digit INSURANCE

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 Motor Secure Cover	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN158RPMT0002V01202627	
3	Structure	Indemnity Basis Section 1 – Motor Extended Warranty Section 2 – Legal Assistance Cover Section 4 – Accidental Hospitalization Cover Section 9 – Breakdown Assistance Section 10 – Additional Towing Expenses Section 11 – Loss to Personal Belongings Section 12 – Tyre Protect Section 13 – Rim Protect Section 15 – Key & Lock Protect Section 16 – Engine and Gear Box Protect Section 17 – Jack Protection Cover Section 18 – Debris Removal Expenses Section 19 – Fuel Adulteration Section 20 – Electric Shield Section 21 – Driving Accessories Cover Section 22 – Paint Protection Film Cover Section 23 – Vehicle Cyber Risk Cover Section 24 – Residual Value Insurance Benefit Basis Section 3 – Daily Conveyance Benefit Section 5 – Daily Hospital Cash Cover Section 6 – Vehicle EMI Protection Cover Section 7 – EMI Guard Cover Section 8 – Loss of Revenue Section 14 – Vehicle Loan Shield	
4	Interests Insured	This product is filed under Motor 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	Details specific to the section to be fetched (Refer CIS Circular for reference). These details can be fetched from Policy schedule/COI COVERAGE Coverages will be as mentioned in your Policy Schedule/Certificate of Insurance <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. Provided that the liability of the Company in respect of the Vehicle during the 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. 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's performance due to age or usage shall not be considered an Insured Event under this Section. This section has two plans: • <u>Plan A</u>: This plan shall be available only for First-hand vehicles where manufacturer's warranty period is in force. In such case, the cover shall start after the expiry of the Manufacturer Warranty Period, as defined in this Policy. • <u>Plan B</u>: 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/Certificate of Insurance. <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: a. 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. b. Arranging for an Advocate, on best-effort basis, to advise and represent You/ Your Driver in legal proceedings before the Magistrate Court only. c. 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. <u>PLANS AVAILABLE UNDER SECTION - 2</u>	Coverages

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.

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

SECTION – 3: DAILY CONVEYANCE BENEFIT

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:

a) Pay a fixed allowance per day; or
b) Provide a standby Vehicle; or
c) Provide coupons from well-known taxi operators for an amount equal to the per day fixed allowance.

Additional Coverage available under Section - 3

I.Non-Accidental Loss or Damage to Vehicle

SECTION – 4: ACCIDENTAL HOSPITALIZATION COVER

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 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
iii. Post-Hospitalization Medical Expenses
iv. Accidental OPD Expenses

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 in respect of the loan availed for the insured vehicle, mentioned in Your Policy Schedule/ Certificate of Insurance. Such payment shall be made in accordance with 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: EMI GUARD COVER

If You have opted for this Section and 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 in respect of the loan availed for the insured vehicle, as mentioned in the Policy Schedule / Certificate of Insurance. Such payment shall be made as per following:

- If your vehicle stays in the garage between 14 and 27 days, we will pay the EMI for up to 15 days (ie. half of the EMI amount for the month).
- If your vehicle stays in the garage for more than 28 days, we will pay the entire EMI for the month.

Additional coverage applicable to Section - 7:

I. Non- Accidental Loss or Damage to Vehicle

SECTION – 8: 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 - 8:

I. Non- Accidental Loss or Damage to Vehicle

SECTION - 9: 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 and additional services opted by You under this section and as shown in the Policy Schedule / Certificate of Insurance.

Plans Available under Section - 9:

There are 4 plans available under this Section–

- Road Assist Smart
- Road Assist Gold
- Road Assist Premium
- Road Assist Platinum

Coverage available under this policy will be as per Plan opted by You and mentioned in the Policy Schedule/Certificate of Insurance.

In addition to services available under opted Plan, You also have option to opt for additional services from the four additional services provided below the plan table.

Yes, means included;

No, means excluded under the respective plans in table

Services	Plans			
	Road Assist Smart	Road Assist Gold	Road Assist Premium	Road Assist Platinum
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	Yes	Yes	Yes	Yes
Battery Charging Assistance	Yes	Yes	Yes	Yes
Battery Swapping	Yes	Yes	Yes	Yes
Custody Services	Yes	Yes	Yes	Yes
Taxi benefits	No	Yes	Yes	Yes
Accommodation benefits	No	Yes	Yes	Yes
Legal Advice	No	Yes	Yes	Yes
Loss of Vehicle Registration Certificate	No	No	Yes	Yes
Repatriation	No	No	Yes	Yes
Extrication or Winching Service	No	No	Yes	Yes
Hydra Support	No	No	No	Yes

Additional Services (Coverages will be available only if the specific additional service(s) is opted and mentioned in the Policy Schedule/Certificate of Insurance)

i. Fuel Care
ii. Legal Support Assistance
iii. Premium Experience Pack
iv. Pre-Delivery Quality Check

SECTION – 10: 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 Insured Vehicle being disabled by reason of accidental loss or damage.

SECTION – 11: 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 Belongings kept in Your Vehicle and which belongs to You or Your immediate family member, as a result of perils mentioned under Own Damage section of Your Motor Insurance Policy.

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

SECTION - 12: 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 – 13: 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 maximum of the Sum Insured specified in the Policy Schedule / Certificate of Insurance against this section.

SECTION – 14: 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.

