

DIGIT COMMERCIAL VEHICLE INSURANCE**PROSPECTUS****UIN: IRDAN158RPMT0043V01202425****Go Digit General Insurance Ltd.**

Go Digit general insurance Ltd. (DIGIT) is a new 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, making Insurance simple translates into – Easy interface for customers to interact with us, Simple products, Simple and effective claims' process. Our goal is to offer products and services that customer really wants and back it by service, that we can be proud of. We have a team that brings in years of experience in Insurance and technology companies. We want to become a part of consumers' lives and enable them to live without worrying about uncertain future.

Product Introduction

At Digit, we understand the potential risk associated with the ownership of a Commercial vehicle and hence, we have designed "Digit commercial vehicle Insurance" that offers a complete protection for Loss of or Damage to the Vehicle Insured

Who can buy this Policy?

This Policy can be bought only by the registered owners of Commercial Vehicle.

What type of vehicles can be insured under this policy?

This Policy provides cover for all commercial vehicle registered as Goods Carrying Vehicles (Private & Public Carriers), Passenger carrying vehicles, Miscellaneous & Special Types of Vehicle.

What are the perils/liabilities for which cover is provided in each of the four Sections?**SECTION I. LOSS OF OR DAMAGE TO THE VEHICLE INSURED**

1. The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and/or its accessories whilst thereon
 - I. by fire explosion self-ignition or lightning;
 - II. by burglary housebreaking or theft;
 - III. by riot and strike;
 - IV. by earthquake (fire and shock damage);
 - V. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
 - VI. by accidental external means;
 - VII. by malicious act;
 - VIII. by terrorist activity;
 - IX. whilst in transit by road rail inland-waterway lift elevator or air;
 - X. 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 fiber glass components - 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%

2. The Company shall not be liable to make any payment in respect of:
 - a. Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages nor for damage caused by overloading or strain of the insured vehicle nor for loss of or damage to accessories by burglary, housebreaking or theft unless such insured vehicle is stolen at the same time.;
 - b. 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.
 - c. 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.
3. 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 Rs.750/- for three wheeled vehicles, Rs.1500 for taxis and Rs.2500 for other commercial vehicles in respect of any one accident.
4. The insured may authorize the repair of the vehicle necessitated by damage for which the Company may be liable under this, Policy provided that:
 - a. The estimated cost of such repairs, including replacements, if any, does not exceed 500/-
 - b. The Company is furnished forthwith with a detailed estimate of the cost of repairs; and
 - c. The insured shall give the Company every assistance to see that such repair is necessary, and the charges are reasonable.

SECTION II. LIABILITY TO THIRD PARTIES

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 including claimant's cost and expenses which the insured shall become legally liable to pay in respect of:
 - i) 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.
 - ii) damage to property caused by the use (including the loading and/or unloading) of the vehicle.

Provided always that:

- (a) The Company shall not be liable in respect of death, injury damage caused or arising beyond the limits of any carriage way or thoroughfare in connection with the bringing of the load to the insured vehicle for loading thereon or the taking away of the load from the insured vehicle after unloading there from.
- (b) Except so far as is necessary to meet the requirements of the Motor Vehicle Act the Company shall not be liable in respect of death or bodily injury to any person in the employment of the insured arising out of and in the course of such employment.
- (c) Except so far as is necessary to meet the requirements of the Motor Vehicle Act in relation to the liability under the Workmen's Compensation Act 1923 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 entering or mounting or alighting from the insured vehicle at the time of occurrence of the event out of which any claim arises.
- (d) The Company shall not be liable in respect of damage to property belonging to or held in trust by or in the custody of the insured or a member of the insured's household or being conveyed by the insured vehicle.
- (e) The Company shall not be liable in respect of damage to any bridge and/or viaduct and/or to any road and/or anything beneath by vibration or by the weight of the insured vehicle and/or load carried by the insured vehicle.

- (f) 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 and/or bodily injury to any person(s) who is/are not employee(s) of the insured and not being carried for hire or reward, other than owner of the goods or representative of the owner of goods being carried in or upon or entering or mounting or alighting from the insured vehicle described in the Schedule of this Policy.
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 insured vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she were the insured observe fulfil and be subject to the terms exceptions and conditions of this policy in so far as they apply.
 4. 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 Section.
 5. 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(s) in terms of and subject to the limitations of this Policy provided that such personal representative shall as though they were the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.

SECTION III. TOWING DISABLED VEHICLES

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.

SECTION IV. PERSONAL ACCIDENT COVER FOR OWNER-DRIVER

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
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 of ₹15 lakhs 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.
4. 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.

OPTIONAL COVERS UNDER THE PRODUCT

1. OPTIONAL COVER 1: CONSUMABLE COVER

Under 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. **Loss Of Or Damage to The Vehicle Insured** of the 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.

CONDITION SPECIFIC TO OPTIONAL COVER 1

1. Claims made by **You** under this **Optional Cover** are subject to conditions set forth under the Policy.
2. 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 and waived off by Us.

EXCLUSIONS SPECIFIC TO OPTIONAL COVER 1

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. Where this policy is not valid.
2. Where Section I. **Loss Of Or Damage to The Vehicle Insured (If opted Section I)** Claim made by **You** under the policy is not payable or admitted.
3. **Consumables** pertaining to any part/sub part/accessories not approved for replacement by **Us** under the Policy.
4. Any claim which is notified after 30 days of the happening of the loss or damage, provided, we may, at our sole discretion, condone the delay in notification of claim on merits based on the reason for delay furnished by **You** to **Us** in writing.
5. The loss claimed or covered under any other type of insurance policy or cover.
6. **Constructive Total Loss/ Total Loss of Your Vehicle**
7. Any claim where an opportunity is not given to **Us** to inspect the damage or loss before commencement of repair.

2. OPTIONAL COVER 2: PARTS DEPRECIATION PROTECT

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.

