

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about the policy. Insured is also advised to go through the policy document.

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

Sl No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number														
1	Product Name	Digit Extra Secure Cover															
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN158RPMS0006V01202526															
3	Structure	Indemnity Basis															
4	Interests Insured	This product is filed under Miscellaneous line of business and coverage proposed to be filed under this product can be opted by customers for their vehicle, irrespective of base motor vehicle insurance is with us or with any other insurer.															
5	Sum Insured / Motor Insured Declared Value Scope	As per the sum insured mentioned in Policy Schedule															
6	Policy Coverage	<p>Details specific to the section to be fetched (Refer CIS Circular for reference). These details can be fetched from Policy schedule/COI</p> <p>COVERAGE Coverages will be as mentioned in your Policy Schedule/Certificate of Insurance</p> <p><u>SECTION – 1: MOTOR EXTENDED WARRANTY</u> If you have opted for this section, we will indemnify You against repair or replacement costs in respect of Your Vehicle caused due to mechanical, electronic or electrical breakdown arising out of manufacturing defect occurring during the Policy Period/ Risk period as mentioned in the Policy Schedule/ Certificate of Insurance.</p> <p>Provided that the liability of the Company in respect of the Vehicle in any one Policy Period shall not individually or in aggregate exceed the Sum Insured as stated in the Policy Schedule/ Certificate of Insurance against this section, subject to the terms, conditions, warranties and exclusions contained herein or endorsed or otherwise expressed.</p> <p>Provided that the mechanical, electronic or electrical breakdown should result in inability or incapacity of the Vehicle to perform as per Manufacturer’s specifications under normal operating circumstances. Any breakdown or gradual decline in vehicle performance due to age or usage shall not be considered an Insured Event under this Section.</p> <p>This section has two plans:</p> <ul style="list-style-type: none"> Plan A: This plan shall be available only for First-hand vehicles where manufacturer’s warranty period is in force. In such case, the cover shall incept after the expiry of the Manufacturer Warranty Period. 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/Equipment or as per Policy Tenure defined in the Policy Schedule. <p><u>SECTION - 2: LEGAL ASSISTANCE COVER</u> If You have opted for this section, it is hereby agreed and understood that this ‘Legal Assistance Cover’ can be utilized by You or driver of Your vehicle for legal support related to road accident involving Your Vehicle and shall be limited to the scope as mentioned below. Legal Assistance provided under this Section will include:</p> <ol style="list-style-type: none"> Providing guidance to You/Your Driver regarding any Legal Query related to road accident involving Your Vehicle. The guidance will be provided by the Company Representatives over a call. Arranging for an Advocate, on best-effort basis, to advise and represent You/ Your Driver in legal proceedings before the Magistrate Court only. Payment of Advocate fees for Your/ Your Driver’s bail, and/or Criminal trial, subject to maximum sum insured as mentioned in the Policy Schedule / Certificate of Insurance. <p><u>PLANS AVAILABLE UNDER SECTION – 2</u> There are 2 plans available under this Section. Coverage available under Your policy will be as per Plan opted by You and mentioned in the Policy Schedule / Certificate of Insurance.</p> <table border="1"> <thead> <tr> <th rowspan="2">Services</th> <th colspan="2">Plans</th> </tr> <tr> <th>Basic Plan</th> <th>Standard Plan</th> </tr> </thead> <tbody> <tr> <td>a. Guidance regarding legal query provided by the Company Representatives over a call</td> <td>Yes</td> <td>Yes</td> </tr> <tr> <td>b. Arranging for an Advocate</td> <td>No</td> <td>Yes</td> </tr> <tr> <td>c. Payment of Advocate fees</td> <td>No</td> <td>Yes</td> </tr> </tbody> </table> <p><u>SECTION – 3: DAILY CONVEYANCE BENEFIT</u> If You have opted for this section and your claim for accidental loss or damage to Your vehicle is valid under the own damage section of your vehicle insurance policy, then We will, at our discretion, compensate for Your transportation cost during the repair period due to non-availability of Your vehicle (as Your vehicle is at garage for repairs), in either of the ways mentioned below:</p> <ol style="list-style-type: none"> Pay a fixed allowance per day; or Provide a standby Vehicle; or Provide coupons from well-known taxi operators for an amount equal to the per day fixed allowance. <p>Additional Coverage available under Section – 3 I. Non-Accidental Loss or Damage to Vehicle</p> <p><u>SECTION – 4: ACCIDENTAL HOSPITALIZATION COVER</u> If You have opted for this Section, and You and/or any other occupant(s) of the vehicle (if opted by You and insured by Us) sustains an Accidental Bodily Injury during the Policy Period while getting into and/or getting out of or driving or traveling in Your 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 and Incurred by You in</p>	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	Coverages
Services	Plans																
	Basic Plan	Standard Plan															
a. Guidance regarding legal query provided by the Company Representatives over a call	Yes	Yes															
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c. Payment of Advocate fees	No	Yes															

