

Digit Motor Extended Warranty Policy

Policy Wording

UIN: IRDAN158RP0019V01202223

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1. PREAMBLE

WHEREAS the Insured described in the Policy Schedule/ Certificate of Insurance hereto (hereinafter called the "Insured") by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to Go Digit General Insurance Ltd (hereinafter called the Company) for the insurance hereinafter contained and has paid premium as consideration for such insurance during the Policy Period stated in the Policy Schedule/ Certificate of Insurance or during any further period for which the Company may accept payment for the renewal or extension of this Policy.

Maximum liability of the Company under all such Claims during each Policy Year shall be limited to the Sum Insured specified in the Policy Schedule/ Certificate of Insurance.

2. DEFINITIONS

The following words or terms shall have the meaning ascribed to them wherever they appear in this Policy, and references to the singular or to the masculine shall include references to the plural and to the female wherever the context so permits:

1. **Accident** means a sudden, unexpected, unforeseen and undesirable physical event, caused by external violent and visible means beyond the control of the Insured.
2. **Breakdown** means the mechanical and or electrical failure of a physical object that causes it to not function in its intended manner.
3. **Commercial Vehicles** means Goods Carrying Vehicle including Three wheeler and Four Wheeler, Passenger Carrying Vehicle including Three wheelers and Four Wheelers, Tractors, Ambulances, Garbage Vans, Miscellaneous and Special types of vehicles.
4. **Deductible** means the amount shown in the Schedule which shall be borne by the Insured in respect of each and every claim made under the Policy. The Company's liability to make any payment under the policy is in excess of the Deductible.
5. **Depreciation** means the reduction in the value of the object over time, due to use, normal wear and tear or obsolescence.
6. **Insured** means the owner of the vehicle.
7. **Insured Vehicle** means the motor vehicle which is new or pre-owned and is the subject matter of insurance under this Policy and the details of which appears specifically on the Schedule and shall include Two Wheelers, Private Cars, and Commercial Vehicles.
8. **Manufacturer's Warranty Period** means the time duration or Kilometers, whichever is earlier as applicable, for which Manufacturer's Warranty for the Insured Vehicle shall be effective.
9. **New Vehicle** means a newly assembled motor vehicles sold ex-factory by the franchise holder or authorized dealer and which would be registered with the Road Transport Department for the first time.
10. **Plan A:** This plan shall be available only for the New Vehicle for which manufacturer's warranty period is in force and the cover shall incept after the expiry of the Manufacturer Warranty Period. First hand vehicles with unexpired manufacturer warranty fall under this classification. Under this Plan, the Sum Insured will be the Ex-Showroom price of the vehicle or as agreed by the Company.
11. **Plan B:** This plan shall be available for vehicles where manufacturer warranty has lapsed as well as Pre-Owned Vehicles. The cover shall commence from the date of purchase of the Vehicle or as per Policy Tenure defined in the Policy Schedule. Both First hand vehicles with lapsed manufacturer warranty and Pre-Owned Vehicles fall under this classification. Under this Plan, the Sum Insured will be the value of the vehicle at the time of purchase of this policy or as agreed by the Company.
12. **Policy** means the proposal, the Policy Schedule, the policy document and any endorsements attaching to or forming part thereof either on the risk inception date or during the Policy Period.
13. **Policy Period** means the period commencing from the risk inception date and hour as shown in the Schedule and terminating at midnight on the expiry date as shown in the Schedule or the completion of the Kilometres as specified in the Policy Schedule whichever is earlier.
14. **Policy Schedule** means the Schedule attached to and forming part of this Policy.
15. **Pre-Owned Vehicle** means any used/ pre-owned vehicle where the current owner is not the first owner.
16. **Service Manual** means the manual provided by the vehicle manufacturer containing the maintenance and service schedule of the vehicle.
17. **Sum Insured** means the amount stated in the Policy Schedule/ Certificate of Insurance and shall be the maximum liability of the Company during the Policy Period.

18. **We, Us, Our(s), Digit, Company, Insurer** means Go Digit General Insurance Limited.
19. **You, Your(s), Insured** means the Person named in the Policy Schedule.