CONDITION SPECIFIC TO OPTIONAL COVER 2

1. The benefits under this **Optional Cover** Policy will 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
2. Claims made by **You** against Us under '**Parts Depreciation Protect**' are subject to the terms and conditions set forth under **this policy**.
3. The benefits under '**Parts Depreciation Protect**' can be utilized up to maximum of specified number of times (as mentioned in Policy Schedule) during the Policy Year. This **Optional Cover** will not be valid once you have Claimed for the specified number of times mentioned in **Your policy schedule**.
4. Parts replacement during the repairs need to be approved by the Surveyor assigned by **Us**.

EXCLUSIONS SPECIFIC TO OPTIONAL COVER 2

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. Where this policy is not valid.
2. Where any claim made by **You** under Section I. **Loss Of Or Damage to The Vehicle Insured of the policy (If Opted section I)** is not payable or admitted.
3. Any other cost of repair fully or partly pertaining to any part / sub part / accessories not approved under the policy.
4. Depreciation applicable to tyres, battery of **Your Vehicle** as per the policy.
5. Any claim which is notified after 30 days of the happening of the loss or damage, provided we may, at our sole discretion, condone the delay in notification of claim on merits based on the reason for delay furnished by **You** to **Us** in writing.
6. The loss claimed or covered under any other type of insurance policy or cover.
7. Any claim where an opportunity is not given to **Us** to inspect the damage or loss before commencement of repair.

3. OPTIONAL COVER 3: ENGINE AND GEAR BOX PROTECT

If You have opted for this Optional Cover, **this Insurance** policy is extended to cover the **Consequential Damage** to the internal child parts of the Engine or Gear Box, differential or transmission assembly arising out of:

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

The above damages may be due to non-operation of Your Vehicle as per the operating instructions given by the manufacturer of the Your Vehicle and we shall pay you for the following:

- i. Repair and replacement costs of the Engine's internal child parts such as Crankshaft, Cylinder head, cam shaft, pistons, piston sleeve, gadget pins, connecting rods and engine bearings, Oil pump and turbo/super charger and the like.
- ii. Repair or replacement of the affected internal child parts of the gear box, differential or transmission assembly such as gear shafts, shifter, synchroniser rings / sleeves, actuator, sensor, Mechatronics and its affected child parts and bearings.
- iii. Labour Cost required to carry out the repair or replacement of the damaged child parts of the Engine or damaged gear box, differential and transmission assembly.
- iv. Cost of Consumables replenished including lubricating oil, coolant, nuts and bolts during the repair
- v. Depreciation on the parts replaced which are approved by Us.

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

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

CONDITION SPECIFIC TO OPTIONAL COVER 3

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

EXCLUSIONS SPECIFIC TO OPTIONAL COVER 3

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

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 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 the limit specified in the Policy Schedule **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 kms 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 the limit specified in the policy schedule, **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 the limit specified in the policy schedule, **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 / Your Home / Your Office, whichever is nearest.

Provided always that:

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

VI. Urgent Message Relay to relatives: If **Your Vehicle** gets immobilized as a result of an accident and/or breakdown, **We** will arrange to send urgent message to the specified persons, as requested by **You**, through available means of communication.

VII. 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 (not applicable in case of CNG or Electric Vehicles):

1. In case of **Your Vehicle** being immobilized due to emptying of fuel tank within the limit specified in the policy schedule, **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 contaminated fuel or incorrect fuel within the limit specified in the policy schedule, **We** will arrange for towing the Insured's vehicle to nearest garage (for the purpose of emptying the fuel tank).

Provided always that:

- a. **You** will bear all expenses on fuel
- b. **We** will bear all charges towards the towing of the vehicle
- c. Towing of the vehicle is subject to the terms and conditions as mentioned under – "Towing Facility".

X. Battery Charging Assistance (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 the limit specified in the policy schedule, **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 / **Your** Home / **Your** Office, 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 with 50 kms from **Your** 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.

- XII. Custody Services:** In case of **Your** vehicle being immobilized due to an accident / breakdown 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 away from **Your** City of Residence, **We** shall provide free travel to the occupants of the Insured vehicle to a single destination, subject to maximum of limit as specified in the policy schedule.

Provided always that:

- a. The required time of repair of the Insured vehicle exceeds 6 hours from the time of the accident / breakdown.
- b. We will bear the expenses incurred in respect of the hired vehicle for the first 50 Kms from the place of accident / breakdown. Any expense beyond this needs to be borne by **You**.
- c. The number of individuals seated in the Insured vehicle is not more than the maximum seating capacity of the Insured vehicle.

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

of the insured vehicle) and a maximum total limit as specified in the policy schedule for the actual occupants at the time of loss. Provided always that:

- a. The required time of repair of the Insured vehicle exceeds 6 hours from the time of the accident / breakdown
- b. The Hotel Accommodation will be provided on twin sharing basis for all occupant (subject to the maximum of licensed carrying capacity of the insured vehicle).
- c. 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:

1. Loss is reported to the local authorities and all required documentation is submitted.
2. The maximum reasonable amount for certificate will not exceed the reasonable administrative and government fees. You need to submit invoice / proof of fees paid.
3. Claim should be reported to **Us** within 24 hours of loss of Registration Certificate

CONDITION SPECIFIC TO OPTIONAL COVER 4

1. The benefits under 'Breakdown Assistance' can be utilized for a maximum of 4 times (unless specifically mentioned otherwise in the Policy Schedule) during the **Optional Cover** Policy Year except for 'Fuel Assistance', 'Taxi Benefits' and 'Accommodation Benefits' for which the aggregate utilization limit is 2 times during the **Optional Cover** Policy Year.
2. Claims made by **You** against **Us** under 'Breakdown assistance' are subject to the terms and conditions set forth under **the Policy**.
3. List of cities where we offer breakdown assistance service is available on our website and can be updated from time to time.