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 / Certificate of Insurance against this section:

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 Under this section:

- a. Day Care Procedures
- b. Road Ambulance

Additional Coverages Provided under Section - 4

The section also offers following additional coverage. However, same will be available if specifically opted and mentioned in the Policy Schedule / Certificate of Insurance:

- i. Accidental Medical Expense cover for Pet
- ii. Road Accident Hospitalisation

SECTION – 5: DAILY HOSPITAL CASH COVER

If You have opted for this section, We agree to pay a Daily Cash Allowance, amount as mentioned in the Policy Schedule / Certificate of Insurance, for each continuous and completed period of 24 hours of Hospitalization arising out of Accidental Bodily Injury sustained by You and/or any other occupants of the vehicle (if opted by You and insured by Us) while getting into and/or getting out of or driving or traveling in Your vehicle during the Policy Period, for a maximum number of days as mentioned in Your Policy Schedule / Certificate of Insurance.

If You are 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 / Certificate of Insurance.

Payment of claim under this section is subject to the time excess as opted and mentioned in the Policy Schedule / Certificate of Insurance.

Additional Coverages Provided under Section - 5

The section also offers following additional coverage. However, same will be available if specifically opted and mentioned in Your Policy Schedule / Certificate of Insurance:

- i. Hospitalisation due to Road Accident

SECTION – 6: VEHICLE EMI PROTECTION COVER

If You have opted for this section, In the event of Your Vehicle being damaged due to accident 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/ Certificate of Insurance as per the Number of EMI and Time Excess opted by You and subject the conditions mentioned below.

Additional coverage applicable to Section – 6:

- I. Non- Accidental Loss or Damage to Vehicle

SECTION – 7: LOSS OF REVENUE

If You have opted for this section, and Your vehicle is damaged and is in garage for repairs with Your livelihood is depending on the vehicle, then We will compensate You towards loss of income during the repair period due to non-availability of Your Vehicle, subject to Maximum Number of Days, Time Excess & Per Day Fixed Allowance opted by You as mentioned in Your Policy Schedule/ Certificate of Insurance.

Additional coverage applicable to Section – 7:

- I. Non- Accidental Loss or Damage to Vehicle

SECTION – 8: BREAKDOWN ASSISTANCE

If You have opted for this section, 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 section and as shown in the Policy Schedule / Certificate of Insurance.

Plans Available under this Section - 8:

There are 4 plans available under this section Cover. Coverage available under this policy will be as per Plan opted by You and mentioned in the Policy Schedule / Certificate of Insurance. However, if the customer does not opt for any specific plan, he/she will also have option to pick and choose any or combination of services as per their specific requirements. The opted Services will be mentioned in the Policy Schedule / Certificate of Insurance.

Yes, means included;

No, means excluded under the respective plans in table

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

Accommodation benefits	No	No	Yes	Yes
Legal Advice	No	No	Yes	Yes
Value Added Services	No	No	No	Yes
Loss of Vehicle Registration Certificate	No	No	No	Yes

SECTION - 9: ADDITIONAL TOWING EXPENSES

If You have opted for this section, We will pay maximum up to the Sum Insured opted by You and mentioned in Your Policy Schedule/ Certificate of Insurance against this section, for the additional expenses incurred by You towards removal, protection and towing of Your Vehicle 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 Vehicle being disabled by reason of accidental loss or damage.

SECTION – 10: LOSS TO PERSONAL BELONGINGS

If You have opted for this Section, We will indemnify You against any physical loss or damage occurring during the Policy Period to the Personal Baggage kept in Your Vehicle and which belongs to You or Your immediate family member, as a result of burglary, theft, fire, or accident of the vehicle.

Subject to the Sum Insured and number of claims specified in the Policy Schedule / Certificate of Insurance against this section Cover.