3. COVERAGE

The Company will indemnify the Insured during the Policy Period against the repair or replacement costs in respect of the Insured Vehicle caused by a Breakdown or failure due to mechanical, electronic or electrical breakdown arising out of manufacturing defect occurring during the Policy Period, provided that the liability of the Company in respect of any Insured Vehicle in any one Policy Period shall not individually or in the aggregate exceed the Sum Insured as stated in the Policy Schedule/ Certificate of Insurance subject to the terms, conditions, warranties and exclusions contained herein or endorsed or otherwise expressed.

A mechanical, electronic or electrical breakdown should result in inability or incapacity of the Insured Vehicle to perform as per Manufacturer's specifications under normal operating circumstances. Any breakdown arising out of or gradual decline in output or performance due to age or usage of the Insured vehicle shall not be construed as Insured Event under this Policy.

4. EXCLUSIONS

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

A. Exclusion Applicable to All Types of Vehicles

1. Any claim falling beyond the expiry date as shown in the Schedule or the completion of the kilometers as specified in the Policy Schedule, whichever is earlier.
2. Any wilful act, neglect, negligence of the Insured or neglect of the periodic maintenance as specified by manufacturer or not carried out at an authorized dealer/service centre of the manufacturer.
3. Deductible as applicable and mentioned in the Policy Schedule.
4. Any damage that results from hard driving, race, rally, pace making, speed testing or being driven by any person not holding a valid driving licence to drive the Insured Vehicle.
5. Any damage that results from operating methods other than those mentioned in the owner's manual or use beyond the limitations as specified by manufacturer such as maximum load passenger capacity, maximum number of hours the vehicle can run continuously and others.
6. Any damage that results from use of non-genuine parts, non-genuine oils, non-genuine coolants or accessories or other than those approved by the manufacturer.
7. Any accessories/attachments or modification not authorised by the manufacturer as original accessories, attachment or manufacturer approved modification and changes.
8. Any damage that results from vehicle performance modifications or alterations of any nature not approved by the manufacturer.
9. Inconsequential aspects such as noises, vibrations, oil seepage and sensations that could not lead to dismal product function or performance of the Insured Vehicle.
10. Any damage that results from storage or transportation.
11. The loss under the policy that is not in force at the time of claim due to any reason whatsoever.
12. Any claims for repair/replacement of parts covered under the Manufacturer's Warranty Period or subject to recall by the manufacturer or can be considered as having manufacturer design defects.
13. Continued use of the Insured vehicle in spite of knowing that the defect exists, will make warranty void.
14. loss arising out of Accident caused by external impact, acts of terrorism, illegal and malicious activities, vandalism, Strike, riot, civil, commotion, storm, hail, thunder, earthquake or flood, fire or explosion, war & allied perils, ionising radiations or contamination by radioactivity from any nuclear fuel.
15. Cost of roadside assistance and /or towing/transportation.
16. Fraudulent act committed by the vehicle owner or driver or the dealer.
17. Theft of vehicle and/or parts or accessories.
18. Goodwill compensation and costs incurred in the recall campaigns of the manufacturer.