Value Added Services will be provided through the Company's network garages or through the network of its service providers

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.

Plans Available under the optional Cover:

There are 3 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.

Yes, means included;

No, means excluded under the respective plans in table

Services	Plans		
	Basic Plan	Standard Plan	Comprehensive Plan
Flat Battery	Yes	Yes	Yes
Spare Key	Yes	Yes	Yes
Flat Tyre	Yes	Yes	Yes
Minor Repairs	Yes	Yes	Yes
Towing Facility	Yes	Yes	Yes
Urgent Message Relay to relatives	Yes	Yes	Yes
Facilitate finding closest dealer	Yes	Yes	Yes
Medical Co-ordination	Yes	Yes	Yes
Fuel assistance	No	Yes	Yes
Battery Charging Assistance	No	Yes	Yes
Battery Swapping	No	Yes	Yes
Custody Services	No	Yes	Yes
Taxi benefits	No	No	Yes
Accommodation benefits	No	No	Yes
Legal Advice	No	No	Yes
Loss of Registration Certificate	No	No	Yes

5. OPTIONAL COVER 5: LOSS OF REVENUE

If You have opted for this Optional Cover, If a claim for accidental loss or damage is admitted under Section I. **Loss Of Or Damage to The Vehicle Insured (If opted section I)** of the Policy, 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.

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

“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.

“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.

CONDITION SPECIFIC TO OPTIONAL COVER 5

1. Claims made by **You** under this **Optional Cover** are subject to conditions set forth under the Policy.
2. Maximum two (2) claims shall be admissible under this **Optional Cover** during the Policy Year subject to the maximum number of days as opted by **You** and mentioned in the **Policy Schedule**.
3. For computation of eligible number of days for Partial Loss 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 total 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 and waived off by **Us**.

EXCLUSION SPECIFIC TO OPTIONAL COVER 5

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. Where **this policy** is not valid.
3. Where the Section I. **Loss Of Or Damage to The Vehicle Insured (If Opted Section I)** claim made by **You** under the **Policy** is not payable or admitted.
4. Losses arising out of Act of God Perils, Riots & Strikes.
5. The loss claimed or covered under any other type of insurance policy or cover.
6. If **You** are claiming only for windscreen or glass damage under Section I. **Loss Of Or Damage to The Vehicle Insured (If opted Section I)** of the **Policy**.
7. Time taken by the garage for damage not admissible under Section I. **Loss Of Or Damage to The Vehicle Insured (If Opted Section I)**. (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. OPTIONAL COVER 6: DEBRIS REMOVAL 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 expenses incurred by **You** towards cleaning up, removing debris, wreckage, transshipment of goods from the **Insured Vehicle** to other substitute vehicle, in case the Insured Vehicle is not in a condition to carry goods post accidental loss or damage occurring during the Policy Period.

CONDITION SPECIFIC TO OPTIONAL COVER 6

1. Benefit under this Optional Cover is available only if Claim is admitted under Section I. **Loss Of Or Damage to The Vehicle Insured** (If opted section I) of the Policy.
2. Claims made by **You** under this Optional Cover are subject to conditions set forth under this Policy.
3. Intimation and approval needs to be taken from **Us** prior to the unloading and loading of goods.
4. The claim will be subject to Goods Receipt (GR) issued by the carrier of the alternate vehicle within two days from the date of loss.

EXCLUSION SPECIFIC TO OPTIONAL COVER 6

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. Where the Section I. **Loss Of Or Damage to The Vehicle Insured (If opted Section I)** claim made by you under the Policy is not payable or admitted.
2. Where the loss is covered under any other type of insurance policy.

3. Any Claim where the transshipment of goods has been carried out without prior approval from **Us**.

7. OPTIONAL COVER 7: 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. **Loss Of Or Damage to The Vehicle Insured (If Opted Section I)** of the Policy.

CONDITION SPECIFIC TO OPTIONAL COVER 7

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 Opted Section I) of the Policy.
2. 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 the 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.
3. Approval needs to be taken from **Us** prior to making the Towing arrangements.
4. 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**.
5. Maximum two claims shall be admissible under this **Optional Cover** during the Policy Year.

EXCLUSION SPECIFIC TO OPTIONAL COVER 7

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. Where the Section I. **Loss Of Or Damage to The Vehicle Insured (If opted section I)** claim made by you under the Policy is not payable or admitted.
2. 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.
3. 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

8. OPTIONAL COVER 8: EMI PROTECTION COVER

If You have opted for this Optional Cover, In the event of Your Vehicle being damaged by a peril covered under Section I. **Loss Of Or Damage to The Vehicle Insured (If Opted Section I)** 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 mentioned in Your Policy Schedule as per the Number of EMI and Time Excess opted by You and subject the conditions mentioned below.

"**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.

"**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.

CONDITION SPECIFIC TO OPTIONAL COVER 8

1. Benefit under this Optional Cover is available only if Claim is admitted under Section I. **Loss Of Or Damage**

to The Vehicle Insured (If opted section I) 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% of the assessed claim amount under this cover, unless this condition is specifically agreed and waived off by Us.

2. 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
3. **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.
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. **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.
6. **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 EMI irrespective of the Plan Opted by You.
7. 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 OPTIONAL COVER 8

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. Where the Section I. **Loss Of Or Damage to The Vehicle Insured (If opted Section I)** claim made by you under the Policy is not payable or admitted.
2. **We** shall not be liable to pay for any arrears or over-due instalment amount including interest prior to the date of accident.

9. OPTIONAL COVER 9: RETURN TO INVOICE

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:

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

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 $IDV < \text{purchase value}$.

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 the Policy) provided you opt to insure the new vehicle with us, subject to maximum of premium 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 Optional Cover premium 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.