SECTION – 11: TYRE PROTECT

If You have opted for this section, 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 Your vehicle at the time of availing Policy/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

SECTION - 12: RIM PROTECT

If You have opted for this section and in the event of Your Vehicle's Wheel rim(s) being physically damaged or warped during the Policy Period, as a result of a blowout of tyre(s) or as a result of it being driven over potholes, kerbs or other road debris, We will compensate You in either of the following ways:

1. Pay the repair cost of the damaged Wheel rim(s) only.
2. If the damaged cannot be repaired, We will Pay the cost of replacing the damaged Wheel rim(s) with a new or near equivalent Wheel rim(s) of similar Make, Model and Specification.

Any Payment under this section also includes:

1. Labour Charges incurred for repair or replacement of the damaged Wheel rim(s).
2. Charges towards wheel balancing, only if the rim is replaced.

Subject to the Sum Insured specified in the Policy Schedule / Certificate of Insurance against this section.

SECTION – 13: VEHICLE LOAN SHIELD

If You have opted for this section and sustained an Accidental Bodily injury during the policy period while getting into and/or getting out of or driving or traveling in Your vehicle, and that injury solely and directly results in Your death or permanent total disability within twelve months from the date of accident, We will pay You Or Your Nominee Or the financial institution (as specified in the policy schedule/ Certificate of Insurance), an amount equal to Your Principal outstanding amount taken as vehicle loan for the vehicle. We will also cover any applicable foreclosure charges, if any.

Additional Coverage Available Under Section – 13:

(I) Road Accident Cover:

SECTION – 14: KEY & LOCK PROTECT

If You have opted for this section, We will compensate You for the cost incurred towards:

- a. Replacing Your Vehicle's keys / residence keys/ Office keys upon the occurrence of theft or burglary or accidental loss or damage to the keys during the Policy Period.
- b. Cost of installing new lock or the lockset in Your Vehicle/ residence, including the locksmith charges, provided there is a security risk arising out of the incidence of lost keys of Your Vehicle/ residence/ office.
- c. Cost of repairing/replacing Your locks and keys or the lockset, including the locksmith charges, provided that the Vehicle/ residence/ office is broken into.

Subject to the Sum Insured and number of claims during policy year specified in the Policy Schedule / Certificate of Insurance against this section.

SECTION – 15: ENGINE AND GEAR BOX PROTECT

If You have opted for this section, then we will cover the Consequential Damage to the internal child parts of the Engine or Gear Box, differential or transmission assembly of Your vehicle arising out of:

- a. Water ingression
- 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 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.

SECTION – 16: EV HOME CHARGING STATION COVER

If You have opted for this section, We will indemnify You for the expenses incurred for repair or replacement of charging station (including its associated electrical panel) of Your electric vehicle installed at Your home or designated premises for loss or damage due to water ingression or short circuit or damages by accidental external means including animal attack. The charging station should be installed specifically for Your vehicle and should not be for any other vehicle or for any commercial purpose.

SECTION – 17: JACK PROTECTION COVER

If You have opted for this section, We will pay for loss or damage to the Hydraulic Jack fitted in your Vehicle against unforeseen and sudden physical damage by any cause not hereinafter excluded or mentioned in the Policy Schedule / Certificate of Insurance, during operational use as a tool of trade.

SECTION – 18: DEBRIS REMOVAL EXPENSES

If You have opted for this section, We will pay maximum up to the Sum Insured opted by You and mentioned in Your Policy Schedule / Certificate of Insurance against this section, for the expenses incurred by You towards cleaning up, removing debris, wreckage, transshipment of goods from Your Vehicle to other substitute vehicle, in case the Your Vehicle is not in a condition to carry goods post accidental loss or damage occurring during the Policy Period.

Additional Coverage Applicable To Section – 18:

I. Non- Accidental Loss or Damage To Vehicle

SECTION – 19: FUEL ADULTRATION

If You have opted for this section, We will pay the cost incurred for flushing out adulterated or wrong fuel from Your vehicle, following supply of adulterated fuel (petrol or diesel or gas) or wrong fuel, without Your knowledge, by the petrol pump attendant or any authorized/registered service provider who is authorised to supply fuel for the vehicle. Our liability under this section shall not exceed the Sum Insured set against this cover as shown in the Policy Schedule or Certificate of Insurance.