19. Aesthetic parts including sheet metal parts/ external paintable surface, trims and upholstery requiring replacements /repairs due to wear and tear, depreciation, moth vermin, process of cleaning, restoring or renovating of scratches, effect of light, sun or any atmospheric conditions, bird droppings.
20. Mechanical and electrical breakdown caused by overloading, strain, over running, freezing, excessive pressure, short circuiting, heating.
21. Routine maintenance service jobs, including cleaning, polishing, minor adjustments, engine adjustment/ tuning, oil/fluid changes, carbon cleaning, AC servicing, wheel alignment ,wheel balancing, tyre rotation , calibration /reconditioning of diesel equipments including nozzles, injector and fuel pumps etc.
22. Parts subjected to normal wear and tear, ageing , corrosion, including spark plugs, glow plugs, axle/ drive shaft boots , shock absorbers , wheel bearings, horns, front struts , suspension ball joints/tie rod, tie rod end , drain plug with seal, pollen filter, lock cylinder lubricant, fuel filter , oil filters , rubber seals, brake pads , brake linings , brake disc, clutch plates, pressure plates, fly wheels/fly wheel ring, friction discs, battery, tyres and tubes, all type of cables including clutch and accelerator , bulbs , fuses , belts, all type of hoses, tyres , oil seals, batteries , glasses , lenses , all mountings , oxygen sensors , drive chains, air cleaner elements, motor brushes and bushes , step rubbers, rubber tubes, belts, filters, wiper blades and other items as specified in the manufacturers maintenance schedule.
23. All consumables including engine oils, gear oil, brake oil, power steering oil, coolant, AC gas oil, AC gas, grease, battery electrolyte, windshield washer fluid, radiator coolant other than when required to be changed /replaced consequent to repair/replacement of a part falling under a warranty claim.
24. Perforation of sheet metal parts and rusting of catalytic converter and silencer.
25. Damage to engine parts and fuel injection as a result of use of poor quality/contaminated/improper fuel, coolant or lubricant oil to the fuel systems including fuel pump, injector, nozzles, water pump, turbocharge and other parts as well.
26. Damage to engine, transmission assembly, turbocharger, differential assembly or their internal parts due to hydrostatic lock or oil starvation.
27. Any loss or damage arising due to poor workmanship.
28. Consequential damage or loss whatsoever, any legal liability, death or injury to occupants, third party and damage to personal property and third party property damages.
29. Damage arising due to fitment of accessories including without limitations, electrical or mechanical accessories not approved by the manufacturer
30. Body or paintwork including any loss due to accidental damages as well as paint related manufacturing defects.
31. All kinds of diagnostic costs , unless accepted as a part of an authorized claim
32. For damages which have a casual connection with
 - a) interferences made to the speedometer/odometer or if there was a change to the corresponding mileage which was not indicated
 - b) the fact that the warranty requiring damage is not reported before the repair and the motor vehicle is not made available for the investigation, necessary information to assess the damage is not provided and instructions to minimize the repair expenses are not followed.
33. Caused through cyber risks, loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any cause whatsoever(including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
34. The Company shall not be liable to pay the cost of dismantling and repairing the vehicle if the cost of breakdown is not covered by the Motor Vehicle Warranty Policy. Further the Company shall not be liable for payment of any other work carried out by the repairer under the instructions of the Insured which is not related to an admissible claim.
35. Expenses incidental to Motor Vehicle Warranty Policy claims including but not limited to
 - a) additional expenses incurred for communication, lodging, meals, towing charges, and other items due to breakdown of the vehicle in a remote area/city
 - b) expenses related to personal injury or property damage compensation, for loss of time, commercial losses or rental costs for a substitute product during the period of repairs.
36. Repair or replacement of any part arising due to the failure to comply with the emission standards as specified in sub rule (2) of Rule no 115 of the Central Motor Vehicle Rules, 1989.

37. Radio/cartridge, CD player, CD changer, antennas and all parts of the sound system as well as entertainment electronics, navigation system, telephone and free speech mechanism, audio and video systems and all other electric comfort systems.
38. Any kind of damage to a covered part on account of any faulty part which is not covered as part of Policy Schedule/ Certificate of Insurance.
39. Expenses incurred due to fault in the software of the vehicle or software upgrade of the vehicle. This exclusion can be waived if specifically covered by the Company and mentioned on the Policy Schedule/ Certificate of Insurance.

B. Additional Exclusions applicable to Commercial Vehicles

1. Repair arising from improper starting, warm up or shut down.
2. Failure of the machine, it's implements or attachments caused by improper field application or over loading.
3. Over time labour costs, Economic losses including loss of profit, crop loss, equipment rental or other expenses.
4. Cost of initial set up or installation of any optional equipment or attachments to a unit.
5. Following parts are excluded due to whatsoever reasons
 - a. Glow plug, vacuum pump, air cleaner, all type of mountings, clutch plate, pressure plate, clutch release bearing/ clutch related operating mechanism, drive belts, catalytic converter & silencer, horns, all switches and all oil seals & hoses.
 - b. Universal Joint Crosses, parking brake mechanism, wheel bearings & king pin bearings bushes, tie rod, tie rod ends, ball joints, wheels spindles, brake drums/discs, brake liner/pads, wheel cylinders, brake back plate/callipers, Leaf springs, steering knuckles, complete suspension system, drive shafts, propeller shaft, wheel rims, tyres, damage to loader/loader bucket teeth, feathers/springs, pneumatic springs and pneumatic spring absorbers
6. Motor vehicles whose engine performance or engine torque was increased by changes in the engine or in the engine control (Tuning or chip tuning).
7. Proprietary Items such as Fuel injection equipment (Pump & Nozzles), Starter Motors, Alternators, Tyres and Battery.
8. Loss or Damage caused by
 - a. using a higher axle and trailer weight over and above manufacturer's specifications
 - b. using a repair part that is itself recognisably in need of repair,
 - c. Which were deliberately caused or due to gross negligence or were due to fraudulence
9. Interior and exterior linings, covers, absorbers and upholstery.
10. Immobile gaskets, such as flat- and paper gaskets, which are not involved in mechanical movements (except e.g. leak on water-bearing technical units as bonnet, water hoses, cylinder head gasket, radiator as well as air-conditioning).
11. All frame and body parts, convertible and fold cover (except mechanical and electronic parts), glass, headlight casings, lighting inside and outside.
12. Any part excluded under manufacturers as well as proprietary /suppliers warranty.