CONDITION SPECIFIC TO OPTIONAL COVER 9

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. Claims made by You under this Optional Cover are subject to conditions set forth under Your Policy
4. Any compensation under this Optional Cover will be full and final settlement of Our liability under this Optional Cover.
5. Claim Payment in case of Total theft of the Insured Vehicle will be subject to submission of Final Investigation Report by the Police Authorities but not before 90 days from the date of theft.

EXCLUSION SPECIFIC TO OPTIONAL COVER 9

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. 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) of the Policy.
2. The bank/finance Company whose interest is endorsed in the policy shall agree in writing.
3. Cost of any accessories including bi-fuel kit which were not specifically Insured under Section I (Loss of 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

Please note that Insure can opt for either Optional Cover 9: Return to invoice or Optional cover 23: New Vehicle Replacement. You cannot opt for both the covers together.

10.OPTIONAL COVER 10: KEY & LOCK REPLACEMENT

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

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

CONDITION SPECIFIC TO OPTIONAL COVER 10

1. In the event of theft or Burglary or Malicious Damage, You shall immediately, and in any event within 2 days from date of incident, lodge a complaint(FIR) 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 'Key & Lock Replacement' can be utilized up to maximum of specified number of times as mentioned in Policy Schedule during the Policy Year. This Optional Cover Policy will not be valid once you have Claimed for the specified number of times mentioned in Your Policy Schedule.
3. The replaced keys/lockset should be of same make, model and specification as the one for which the claim is being made.
4. **You** must take reasonable care at all times and ensure safety of vehicle keys.

EXCLUSIONS SPECIFIC TO OPTIONAL COVER 10

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. **Co-Payment** as opted by You and mentioned in **Your Policy Schedule**.
2. Any claim which is reported or notified after 2 days to **Us** or Police Authority after the date of the incident, 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.
3. Any claim for additional or duplicate vehicle keys.
4. 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.
5. Any claim for replacing vehicle keys or lockset when child parts of the same only can be replaced.
6. Pre-existing damages of any kind due to whatsoever reason.
7. Any loss or damage covered under manufacturer's warranty.
8. Where the replaced keys or locks are of higher standards or specification as compared to the Original keys or locks of the Insured Vehicle.
9. Claim where repair is not carried out at in **Manufacturer's Authorized Dealership** or **Digit Authorized Repair Shop**.

11. OPTIONAL COVER 11: TYRE PROTECT

Under 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 Vehicle insurance/at the time of accident/damage to the tyre
 - labour charges toward removing & refitting of the tyre and
 - charges towards wheel balancing,
- as may be necessitated, arising out of accidental loss or damage to Tyre & Tubes of Your Vehicle making the tyre unfit for use due to:
- bulge in tyre
 - bursting of tyre
 - cut or damage to the tyre

CONDITION SPECIFIC TO OPTIONAL COVER 11

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

Unused Tread Depth of the Tyre(s) at the Time of Loss	Admissible Claim Amount	Inspection Conditions
>= 7 mm	100% of the cost of new tyre(s)	1. Tyre pressure as Specified by manufacturer
>=6.5 mm and	85% of the cost of new tyre(s)	

>=5 mm and <=6.4 mm	75% of the cost of new tyre(s)	2. Unused Tread depth will be measured at the centre of the tread. 3. Minimum 3 measurements at 3 different places will be taken for the purpose of arriving at mean tread depth which will be the basis of indemnity under the coverage.
>=3 mm and <= 4.9 mm	50% of the cost of new tyre(s)	
< 3 mm	Nil	

3. The benefits under 'Tyre Protect' can be utilized only for a maximum of four (4) tyre(s) of the Insured Vehicle during the Policy Year
4. Where the Loss or Damage to Tyre(s) is caused by an insured peril due to which the Insured Vehicle is also damaged and covered under "Loss of or damage to the vehicle insured" section of the policy, then Benefit payment 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 "Loss of or damage to the vehicle insured" section of the policy, then Benefit payment
5. If You replace tyre(s) of the Insured Vehicle on Your own, it is Your obligation to inform Us about such change with necessary details like Tyre Make, Model, Serial Number, Invoice Copy of the new tyre(s) in the absence of which We shall not be liable to make any payment of claim under this cover.

EXCLUSIONS SPECIFIC TO OPTIONAL COVER 11

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

12. OPTIONAL COVER 12: 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 Year.

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** (If opted section I) of **this** 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 (If opted Section I)** of **this** policy.

CONDITION SPECIFIC TO OPTIONAL COVER 12

1. At the inception of Policy, 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 (If Opted Section I)** 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 Year) or the Policy Year 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 OPTIONAL COVER 12

1. Any accidental damage to the vehicle if the vehicle has exceeded the kilometres as per plan opted and mentioned in the Policy Schedule.
2. Exclusions as applicable under general exclusion of this Policy will also be applicable to this Optional Cover.

13. OPTIONAL COVER 13: EV SHEILD

DEFINITIONS SPECIFIC TO OPTIONAL COVER 13:

1. **"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).
2. **"Consequential Damage"** shall mean the damage caused to Your Vehicle not arising directly from an insured peril under the policy but resulted consequentially 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. **"HEV (Hybrid electric vehicle) system"** - The HEV system contains of Electric motor, DC/DC step down converter, electric generator and power electronics controller.

This Optional cover will be available for Electric Vehicles (EV) or Hybrid Vehicles (Petrol/Diesel +Electric).

If You have opted for this Optional Cover, **We** will indemnify **You** for the expenses incurred for repair or replacement due to consequential damages arising out of water ingression or short circuit or damages by accidental external means causing loss or damage to battery, drive Motor/electric Motor and Hybrid Electric Vehicle (HEV) system, forming part of the Insured Vehicle.

Provided always that:

- i. In case of loss or damage due to water ingression, 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 (while mounting, dismounting or vehicle in charging port),

payment under this Optional Cover 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.