Additional Coverages Provided Under This Section

In order to provide comprehensive coverage to the vehicle, the section also offers following additional coverages. However, same will be available if specifically opted and mentioned in the Policy Schedule/ Certificate of Insurance, subject to maximum amount mentioned in the policy schedule/ Certificate of Insurance against this section:

- a) Repair of engine
- b) Reimbursement cost of fuel
- c) Reimbursement of testing cost of fuel
- d) Towing of vehicle to nearest repair shop
- e) Fuel assistance
- f) Transportation cost of driver and co-passengers

SECTION – 20: EV SHIELD

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

If You have opted this section, 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 Your Vehicle.

Provided always that:

- i. In case of loss or damage due to water ingression, payment under this section 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 section 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 SECTION - 20

In order to provide comprehensive coverage to the electric vehicles/ hybrid vehicles, the section also offers additional coverage. However, same will be available if specifically opted and mentioned in the Policy Schedule / Certificate of Insurance:

- i. Loss or damage to electrical panel for vehicle charging point
- ii. Loss or damage to vehicle charger including charging cable
- iii. Assistance Services Specific to EV
 - a. Mobile charging station service –
 - b. Replacing Discharged Battery with Charged one (in case vehicle battery is swappable)

SECTION – 21: DRIVING ACCESSORIES COVER

If You have opted for this section, We will indemnify you for the repair and/ or replacement for damage or loss to driving accessories as opted by You and mentioned in the policy schedule / Certificate of Insurance due to accident involving your vehicle during the policy period, subject to maximum of sum insured mentioned in the Policy Schedule / Certificate of Insurance.

List of Driving Accessories:

- a. Helmets
- b. Helmet Security Guard
- c. Elbow/Shin/Knee Guards
- d. Riding Jackets
- e. Rider Boots
- f. Riding Gloves
- g. Protective Eyewear
- h. Goggles
- i. Mask
- j. Body Armour
- k. Rain Wear
- l. Action Cam Mount/Hook
- m. Mobile Holder
- n. Helmet Bluetooth
- o. Bike Stickers

These items are considered as a part of the riding wearables or personal attachments of the driver and are not accessories that are fitted to the vehicle. The list of covered items may evolve with time and technology. Any other