C. Additional Exclusions applicable for Plan B

1. Any claim for repair/replacement of parts covered under the standard manufacturer's warranty policy or under plan A or under any other extended warranty programme.
2. Any Vehicle not certified by the authorized person of the Company as eligible to be insured under Plan B.
3. Interior and exterior linings, covers, absorbers and upholstery.
4. Air, oil and water leakage, wind noise, screeching and rattling noises and leakages.
5. Immobile gaskets, such as flat- and paper gaskets, which are not involved in mechanical movements (except e.g. leak on water-bearing technical units as bonnet, water hoses, cylinder head gasket, radiator as well as air-conditioning).
6. Following parts are excluded due to whatsoever reason: catalytic converter and silencer, clutch assembly, all cables, complete suspension system and parts, wiper blades, actuators, wiring harness, all oil seal, clutch disk, brake lining, drums, discs and tyres, wheel balancing, feathers/springs, pneumatic springs and pneumatic Spring absorbers, horn, fuel pump, injector.
7. Any Manufacturer rubber & plastic accessories

5. GENERAL CONDITIONS

1. This Policy and the Policy Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of the Policy or of the Policy Schedule shall bear such meaning wherever it may appear.

2. Due Observance

The due observance and fulfilment of the terms, provision conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the said proposal shall be a condition precedent to any liability of the Company to make any payment under this Policy.

3. Reasonable Care

The Insured shall:

- a) take all reasonable steps to safeguard the Insured Vehicle against any insured event
- b) take all reasonable steps to prevent a claim from arising under this Policy

4. Duties and Obligations after Occurrence of an Insured Event

Save as more specifically provided for elsewhere in the Policy, it is a condition precedent to the Company's liability under this Policy that, upon the happening of any event giving rise to or likely to give rise to a claim under this Policy:

- a) the Insured shall immediately and in any event within 3 days give written notice of the same to the address shown in the Policy Schedule for this purpose, and in case of notification of an event likely to give rise to a claim to specify the grounds for such belief, and
- b) the Insured shall not abandon the Insured Vehicle nor take any steps to rectify/remedy the damage before the same has been approved by the Company or any of its representatives and appointees, and
- c) the Insured shall within 7 days deliver to the Company its completed claim form detailing the loss or damage that has occurred and an estimate of the quantum of any claim along with all documentation required to support and substantiate the amount sought from the Company, and
- d) the Insured shall expeditiously provide the Company and its representatives and appointees with all the information, assistance, records and documentation that they might reasonably require, and
- e) the Insured shall allow the Company and its representatives and appointees to inspect the Insured vehicle or any other material items, as per 'the Right to Inspect' Clause.

*Note: Waiver of conditions (a) and (c) may be considered by the Company at its absolute discretion, in extreme cases of hardship where it is proved to the satisfaction of the Company that under the circumstances in which the Insured was placed, it was not possible for the Insured or any other person claiming on his/her behalf to give notice or file claim within the prescribed time limit. The decision of the Company shall be final and binding on the Insured.