ADDITIONAL COVERAGES PROVIDED UNDER OPTIONAL COVER 13

In order to provide comprehensive coverage to the electric vehicles/ hybrid 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**– 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 the policy including any loss or damage due to animal attack and animal scratch to the panel. The electrical panel should be installed specifically for the insured vehicle and should not be for any other vehicle.
- ii. **Loss or damage to vehicle charger including charging cable** - If specifically opted, **We** will cover loss or damage to vehicle charger including charging cable due to the perils listed in section I of the policy including any loss or damage due to animal attack. The coverage can be provided to wall mounted as well as portable vehicle charger.
- iii. **Assistance Services Specific to EV** - If specifically opted, we will provide following assistance services to the vehicle being immobilized within the geographical limit as specified in the Policy Schedule and due to malfunctioning of battery or due to battery runs out of charge:
 - a. **Mobile charging station service** – In case Your vehicle battery runs out of charge, We would 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 being unable to arrange for a mobile charging station service, We will arrange for towing service of the vehicle to charging station/ vehicle workshop / Your Home / Your Office, whichever is nearest, subject to maximum of 50 kilometres from the place of immobilization of the vehicle upto the limit of towing amount as specified in the Policy Schedule, provided towing service of the vehicle is available in the area where the vehicle is immobilized.

List of cities where vehicle towing service is available is uploaded on our website and updated from time to time.

- b. **Replacing Discharged Battery with Charged one (in case vehicle battery is swappable)** - In case battery of the vehicle is discharged and battery swap option is there, then we will arrange to deliver charged vehicle battery to the vehicle location.

CONDITION SPECIFIC TO OPTIONAL COVER 13

1. Claims made by You under this Optional Cover are subject to conditions set forth under Policy.
2. Maximum of number claims payable during the Policy Year will be as mentioned in the Policy Schedule

EXCLUSIONS SPECIFIC TO OPTIONAL COVER 13

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 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 insurance 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. Charging of the vehicle is not done as per the guidelines of OEM (Original Equipment Manufacturer)
6. Any claims related to loss or damage due to wear and tear
7. Any claim where battery state of health is below the threshold as per OEM guidelines.
8. Any claim where battery is already dead due to untimely charging or any other purpose.
9. Vehicle stopped due to over discharge of batteries and is not plugged for charge within 24 hours from the time of stoppage.
10. Where minimum required reasonable care has not been taken by You to protect the further loss or damage.

14. OPTIONAL COVER 14: 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 (including Own damage Optional Cover) 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.

CONDITION SPECIFIC TO OPTIONAL COVER 14

1. Additional excess will be over and above the excess applicable under the 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 repaired.
3. This cover will be applicable only for Partial losses.

EXCLUSIONS SPECIFIC TO OPTIONAL COVER 14

Exclusions as applicable under general exclusion of this Policy will also be applicable to this Optional Cover.

15. OPTIONAL COVER 15: NCB PROTECTOR

If You have opted for this Optional Cover, in the event of partial loss claim being made under Section I of Your Vehicle Policy during the Policy Year, We will protect the NCB percentage enjoyed by You under **Your** Vehicle Policy and extend the same NCB percentage or the increased NCB percentage (as per option opted by You and mentioned in the **Policy Schedule**) at the time of renewal of **Your** Vehicle Policy with **Us**.

Following two options will be available under this Optional Cover:

- i. **Same NCB Percentage** – In the event of partial loss claim made during the policy year, NCB will remain same at the time of renewal. You will get the same NCB percentage as provided under the expiring policy
- ii. **Next Slab NCB Percentage** – In the event of partial loss claim made during the policy year, NCB will increase at the time of renewal (like how it is when there is no claim made). You will get increased NCB percentage which will be next NCB slab compared to that of the expiring policy, as defined in the IMT.

This cover is applicable only to partial losses covered and 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.

CONDITION SPECIFIC TO OPTIONAL COVER 15

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. The benefit under this Optional Cover is available up to maximum of specified number of times (ie one or two times) as mentioned in Policy Schedule during the Policy Year. The NCB percentage would reduce to zero in the event loss claim lodged by You during the same Policy Year exceed the maximum specified number of times mentioned in **Your Policy Schedule**.
3. In case of transfer of ownership of the Insured Vehicle, the benefits under this Optional Cover shall expire.

EXCLUSIONS SPECIFIC TO OPTIONAL COVER 15

Exclusions as applicable under general exclusion of this Policy will also be applicable to this Optional Cover.

16. OPTIONAL COVER 16: ACCIDENTAL HOSPITALIZATION COVER

If **You** have opted for this Optional Cover, **Owner/Driver** and/or **Cleaner/Helper** (if opted) of the insured vehicle sustains an Accidental Bodily Injury during the Policy Period whilst mounting and dismounting from 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 Treatment and Incurred 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 anaesthetists.
Medication	Drugs, medicines, consumables, prescribed by a specialist or medical practitioner. This also includes Anaesthesia, 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:

a. Day Care Procedures

If **You** have opted for this Optional Cover, **Owner/Driver and/or Cleaner/Helper** (if opted) of the insured vehicle sustains Accidental Bodily Injury during the Policy Period whilst mounting and dismounting from 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 Anaesthesia 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 as 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.

CONDITION SPECIFIC TO OPTIONAL COVER 16

1. Claims made by You under this Optional Cover are subject to conditions set forth under the Policy
2. Cleaner/Helper of the vehicle can be covered under the Policy only if specifically opted by **You** and mentioned in the Policy Schedule.
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 as mentioned in the Policy Schedule.
5. Accidental bodily injury sustained by **Owner/Driver** and/or **Helper/Cleaner** of the vehicle should be in direct relation with insured vehicle.
6. 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. The aggregate liability of the Company for all the Insured covered under this cover will be limited up to the Sum Insured mentioned in the Policy Schedule against this Optional cover.
7. In case Passenger Carrying Vehicle Insured can be only **Owner/Driver** and/or **Helper/Cleaner** of the insured vehicle.

