

**CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY**

This document provides key information about your policy. You are also advised to go through your policy document.

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

Sl No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	Digit Motor Extended Warranty Policy	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN158RPMS0019V02202223	
3	Structure	Indemnity Basis	
4	Interests Insured	Any individual, organization or entities which require coverage for the purchased vehicle by extending the warranty benefits offered by the manufacturer for longer periods.  The Exact Interest insured is as mentioned in your Policy Schedule	
5	Sum Insured / Motor Insured Declared Value Scope	As Mentioned in the Policy Schedule	
6	Policy Coverage	<b><u>COVERAGE</u></b> Coverages will be as mentioned in your Policy Schedule/Certificate of Insurance. 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.	3. Coverages
7	Add-on Cover	Add on cover/Endorsement will be as per your Policy Schedule/COI.	
8	Loss Participation	Deductible: a. For Partial Loss Claims: As applicable and mentioned in the Schedule. Options for Partial Loss Deductible will range from 1% to 10% of the Sum Insured Opted. b. For Total Loss Claims: No deductible is applicable. Deductible/Loss Participation will be as per your Policy Schedule/COI.	
9	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:  <b><u>A.Exclusion Applicable to All Types of Vehicles</u></b> 1. Any claim falling beyond the expiry date as shown in the Schedule or the completion of the kilometers/ Hours 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,	4. Exclusions

	<p>bird droppings.</p> <p>20. Mechanical and electrical breakdown caused by overloading, strain, over running, freezing, excessive pressure, short circuiting, heating.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>24. Perforation of sheet metal parts and rusting of catalytic converter and silencer.</p> <p>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.</p> <p>26. Damage to engine, transmission assembly, turbocharger, differential assembly or their internal parts due to hydrostatic lock or oil starvation.</p> <p>27. Any loss or damage arising due to poor workmanship.</p> <p>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.</p> <p>29. Damage arising due to fitment of accessories including without limitations, electrical or mechanical accessories not approved by the manufacturer</p> <p>30. Body or paintwork including any loss due to accidental damages as well as paint related manufacturing defects.</p> <p>31. All kinds of diagnostic costs , unless accepted as a part of an authorized claim</p> <p>32. For damages which have a casual connection with</p> <p>a) interferences made to the speedometer/odometer/hour meter or if there was a change to the corresponding mileage which was not indicated</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>35. Expenses incidental to Motor Vehicle Warranty Policy claims including but not limited to</p> <p>a) additional expenses incurred for communication, lodging, meals, towing charges, and other items due to breakdown of the vehicle in a remote area/city</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p><b><u>B. Additional Exclusions applicable to Commercial Vehicles</u></b></p> <p>1. Repair arising from improper starting, warm up or shut down.</p> <p>2. Failure of the machine, it's implements or attachments caused by improper field application or over loading.</p> <p>3. Over time labour costs, Economic losses including loss of profit, crop loss, equipment rental or other expenses.</p> <p>4. Cost of initial set up or installation of any optional equipment or attachments to a unit.</p> <p>5. Following parts are excluded due to whatsoever reasons</p> <p>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 &amp; silencer, horns, all switches and all oil seals &amp; hoses.</p> <p>b. Universal Joint Crosses, parking brake mechanism, wheel bearings &amp; 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</p>	
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10.	Special Conditions and Warranties (if any)	As mentioned in the Policy Schedule	
11.	Admissibility of Claim	<p><b><u>Admissibility of Claim</u></b>          Repair or replacement costs in respect of the Insured Vehicle.          The claim will be admissible only if loss/damage due to perils Mentioned in Policy Schedule.          Any peril except for the exclusions mentioned in policy wordings including both specific and general exclusion.</p> <p><b><u>Reporting of Loss Occurrence</u></b>          Call our Helpline numbers 1800-258-5956 or Email us - <a href="mailto:hello@godigit.com">hello@godigit.com</a>.          Notice shall be given to the Company immediately upon the occurrence of any loss or damage in the event of any claim. Thereafter You shall give all such information and assistance as the Company shall require.</p> <p><b><u>Duties and Obligations after Occurrence of an Insured Event</u></b>          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.</p> <p><b><u>Reasonable Care</u></b>          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</p> <p><b><u>Situations where your Claim might get Rejected:</u></b></p> <ul style="list-style-type: none"> <li>• Due to exclusions mentioned in the Policy Wordings. Please refer exclusions provided in the Policy Wordings.</li> </ul> <p><b><u>Sample Claim Calculation:</u></b>          Sum Insured Opted: INR 1,00,000          Deductible (If any)- INR 0          Total Admissible Claim Amount as per Policy Terms- INR 20,000</p>	General Conditions

		<p><b>Claim Payable under the Policy – INR 20,000</b></p> <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 Your policy schedule)</p>	
12.	<b>Policy Servicing - Claim Intimation and Processing</b>	<ul style="list-style-type: none"> <li>• Toll free Number: <a href="tel:1800-258-5956">1800-258-5956</a></li> <li>• Email: <a href="mailto:hello@godigit.com">hello@godigit.com</a></li> <li>• You can connect with our customer service team at the time of occurrence of loss/ damage for its intimation.</li> <li>• TAT (turn around time) for settlement of the claim will depend on the nature of claim.</li> <li>• In case the claim is not settled within the specified timelines, then the claimant is entitled for interest as per the rate specified in prevailing regulatory provisions.</li> </ul>	
13.	<b>Grievance Redressal and Policyholders Protection</b>	<p>We are committed to extend the best possible services to its customers. However, if You are not satisfied with Our services and wish to lodge a complaint, please feel free to call Our 24X7 Toll free number 1800-258-5956 or You may email to the customer service desk at <a href="mailto:hello@godigit.com">hello@godigit.com</a>. After investigating the matter internally and subsequent closure, We will send Our response. Email: <a href="mailto:grievance@godigit.com">grievance@godigit.com</a> For updated details of grievance officer, kindly refer the link: <a href="https://www.godigit.com/claim/grievance-redressal-procedure">https://www.godigit.com/claim/grievance-redressal-procedure</a></p> <p>The policyholder or the claimant also has the option to register the complaint on-line at IRDAI's Bima Bharosa by visiting <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></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 <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a> Note: COUNCIL FOR INSURANCE OMBUDSMAN ,3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.Tel.: 022 – 69038801/03/04/05/06/07/08/09 Email: <a href="mailto:inscoun@cioins.co.in">inscoun@cioins.co.in</a></p>	<b>6. Customer Grievance Redressal Policy</b>
14.	<b>Obligations of the Policyholder</b>	<ul style="list-style-type: none"> <li>• To disclose all information correctly sought by the insurer at time of filling the proposal form.</li> <li>• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately.</li> <li>• Non-disclosure of material information may affect the claim settlement.</li> <li>• Disclosure of other material information during the policy period.</li> </ul>	