5. Claim Settlement Process

i. Claim Intimation

In the event of a claim arising out of an Insured Event covered under this Policy, the Insured shall transport the Insured Vehicle to any authorized service centre, for its inspection and repair at the earliest. The event shall be intimated, in writing, to the Company immediately of its occurrence. The Insured then shall arrange for the following at the direction of the Company:

- a) All reasonable information, assistance and proofs in connection with any claim hereunder including but not restricted to service booklets, owner's manual etc.
- b) Submit duly signed completed claim form.
- c) Copy of Motor Extended Warranty Insurance Policy
- d) Manufacturer's warranty certificate wherever required.
- e) Original documents, indicating the purchase/invoice price of the Insured Vehicle or the documents of transfer of ownership in case, the Vehicle is a second hand purchase, including but not limited to the registration certificate for the Insured Vehicle.

- f) No objection certificate (NOC) from finance company, if hypothecated.
- g) Copy of all the maintenance/service invoices/records of the Insured Vehicle, prior to the Insured Event.
- h) All documentary evidence pertaining to transfer of ownership of the Insured Vehicle.
- i) Any other document as may be appropriately applicable against the claim registered.

ii. Basis of Claim Settlement

In the event of a claim, the basis of claim settlement shall be as follows:

- a) The Company may, at its option, repair or replace the parts necessary to restore the Insured vehicle to normal working condition. In the event of the replacement of such parts, the Company reserves the right to replace with parts of similar make, or manufacture, or build or quality.
- b) Where the defective component of the Insured Vehicle can reasonably be repaired or reinstate at a cost less than the replacement cost, the Company will indemnify the Insured in respect of the expenses necessarily incurred to restore the Insured Vehicle to its state immediately prior to the happening of the Insured Event. No Depreciation shall be deducted.
- c) The Company reserves the right to reimburse the Insured for reasonable costs incurred, which are necessary to restore the Insured vehicle to normal operating condition. Payment of such amounts will be deemed to be total discharge of the Company's obligations in respect of the specific Insured Event.
- d) In the case of a total loss, the Company shall indemnify the Insured in respect of the restoration or replacement costs up to the Sum Insured set against the Insured Vehicle in the Schedule.
- e) The Company shall be entitled to retain any defective part replaced under the Policy.
- f) The liability of the Company in respect of any Insured Vehicle in any one Policy Period shall not individually or in the aggregate exceed the Sum Insured of the Insured Vehicle at the time of occurrence subject to the terms, conditions and exclusions contained herein or endorsed or otherwise expressed.
- g) The amount payable in case of total as well as a partial loss shall be in excess of the applicable Deductible.

iii. For any claim related query, intimation of claim and submission of claim related documents, insured person may contact the company through:

- i. Website: www.godigit.com
- ii. Toll Free: 1800 258 4242
- iii. E-mail: Hello@godigit.com
- iv. Courier: Go Digit Health Claims Team, Corporate office: Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095

iv. On receipt of the final survey report or the additional survey report, as the case may be, and on receipt of all required information/documents that are relevant and necessary for the claim, We shall, within a period of 30 days, offer a settlement of the claim to the Insured. In the event the claim is not settled within 30 days as stipulated above, the insurer shall be liable to pay interest at a rate, which is 2% above the bank rate from the date of receipt of last relevant and necessary document from the Insured by the Company till the date of actual payment.

6. Right to Inspect

If required by the Company, its representatives and appointees, including a loss assessor or a surveyor appointed in that behalf, shall in case of any loss or any circumstances that have given rise to a claim under the Policy be permitted at all reasonable times to examine into the circumstances of such loss. The Insured shall, on being required so to do by the Company, produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of or extracts from them as may be required by the Company so far as they relate to such claims or will in any way assist the Company to ascertain in the correctness thereof or the liability of the Company under the Policy. In the event of an admissible claim, the insurer has the discretion of repairing or replacing any parts found to be defective with complete assembly or child parts wherever available.

7. Contribution

If at the time of any loss or damage there shall be any other subsisting insurance against such loss or damage, the Company shall not be liable for more than its rateable proportion of such loss or damage.

8. Subrogation

The Insured and any claimant under this Policy shall at the expenses of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or Subrogated upon the Company paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the insured's indemnification by the Company.