EXCLUSION SPECIFIC TO OPTIONAL COVER 16

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 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 Owner/Driver or Helper/Cleaner 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).
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. War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority.
15. Chemical contamination or contamination by radioactivity from any nuclear material whatsoever or from the combustion of nuclear fuel.

CLAIMS PROCESS

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 specified timelines 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 or reject a claim, as the case may be as per prevailing guidelines.
 - 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, in any case not later than a specified timeline as per prevailing guidelines. In such cases, the Company shall settle or reject the claim within, as the case may be as per prevailing guidelines.
 - c. In case the claim is not settled within the specified timelines, then the claimant is entitled for interest as per the rate specified in prevailing regulatory provisions. "Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due.
 - d. In case of Your and/ or any other Insured Person's Death, We shall reimburse the claim amount to Your / any other occupant's Nominee as named in the Policy Schedule or Legal representative holding a valid succession certificate.

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.

If any claim made by You or persons covered under the Optional Cover is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means, all benefits and the premium paid shall be forfeited.

DEFINITIONS SPECIFIC TO OPTIONAL COVER 16:

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 will 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. **Hospital** means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the Schedule of Section 56(1) and the said act Or complies with all minimum criteria as under:
- i) has qualified nursing staff under its employment round the clock;
 - ii) has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 inpatient beds in all other places;
 - iii) has qualified medical practitioner(s) in charge round the clock;
 - iv) has a fully equipped operation theatre of its own where surgical procedures are carried out;
 - v) maintains daily records of patients and makes these accessible to the insurance company's authorized personnel;
4. **Hospitalization** means admission in a Hospital for a minimum period of 24 consecutive 'In-patient Care' hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.
5. **Injury/ Bodily Injury** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.
6. **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.
7. **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.
8. **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.
9. **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.
10. **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.
11. **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.
12. **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.

13. **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.
14. **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.
15. **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.

17. OPTIONAL COVER 17: 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 **Owner/Driver** and/or **Helper/Cleaner** of the insured vehicle (if opted) whilst mounting and dismounting 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 Insured is 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.

CONDITION SPECIFIC TO OPTIONAL COVER 17

1. Claims made by You under this Optional Cover are subject to conditions set forth under the policy
2. Helper/Cleaner of the vehicle can be covered under the Policy only if specifically opted by **You** and mentioned in the Policy Schedule.
3. The maximum period for which the Daily Allowance will be paid to Owner/Driver and/or Helper/Cleaner will not exceed the benefit period during the Policy Year, per occupant as opted. This period will be inclusive of the period of stay in Intensive Care Unit of a Hospital during the Policy Period.
4. In case Passenger Carrying Vehicle Insured can be only **Owner/Driver** and/or **Helper/Cleaner**
5. For this cover, completion of every 24 Hours of In-patient Hospitalization from the time of admission is considered to be a day.
6. 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.
7. Accidental bodily injury sustained by Owner/Driver and/or Helper/Cleaner of the vehicle leading to hospitalization should be in direct relation with insured vehicle.

EXCLUSION SPECIFIC TO OPTIONAL COVER 17

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. Where the Own Damage Claim under the Policy is not payable, unless specifically agreed otherwise by Us.
2. Any Hospitalization which is not related to the covered Accidental Bodily Injury
3. Any Hospitalisation directly arising from or consequent upon Owner/Driver or Helper/Cleaner committing or attempting to commit a breach of law with criminal intent.
4. 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 or co-driver of a motor vehicle during motor racing or trial runs
5. Any Hospitalization for an existing disability from a previous Accident which has occurred prior to the first of this Policy.

6. Consequential losses of any kind
7. Any Hospitalisation arising out of War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority.
8. Any Hospitalization arising out of Chemical contamination or contamination by radioactivity from any nuclear material whatsoever or from the combustion of nuclear fuel.

CLAIMS PROCESS

1. We should be intimated immediately and in any event within 48 hours of date of admission in hospital.
2. In any event within specified timelines 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, as per prevailing guidelines.
 - 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, in any case not later than a specified timeline as per prevailing guidelines. In such cases, the Company shall settle or reject the claim as the case may be, as per prevailing guidelines.
 - c. In case the claim is not settled within the specified timelines, then the claimant is entitled for interest as per the rate specified in prevailing regulatory provisions. "Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due.
 - d. In case of Your and/ or any other Insured Person's Death, We shall pay the claim amount to Your / any other Insured Person's Nominee as named in the Policy Schedule or Legal representative holding a valid succession certificate.

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.

If any claim made by You or persons covered under the Optional Cover is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means, all benefits under this policy and the premium paid shall be forfeited.

DEFINITIONS SPECIFIC TO OPTIONAL COVER 17:

1. **Hospital** means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the Schedule of Section 56(1) and the said act Or complies with all minimum criteria as under:
 - (i) has qualified nursing staff under its employment round the clock;
 - (ii) has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 inpatient beds in all other places;
 - (iii) has qualified medical practitioner(s) in charge round the clock;
 - (iv) has a fully equipped operation theatre of its own where surgical procedures are carried out;
 - (v) maintains daily records of patients and makes these accessible to the insurance company's authorized personnel;
2. **Hospitalization** means admission in a Hospital for a minimum period of 24 consecutive 'In-patient Care' hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.
3. **Injury/ Bodily** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.
4. **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.

5. **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.

18. OPTIONAL COVER 18: 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. **Loss Of Or Damage to The Vehicle Insured** and optional covers of the policy.

OR

- 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.

These factors 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 Vehicle *(having a covered secured parking of the Vehicle 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 Vehicle well in advance shows how much care you take care of your Vehicle)*
- 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).

CONDITION SPECIFIC TO OPTIONAL COVER 18

1. At the inception of Policy, we will require details of the odometer/ telematics device/ IOT device 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.

EXCLUSION SPECIFIC TO OPTIONAL COVER 18

Exclusions as applicable under general exclusion of this Policy will also be applicable to this Optional Cover.