		<p>driving accessories which insured may want to cover can be covered by the Company and same will be mentioned in the Policy Schedule / Certificate of Insurance.</p> <p><u>SECTION – 22: PAINT PROTECTION FILM COVER</u> If you have opted this section, we will indemnify You for the replacement or reinstallation of damaged Paint Protection Film (PPF) due to accidental damage of Your vehicle during the policy period. Provided always that:</p> <ol style="list-style-type: none"> 1. This policy only covers the cost of Film, related adhesives and labour to repair/replace the covered installed PPF on Your vehicle. 2. If repair of damaged PPF costs more than the original purchase price of the replacement PPF, We will replace the damaged PPF with a new PPF of similar features and specifications, not exceeding the original purchase price. 3. Claim will be admissible under this section only if the own damage claim made by You under the Motor Insurance Policy of the vehicle is payable or admitted by the insurer of the vehicle, unless specifically agreed otherwise by us. Please note that in case Own Damage Section is not opted/ available under Motor Vehicle Insurance of Your vehicle, the claim made by You under this section cover shall be admissible only if: <ul style="list-style-type: none"> • the vehicle was not used for - racing, pace making, reliability trial, speed testing, any purpose in connection with Motor Trade or any purpose other than the purpose for which vehicle is registered in the RTO. • the person driving the vehicle holds an effective driving license at the time of the accident and is not disqualified from holding such a license or may hold an effective Learner’s license and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 and any subsequent amendment as applicable. 4. In case replacement of PPF with similar features and specifications is not available, Our liability under the policy will be limited to original purchase price of PPF or sum Insured under the Policy whichever is lower. 5. Our maximum liability under the policy during a policy year will be limited to the Sum Insured mentioned in the Policy Schedule/ Certificate of Insurance. The liability of the Company for any one loss (if applicable) will be as shown in the Policy Schedule/ Certificate of Insurance. 6. Coverage provided under this policy will applicable only on damage to the installed PPF for partial losses to the vehicle. Any loss or damage arising out of Total Loss of the vehicle will not be covered under this Policy, unless specifically agreed otherwise by Us. 7. Maximum number of claims will be payable under the policy in a policy year will be as mentioned in the Policy Schedule/ Certificate of Insurance. <p><u>SECTION – 23: VEHICLE CYBER RISK COVER</u> If You have opted this section, we will indemnify You, in excess of the amount of deductible if the following loss(es) incurred by You as a consequence of a Cyber Attack on Your Vehicle including but not limited to Hacking/ransomware/unauthorized access protection. Maximum upto the limit of sum insured as mentioned in the policy schedule. <ol style="list-style-type: none"> i. any repair/ replacement cost incurred by You towards any loss/damage to Your Vehicle due to a cyber-attack; ii. software reinstallation cost for the Vehicle; iii. Software bugs/OTA update issues cover will indemnify you towards the repair or replacement of software of Your vehicle in the event that any bug or OTA (Over-the-Air) update causes issues with the software of your vehicle. Provided that: <ul style="list-style-type: none"> • We will cover the costs associated with diagnosing and repairing software bugs • If repair is not feasible than we will cover replacement cost of software • This coverage also includes, problems arising from remote emote software updates, such as system crashes, performance degradation, and compatibility issues </p> <p><u>SECTION 24: RESIDUAL VALUE INSURANCE</u> If You have opted this section, We hereby agree to offer Residual Value (as defined in this policy) of the Vehicle, subject to terms, conditions, limitations, warranties and exclusions specified in the Policy Schedule/Certificate of Insurance. This section guarantees a minimum resale value for the vehicle at the end of specified tenure. This guaranteed resale value of the vehicle will be as mentioned in the policy schedule / certificate of insurance, which will be calculated from a predetermined percentage of the Invoice price of the vehicle. If the actual market value of the vehicle is less than its agreed guaranteed resale value, we will pay the difference between the guaranteed resale value and market value of the vehicle. Market Value of the Vehicle shall be arrived by an authorized Valuation/Inspection agent of the Company.</p> <p><u>SECTION 25: SMART ASSISTANCE SERVICES</u> If You have opted for this cover, We will be offering assistance for booking and co-ordination of various assistance services as listed below, depending on the details of services opted and as mentioned in the Policy Schedule / Certificate of Insurance. Following assistance services are available under this section. Please note that only services mentioned in your Policy Schedule/Certificate of Insurance are available for You. <ol style="list-style-type: none"> i. Assistance for home building/ property repair and maintenance services ii. Assistance for booking home appliances repair and maintenance services iii. Assistance for booking Electrician, Plumber, Carpenter services iv. Assistance for booking Pest control services v. Assistance for booking cab / vehicle vi. Any other assistance service specifically mentioned in the Policy Schedule / Certificate of Insurance </p>	
7	Add-on Cover	Add on cover/Endorsement will be as per your Policy Schedule/COI.	
8	Loss Participation	Deductible/Loss Participation will be as per your Policy Schedule/COI.	
9	Exclusions	<p>GENERAL EXCLUSIONS (Applicable to all Sections of the Policy) The Company shall not be liable under this Policy in respect of</p> <ol style="list-style-type: none"> 1. If loss is covered under manufacturer warranty, any other maintenance agreement or compensation is payable by any other source. 2. Any loss or damage caused, sustained or incurred outside the geographical area stated in the schedule. 3. Any claim arising out of any contractual liability; 4. Any loss or damage arising out of <ol style="list-style-type: none"> a. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel. b. The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof. 	General Exclusions