9. Fraud

- a. If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or device are used by you or anyone acting on your behalf to obtain any benefit under this Policy, all benefits, premiums and rights under the Policy shall be forfeited or (if a claim is made and rejected and no action or suit is commenced within three months after such rejection or, in case of arbitration taking place as provided therein, within three months after the Arbitrator or Arbitrators or Umpire have made their award, all benefit under this Policy shall be forfeited.)
- b. We shall not be liable to make any payment under this Policy in respect of any claim if such claim shall be in any manner fraudulent or supported by any statement or device whether by You or by any person on Your behalf and/ or if the insurance has been continued in consequence of any material misstatement or the non-disclosure of any material information by or on behalf of the Insured.

10.Substitution

This policy does not permit any substitution of vehicle.

11.Salvage

All salvage and recoveries resulting from claims on covered insured vehicle will be the property of the Company.

12.Transfer of Ownership

This policy will expire in case of transfer of the vehicle and also cannot be transferred to another vehicle. However, if specifically agreed by the Company and specially mentioned in the Policy Schedule/ Certificate of Insurance, this Policy will continue to be in effect in case of transfer of the Insured vehicle by the Insured, for the balance Policy Period and Sum Insured. However, such transfer must be intimated to the Company within 30 days, in writing. This transfer shall be made by the Company only upon the receipt of a specific request from the Insured along with the consent of the transferee in writing under recoded delivery to the Company, with the details of the transfer of the Insured vehicle and the date of transfer of the Insured Vehicle.

13.Cancellation**a. Cancellation by Insured**

Policy may be cancelled at the option of the Insured with Fifteen (15) days' notice of cancellation and We will be entitled to retain premium on below period scale of rates for the period for which the cover has been in existence prior to the cancellation of the Policy. The balance premium, if any, will be refundable to the insured.

In case of cancellation of Policy by the insured, premium would be refunded as per below table subject to there being no Claim under the Policy:

Period on Risk	% of Premium to be Refunded
Less than 2% of Risk Period	90%
Less than 10% of Risk Period	75%
Less than 15% of Risk Period	65%
Less than 25% of Risk Period	50%
Less than 35% of Risk Period	40%
Less than 50% of Risk Period	25%
Less than 75% of Risk Period	15%

Exceeding 75% of Risk Period

0%

b. Cancellation by Insurer:

This insurance may also at any time be terminated at the option of the Insurer, on Fifteen (15) days' notice to that effect being given to the Insured on ground of mis-representation, fraud, non-disclosure of material facts and non-co-operation by the insured and there would be no refund of premium.

No refund of premium shall be due if the Insured has made a Claim under this Policy.

14. Notices

All notices, declarations and communications in relation to this Policy are to be sent to the Company in writing to the address specified in the Policy Schedule or in electronic format

15. Renewal

The Company shall neither be bound to issue any renewal notice nor to accept renewal premium thereunder. Unless renewed as herein provided, this Policy shall terminate at the expiration of the period for which the premium has been paid.

16. Entire Contract

This Policy constitutes the complete contract of insurance. No change or alteration in this Policy shall be valid or effective unless approved in writing by the Company, whose approval shall be evidenced by an endorsement on the Policy.

17. Governing Law

Any dispute concerning the interpretation of the terms, conditions limitations and/ or exclusions contained herein is understood and agreed to by both the Insured and the Company to be subject to Indian law. Each party agrees to submit to the jurisdiction of any court of competent jurisdiction within India and to comply with all requirements necessary to give such court the jurisdiction. All matters arising hereunder shall be determined in accordance with the laws of India.

18. Geographical /Territorial Limits

The indemnity provided under this Policy is restricted to claims brought in India and determined according to Indian law, and the obligation of the Company to make payment shall be to make payment in Indian Rupees only.

6. CUSTOMER GRIEVANCE REDRESSAL POLICY

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

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: → [Click Here](#)

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.

(Note: Address and contact number of Council for Insurance Ombudsman).

Address and contact number of Council for Insurance Ombudsman

Office Location	Contact Details	Jurisdiction of Office Union Territory, District)
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor,	Gujarat, Dadra & Nagar Haveli,

	Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chhattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Tamil Nadu PuducherryTown and Karaikal (which are part of Puducherry)
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 – 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan.
ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.

	Email: bimalokpal.ernakulam@cioins.co.in	
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

Note: COUNCIL FOR INSURANCE OMBUDSMAN ,3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.Tel.: 022 – 69038801/03/04/05/06/07/08/09 Email: inscoun@cioins.co.in