19. OPTIONAL COVER 19: 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 the policy and can be utilized by **You** or **Your** Driver for legal support related to road accident involving the Insured Vehicle.

Legal Assistance provided under this optional cover will include:

- a) Providing guidance to **You / Your** Driver regarding any Legal Query. The guidance will be provided by the Company Representatives
- b) Arranging for an Advocate, on best-effort basis, to advise and defend **You /Your** Driver in proceedings before the Police and the Magistrate Court.
- c) Payment of fees for **Your** bail / **Your** driver's bail, release of insured vehicle, and/or trial, subject to stage wise limits as mentioned in the Policy Schedule.

CONDITIONS SPECIFIC TO OPTIONAL COVER 19

1. Claims made by **You** under this optional cover are subject to conditions set forth under the Policy.
2. Maximum number of claims payable during the Policy Year will be as mentioned in the Policy Schedule.
3. Any Legal Assistance provided to **You / Your** Driver should be in direct relation with accident involving the insured vehicle.
4. The Accident must take place within the Policy Year and must be reported to Us, no later than 7 days from the date of Accident.
5. Any potential claims must also be notified to Us promptly.
6. You should provide accurate information about the accident / loss and cooperate fully with the appointed legal representatives.
7. Coverage under this optional cover shall be available in all States and Union Territories of India.
8. Insurer is rendering service through this add-on 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 his 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.
9. 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.
10. 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.
11. We shall not be liable for any dispute inter-se between you and the engaged advocate.
12. This Legal Assistance cover being provided to you is independent of any court order.

EXCLUSIONS SPECIFIC TO OPTIONAL COVER 19

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. 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 did not have necessary Permit on the date of accident
5. In case the insured vehicle was being used for speed-testing or organized racing at the time of loss

6. In case the insured vehicle was being driven by a driver under the influence of drugs, alcohol, or other intoxicating substances at the time of loss
7. To cover any legal liabilities for damages to any personal belongings/goods being carried in the Insured Vehicle at the time of loss
8. In case the insured vehicle has been transferred and the subsequent transferred Ownership was not endorsed on the Policy.
9. In case base mandatory Motor Insurance Policy for the Insured Vehicle is not in-force at the time of accident.
10. In case the Insured Vehicle was being plied in contravention of the law of land.
11. 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.
12. For any cost or amount pertaining to defence cost incurred without our prior consent.
13. For deliberate, wilful or intentional non-compliance of any statutory provision proved/established in the court judgement
14. Any accidental loss and/or liability caused sustained or incurred outside the geographical area
15. Any Incident occurred or disputes known before You purchased this insurance.
16. Any Fines, penalties, or tax liabilities.
17. Any vehicle related claims or disputes
18. Any claim related to contract disputes or personal matter disputes such as divorce, intellectual property, or bankruptcy.
19. Any debt recovery arising from the insured vehicle

PLANS AVAILABLE UNDER OPTIONAL COVER 19

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

20. OPTIONAL COVER 20: NCB SCALER

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

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%
No claim made or pending during the preceding 6 consecutive years of insurance	55%
No claim made or pending during the preceding 7 consecutive years of insurance	60%

No claim made or pending during the preceding 8 consecutive years of insurance	65%
No claim made or pending during the preceding 9 consecutive years of insurance	70%
No claim made or pending during the preceding 10 consecutive years of insurance	75%

Please note if You opt for this optional cover, NCB scale mentioned under Annexure I will not be applicable. Provided that:

- 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 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 OPTIONAL COVER 20

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, 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. The benefit under this Optional Cover is available up to maximum of specified number of times, as mentioned in Policy Schedule during the Policy Year. The NCB percentage would reduce to zero in the event loss claim lodged by You during the same Policy Year exceed the maximum specified number of times mentioned in **Your Policy Schedule**.
3. In case of transfer of ownership of the Insured Vehicle, the benefits under this Optional Cover shall expire.

EXCLUSIONS SPECIFIC TO OPTIONAL COVER 20

Exclusions as applicable under general exclusion of this Policy will also be applicable to this Optional Cover.

21. OPTIONAL COVER 21: JACK PROTECTION 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 declared that notwithstanding anything to the contrary stated in the policy, we will pay for loss or damage to the Hydraulic Jack fitted in your Commercial Vehicles against unforeseen and sudden physical damage by any cause not hereinafter excluded, during operational use as a tool of trade.

Loss or damage due to electrical or Mechanical breakdown of Hydraulic Jack will not be covered under this optional cover, but if as a consequence of such breakdown or derangement an accident occurs causing external damage, such resulting damage will be indemnifiable under Section I – **Loss Of Or Damage to The Vehicle Insured** of the Policy.

CONDITIONS SPECIFIC TO OPTIONAL COVER 21

1. The cover will be provided only to the vehicle fitted with Jack at the time of inception of the Policy.
2. The Insured should inform the insurer without fail, if the insured replaces the existing tipper with a new tipper during the policy period of the optional cover.
3. This optional cover can be availed only with Goods Carrying Vehicle and Miscellaneous & Special Types of Vehicle under commercial Vehicle.
4. The Company will indemnify the insured for a maximum of claims, as mentioned in the policy schedule, made during the policy period.

EXCLUSIONS SPECIFIC TO OPTIONAL COVER 21

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 loss or damage that results from modification of the insured vehicle / jack, natural wear and tear and operating the Jack in improper way (which is not as per operating guidelines provided by the vehicle manufacturer).
2. Loss or damage for which the supplier or manufacturer is responsible either by law or under contract.
3. Any accidental loss or damage and / or liability incurred outside the Geographical area.
4. We shall not be liable for each and every claim under the Optional Cover in respect of the deductible mentioned in the Policy Schedule against this optional cover
5. Any Loss or damage occurred prior to inception of the Policy.
6. Where a Loss is covered under Manufacturer's Warranty or recall Campaign or any other such packages
7. Any expenses incurred in routine maintenance or servicing of the Hydraulic Jack.