		<p>c. War (whether declared or not), invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or damage to property by or under the order of any government or public local authority.</p> <p>5. Any deductible/excess mentioned in the Policy Schedule/certificate of insurance.</p> <p>6. Any claim falling beyond the risk expiry date as shown in the Policy Schedule/ Certificate of Insurance.</p> <p>7. Any willful 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 center of the manufacturer.</p> <p>8. The loss under the policy that is not in force at the time of claim due to any reason whatsoever.</p> <p>9. Continued use of the vehicle in spite of knowing that the defect exists, will make claim void.</p> <p>10. Any claim arising out of Fraudulent act committed by the Insured / vehicle owner/ driver of the vehicle / the dealer of the vehicle / Authorized representative of the Insured.</p> <p>11. In case the vehicle was being driven by a driver under the influence of drugs, alcohol, or other intoxicating substances at the time of loss</p> <p>12. In case the Vehicle was being plied in contravention of the law of land.</p> <p>13. An accident happening whilst such person is under the influence of intoxicating liquor or drugs.</p> <p>14. Normal wear and tear or gradual deterioration</p> <p>15. Any unproven or unexplained losses</p> <p>16. The loss claimed or covered under any other type of insurance policy or any other cover.</p> <p>Any other Specific exclusion mentioned in Policy Schedule.</p>									
10.	Special Conditions and Warranties (if any)	Special Conditions and Warranties will be as per your Policy Schedule/COI.									
11.	Admissibility of Claim	<p>Admissibility of Claim</p> <ul style="list-style-type: none"> The claim will be admissible only if loss/damage underlying OD claim has been reported and admissible under own damage section of the vehicle insurance policy for the accidental damage, unless specifically agreed otherwise by Us. <p>Reporting of Loss Occurrence Call our Helpline numbers 1800-258-5956 OR 1800-103-4448 or Email us - hello@godigit.com. Notice shall be given to the Company immediately upon the occurrence of any loss or damage in the event of any claim. Thereafter insured shall give all such information and assistance as the Company shall require.</p> <p>Duty Of Care The Insured shall: a) take all reasonable steps to safeguard the PPF against any insured event b) take all reasonable steps to prevent a claim from arising under this Policy</p> <p>Situations where Insurance Claim might get Rejected</p> <ul style="list-style-type: none"> Due to exclusions mentioned in the Policy Wordings. Please refer exclusions provided in the Policy Wordings. <p>Sample claim calculation process</p> <table border="1"> <tr> <td>Sum Insured Opted</td> <td>50,000</td> </tr> <tr> <td>Cost of repairs/Damage</td> <td>30,000</td> </tr> <tr> <td>Deductible</td> <td>1000</td> </tr> <tr> <td>Total Claim Payable</td> <td>29,000</td> </tr> </table> <p>(Please Note: Above mentioned calculation is for sample purpose, it may vary on claim-to-claim basis, nature of claim and as per the terms and conditions mentioned in the policy schedule)</p>	Sum Insured Opted	50,000	Cost of repairs/Damage	30,000	Deductible	1000	Total Claim Payable	29,000	
Sum Insured Opted	50,000										
Cost of repairs/Damage	30,000										
Deductible	1000										
Total Claim Payable	29,000										
12.	Policy Servicing -Claim Intimation and Processing	<ul style="list-style-type: none"> Toll free Number: 1800-258-5956 WhatsApp number:7026061234 Email: hello@godigit.com Insured can connect with our customer service team at the time of occurrence of loss/ damage for its intimation. Do not incur any expenditure for which a claim may be made against Us without Our prior approval. For Cashless Claims, Insured need not to pay anything from pocket if insured has selected our network garage for the repair/replacement of the PPF. If Insured wants to repair/replace PPF at his/her desired garage and it is not a part of our network garage then insured can submit the bill to us and apply for reimbursement for the expenses related to accident. Reimbursement of claim amount is subject to terms and conditions mentioned in the policy schedule. TAT (turn around time) for settlement of the claim will depend on the nature of claim and availability of PPF with similar features and specifications at the repair centre. In case the claim is not settled within the specified timelines, then the claimant is entitled for interest as the per rate specified in prevailing regulatory provisions. 									
13.	Grievance Redressal and Policyholders Protection	<p>We are committed to extend the best possible services to its customers. However, if You are not satisfied with Our services and wish to lodge a complaint, please feel free to call Our 24X7 Toll free number 1800-258-5956 or You may email to the customer service desk at hello@godigit.com. After investigating the matter internally and subsequent closure, We will send Our response. Email: grievance@godigit.com For updated details of grievance officer, kindly refer the link: https://www.godigit.com/claim/grievance-redressal-procedure</p> <p>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/</p> <p>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.</p> <p>For updated details of Ombudsman details, request to please check Council of Insurance Ombudsmen website available on https://www.cioins.co.in/Ombudsman Note: COUNCIL FOR INSURANCE OMBUDSMAN ,3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.Tel.: 022 – 69038801/03/04/05/06/07/08/09 Email: inscoun@cioins.co.in</p>	Customer grievance redressal Policy								
14.	Obligations of the Policyholder	<ul style="list-style-type: none"> To disclose all information correctly sought by the insurer at time of filling the proposal form In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately. Non-disclosure of material information may affect the claim settlement. Disclosure of other material information during the policy period. 									