

Digit Motor Extended Warranty Policy

Prospectus

Go Digit General Insurance Ltd.

Go Digit General Insurance Ltd. ('Digit') is a new-age general insurance company that is backed by the Fairfax Group – one of the world's largest financial holding companies which is engaged in General Insurance, Reinsurance and Investment management across more than 30 countries.

Digit's singular mission is to make insurance simple for all. With that mission in mind, we are reimagining products and redesigning processes. Our products are designed keeping the consumer in mind, our processes are simple, fast and transparent & our documents are easy to understand. With the help of cutting-edge technology and people who bring in years of experience in both the insurance and technology domain, we want to be the new-age insurance company that's revolutionising the insurance industry. And by doing so, we want to be part of our consumers' lives by enabling them to live life, without worrying about an uncertain future.

What is covered under this policy?

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.

What are Plans available under the Policy?

The policy can be purchased either with Plan A or Plan B.

1. **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.
2. **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.

What are the exclusions under this Policy?

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, its 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

What is the Policy tenure under this policy?

This Policy tenure shall be for a period of 1/2/3 years.

What can be covered under the product?

The product shall be offered to Two-Wheeler, Private Cars and Commercial Vehicles.

What is the Deductible under this Policy?

Deductible as mentioned on the Policy Schedule for each and every claim.

Is there any provision to enhance the Sum Insured under this Policy?

Sum Insured cannot be enhanced under this policy.

What are the renewal conditions under this Policy?

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.

What are the cancellation terms under this Policy?

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.

What discounts are available under this policy?

1. Long Term Discount
2. Voluntary Deductible Discount
3. Fleet Discount

How do I get the premium amount for this Insurance Cover?

Based on filled proposal form and information furnished, we will provide you with the premium amount.

How do I make a claim under the Policy?**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.

This Prospectus

This prospectus gives information only. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which You can read in the **Digit Motor Extended Warranty Policy** document. You must read the policy document to know the insurance cover fully. You can get a copy of the **Digit Motor Extended Warranty Policy** from Our branch or from Our website www.godigit.com. For any legal interpretation, policy document will hold.