22. OPTIONAL COVER 22: 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 Baggage kept in the Insured Vehicle which belongs to Owner/Driver and/or Passenger(s), as a result of perils mentioned under Section I **Loss Of Or Damage to The Vehicle Insured** of this Policy. Subject to the Sum Insured and number of claims specified in the Policy Schedule against this Optional Cover.

DEFINITION SPECIFIC TO OPTIONAL COVER 22

- "Personal Baggage" shall include personal effects carried by You during a journey in the Insured Vehicle and cover contents that are personal in nature including but not limited to clothes, toiletries, shoes and items of similar nature.
- Item not included in the Personal Baggage: Portable equipment or electrical/electronic items, Jewelry and Valuables, watches, diamonds, precious or semi-precious stones or metals, bullion, blueprints, manuscripts, sculptures, plans, designs, securities, deeds, stock and share certificates, Works of Art, Paintings, Curios, Bonds, Cheques, Documents, Cash and Currency Notes and Coins, Credit and Debit Cards, Items of a Consumable nature, baggage whilst being conveyed under a contract of affreightment or a contract of carriage and goods or samples carried in connection with any trade or business.

CONDITIONS SPECIFIC TO OPTIONAL COVER 22

1. In the event of theft or Burglary or Malicious Damage, You shall immediately, and in any event within 1 day from date of incident, lodge a complaint (FIR) with the police authority (if applicable) to obtain crime reference and lost property report and also report the incidence of loss to Us.
2. 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.
3. 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.
4. The benefits under this Optional Cover can be utilized up to maximum of specified number of times (i.e. one or two times) as mentioned in Policy Schedule during the Policy Year. The benefit provided under this Optional Cover will cease, once you have Claimed for the specified number of times mentioned in Your Policy Schedule.
5. In case claim is admissible only under this Optional cover and not under the section of this Insurance policy - there will not be any impact on the NCB eligibility as provided in the policy.

EXCLUSION SPECIFIC TO OPTIONAL COVER 22

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 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.
2. Any theft from vehicles parked in no-parking zone and from un-attended vehicle after accident
3. Any loss or damage to goods or samples carried in connection with any trade or business.
4. 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.
5. Loss or damage caused by delay, wear and tear, moth, vermin, atmospheric or climatic, conditions, deterioration or electrical or mechanical derangement of any kind.
6. Loss or damage caused by spilled fluid from cosmetic or beverage containers whilst in the baggage.
7. 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.
8. Any loss or damage to personal baggage of a consumable nature.
9. 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.
10. Loss or damage that is covered under Manufacturers, Supplier or Dealer's Warranty.
11. Any claim caused due to contributory negligence will be invalid.

23. OPTIONAL COVER 23: NEW VEHICLE REPLACEMENT

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 the 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 $IDV < \text{purchase value}$.

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
- (c) Insurance Policy to Cover the New Vehicle which includes Own Damage Cover, Third Party Liability Cover and optional cover (as availed in the Policy) provided You opt to insure the new vehicle with us.
- (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.

CONDITIONS SPECIFIC TO OPTIONAL COVER 23

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. Claims made by You under this Optional Cover are subject to conditions set forth under the policy

4. Any compensation under this Add-On Cover will be full and final settlement of Our liability under this Optional Cover.
5. 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 OPTIONAL COVER 23

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. 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 opted Section I) of the Policy.
2. The bank/finance Company whose interest is endorsed in the policy shall agree in writing.
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.

Please note that Insured can opt for either Optional Cover 9: Return to invoice or Optional cover 23: New Vehicle Replacement. You cannot opt for both the covers together.

What are the General Exclusion under this Policy 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 or damage and/or liability caused sustained or incurred outside the geographical area;
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. (a) any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss
 - (b) any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
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.

How do I decide my vehicle IDV?

The Insured's Declared Value (IDV) of the vehicle will be fixed for each year of the policy term at the commencement of the contract and shown on the policy schedule.

The IDV of the vehicle (and side car/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 insured vehicle at the commencement of insurance/renewal and adjusted for depreciation (as per schedule specified below).

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 insurer and the insured.

IDV shall be treated as the 'Market Value' throughout each year of the policy term as provided in the Policy Schedule 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 for respective Year of the policy term in which accident took place.

Am I entitled for any No Claim Bonus (NCB) at the time of renewal, in case of no claims in the expiring policy?

The Provisions in respect of NCB for this Policy shall be as follows:

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 provided under 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 Paramilitary 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.

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.

How do I get the premium amount for insuring the Vehicle?

The premium amount depends on several factors like Make, Model, Gross Vehicle Weight, Fuel Type, Year of Manufacture of the Vehicle Etc. Based on filled proposal form and information furnished, we will provide you

with the premium amount.

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, 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 —
 - i. refund proportion premium for unexpired policy period, if the term of the policy is upto one year and there is no claim(s) made during the policy period.
 - ii. 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.

CANCELLATION APPLICABLE TO ALL OPTIONAL COVERS

Cancellation Condition of the Optional Cover will be same as that mentioned in the policy to which this Optional Cover is attached.

Optional Covers cannot be Cancelled on Standalone basis unless the base Insurance Policy is Cancelled.

Subject otherwise to all other terms, conditions, limitation and exclusions mentioned in the Policy.

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?

Customer Grievance Redressal Policy:

We hope that we never leave you dissatisfied. However, if you ever wish to lodge a complaint, please feel free to call our 24 × 7 Toll free number 1800-258-5956 or email the customer service desk at hello@godigit.com. Senior citizens can now contact us on 1800-258-5956 or write to us at seniors@godigit.com.

After investigating the matter internally and subsequent closure, we will send you, our response.

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.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at grievance@godigit.com

For updated details of grievance officer, kindly refer the link:

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

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.

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/>

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.