schedule for add on covers as opted and applicable to your policy). Only add on covers opted by You and mentioned in the Policy Schedule will be applicable to Your Policy:</p> <table border="1"> <thead> <tr> <th>Sr.No</th> <th>Name of the Add-On</th> <th>UIN</th> <th>Sum Insured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Digit Commercial Vehicle Liability Only Policy - Legal Assistance Cover</td> <td>IRDAN158RP0001V01201718/A0042V01202425</td> <td>As per the policy Schedule</td> </tr> </tbody> </table>	Sr.No	Name of the Add-On	UIN	Sum Insured	1	Digit Commercial Vehicle Liability Only Policy - Legal Assistance Cover	IRDAN158RP0001V01201718/A0042V01202425	As per the policy Schedule			
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1	Digit Commercial Vehicle Liability Only Policy - Legal Assistance Cover	IRDAN158RP0001V01201718/A0042V01202425	As per the policy Schedule										
8	Loss Participation	<b>Not Applicable</b>	<b>Deductible</b>										
9	Exclusions	<ol style="list-style-type: none"> <li>The Company shall not be liable in respect of any claim arising whilst the vehicle insured herein               <ol style="list-style-type: none"> <li>being used otherwise than in accordance with the “Limitations as to Use” or</li> <li>being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause</li> </ol> </li> <li>The Company shall not be liable in respect of any claim arising out of any contractual liability;</li> <li>Except so far as is necessary to meet the requirements of the Motor Vehicles Act, the Company shall not be liable in respect of death arising out of and in the course of employment of a person in the employment of the insured or in the employment of any person who is indemnified under this policy or bodily injury sustained by such person arising out of and in the course of such employment.</li> <li>Except so far as is necessary to meet the requirements of the Motor Vehicles Act, the Company shall not be liable in respect of death or bodily injury to any person (other than a passenger carried by reason of or in pursuance of a contract of employment) being carried in or upon or entering or mounting or alighting from the Motor Vehicle at the time of the occurrence of the event out of which any claim arises.</li> <li>The Company shall not be liable in respect of any liability directly or indirectly or proximately or remotely occasioned by contributed 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 consequences of any of the said occurrences and in the event of any claim hereunder, the Insured shall prove that the accident, 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.</li> <li>The Company shall not be liable in respect of any liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material</li> </ol>	<b>General Exceptions</b>										
10.	Special Conditions and Warranties (if any)	<b>As mentioned in the Policy Schedule</b>											

11.	Admissibility of Claim	<p><b><u>Admissibility of claim</u></b>  <b>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</b></p> <p><b>Claim will be admissible under Personal Accident Cover for Owner Driver only if you have received accidental bodily injury while driving or mounting into/dismounting from the vehicle insured or whilst traveling in it as a co-driver, subject to terms and conditions of the policy</b></p> <p><b><u>Reporting of Loss Occurrence</u></b>  <b>Call our Helpline numbers <a href="tel:1800-258-5956">1800-258-5956</a> OR <a href="tel:1800-103-4448">1800-103-4448</a> or Email us - <a href="mailto:hello@godigit.com">hello@godigit.com</a>.</b>  <b>Notice shall be given to the Company immediately upon the occurrence of any accidental loss, damage in the event of any claim. Thereafter You shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by You. Notice shall also be given to the Company immediately if You have knowledge of any impending prosecution, inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy.</b>  <b>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.</b></p> <p><b><u>Situations where your Vehicle Insurance Claim might get Rejected</u></b></p> <ul style="list-style-type: none"> <li>• Claim filed too late</li> <li>• Violating Traffic Rules</li> <li>• Due to drunk driving</li> <li>• Driving without a valid driving license</li> <li>• 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.</li> <li>• Due to exclusions mentioned in the Policy Wordings. Please refer exclusions provided in the Policy Wordings.</li> </ul> <p><b><u>Sample claim calculation process</u></b></p> <ul style="list-style-type: none"> <li>• All third-party liability claims are settled in a Motor Accident Claims Tribunal (MACT).</li> <li>• There is no limit on the liability covered for Injury or death of the third party and compensation will be decided by Motor Accident Claims Tribunal (MACT).</li> <li>• Third-party Property damage is capped at RS. 7.5 lakh, any damage exceeds the upper limit, the balance has to be paid by You.</li> </ul>	
12.	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> <li>• Toll free Number: 1800-258-5956</li> <li>• WhatsApp Number:7026061234</li> <li>• Email: <a href="mailto:hello@godigit.com">hello@godigit.com</a></li> <li>• You can connect with our customer service team at the time of occurrence for its intimation.</li> <li>• You need to file a FIR with the policy and obtaining a charge sheet for the occurrence,</li> <li>• You have to approach a motor claims lawyer who files a case in special court, the motor accident claims tribunal,</li> <li>• The motor accident claims tribunal would examine the evidence and decide the verdict.</li> <li>• Claim settlement TAT (Turnaround time) will be depending on the hearing of courts (MACT)</li> </ul>	
13.	Grievance Redressal and Policyholders Protection	<p>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 <a href="mailto:hello@godigit.com">hello@godigit.com</a>. After investigating the matter internally and subsequent closure, We will send Our response.  <b>Email: <a href="mailto:grievance@godigit.com">grievance@godigit.com</a></b>  <b>For updated details of grievance officer, kindly refer the link:</b>  <a href="https://www.godigit.com/claim/grievance-redressal-procedure">https://www.godigit.com/claim/grievance-redressal-procedure</a></p> <p><b>The policyholder or the claimant also has the option to register the complaint on-line at IRDAI's Bima Bharosa by visiting <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></b></p> <p><b>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.</b></p> <p><b>For updated details of Ombudsman details, request to please check Council of Insurance Ombudsmen website available on <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a></b>  <b>Note: COUNCIL FOR INSURANCE OMBUDSMAN ,3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.Tel.: 022 – 69038801/03/04/05/06/07/08/09 Email: <a href="mailto:inscoun@cioins.co.in">inscoun@cioins.co.in</a></b></p>	Customer grievance redressal Policy
14.	Obligations of the Policyholder	<ul style="list-style-type: none"> <li>• To disclose all information correctly sought by the insurer at time of filling the proposal form</li> <li>• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately</li> </ul>	