Additional Coverage Available Under Section - 14:

Road Accident Cover

SECTION – 15: KEY & LOCK PROTECT

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

A. Replacing the Insured Vehicle's keys upon the occurrence of theft or burglary or damage to the keys during the Policy Period.
B. Cost of installing new lock or the lockset in Your Vehicle including the locksmith charges, provided there is a security risk arising out of the covered event.
C. Cost of repairing/replacing Your locks and keys or the lockset, including the locksmith charges, provided that the Insured Vehicle is broken into.

Subject to the Sum Insured as mentioned in in the Policy Schedule/Certificate of Insurance

SECTION – 16: 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 – 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, transhipment of goods from Your Vehicle to other substitute vehicle, in case 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 (including fuel for which you vehicle is not compatible - such as high ethanol fuel like E85) 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 section as shown in the Policy Schedule / 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 Sum Insured set against this section as shown in the Policy Schedule / Certificate of Insurance:

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: ELECTRIC SHIELD
If you have opted for 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 following, as mentioned in the Policy Schedule/Certificate of Insurance, forming part of the Insured Vehicle:

Applicable only for Electric Vehicles (EV) and Hybrid Vehicles
a. Traction Battery
b. Drive Motor/Electric Motor and Hybrid Electric Vehicle (HEV) system
c. Auxiliary Battery
d. Damage to Electrical / Electronic Accessories and System; only if specifically agreed and mentioned in the Policy Schedule/Certificate of Insurance

Applicable only for Internal Combustion Engine (ICE)
a. Auxiliary Battery
b. Damage to Electrical / Electronic Accessories and System; only if specifically agreed and mentioned in the Policy Schedule/Certificate of Insurance

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 , or thermal runaway 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/electric motor.

ADDITIONAL COVERAGES PROVIDED UNDER SECTION - 20
In order to provide comprehensive coverage to the vehicles, the section also offers following additional coverages. However, same will be available if specifically mentioned in the Policy Schedule/ Certificate of Insurance:

i. Loss or damage to electrical panel for vehicle charging point (Specific to EV)
ii. Loss or damage to vehicle charger including charging cable (Specific to EV)
iii. Loss or damage to electrical wiring of the vehicle
iv. Loss or Damage Arising from EV Charging Point – Third-Party Liability
v. Loss or Damage to Insured Premises arising from EV Charger

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/ Vehicle 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 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.

SECTION – 22: PAINT PROTECTION FILM COVER
If you have opted for 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:
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:
   - 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 this section will be limited to original purchase price of PPF or sum Insured under this section whichever is lower.

		5. Our maximum liability under this section during a policy period 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 and mentioned in the Policy Schedule/Certificate of Insurance). 7. Maximum one (1) claim is payable in this section during policy period (unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance). **SECTION – 23: VEHICLE CYBER RISK COVER** If You have opted for 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/Certificate of Insurance. Cyber-related incidents shall include events arising from unauthorised access, unlawful control, data breaches, malicious interference, software malfunction, cyber extortion, system vulnerability, or faulty software or firmware updates, resulting in loss, damage, or liability, subject to the terms, conditions, and exclusions of this cover. Coverage provided under Vehicle Cyber Risk Cover 1. Protection Against Unauthorised Access and Control – If someone illegally hacks into your vehicle's software driven control systems which results in vehicle to malfunction or accidents, this cover helps pay for the resulting financial losses or repair costs. 2. Data Breach and Privacy Liability – Modern vehicles store and share data such as location, usage patterns, and personal details. If a cyber attack leads to this data being stolen or misused, and you are legally held responsible, this cover helps pay for legal claims made by affected persons and defense and related legal costs 3. Software and Firmware Update Malfunction - Vehicles often receive software updates over the air (OTA). If a software or firmware update fails, gets corrupted, or introduces problems that causes your vehicle to stop working properly, this cover helps pay for the resulting loss or damage. 4. Cyber Extortion and Ransomware – If cyber criminals lock, disable, or threaten your vehicle's electronic or software systems and demand extortion money, this cover helps with financial assistance and expert support in the event of such cyber extortion demands. 5. Physical Damage Resulting from Cyber Incidents – Indemnity for repairs of physical damage to the insured vehicle directly resulting from a cyber- attack. 6. Third-Party Liability - If a cyber incident involving your vehicle causes harm to others in ways not covered by standard Motor Third Party insurance, this cover helps protect you against legal claims arising from such cyber related liabilities. **SECTION 24: RESIDUAL VALUE INSURANCE** If You have opted for 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 wording/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.	
7	Add-on Cover	There are no add on covers filed along with this product.	
8	Loss Participation	Voluntary Deductible Deductible Amount (INR) of each claim as mentioned in the policy schedule Additional Deductible It should be as per the Deductible (if any) mentioned in Policy Schedule	
9	Exclusions	GENERAL EXCLUSIONS (Applicable to all Sections of the Policy) The Company shall not be liable under this Policy in respect of 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 Policy Schedule / Certificate of Insurance. 3. Any claim arising out of any contractual liability; 4. Any loss or damage arising out of 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. 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. 5. Any deductible/excess mentioned in the Policy Schedule/Certificate of Insurance. 6. Any claim falling beyond the risk expiry date as shown in the Policy Schedule/ Certificate of Insurance. 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. 8. The loss under the policy that is not in force at the time of claim due to any reason whatsoever. 9. Continued use of the vehicle in spite of knowing that the defect exists, will make claim void. 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. 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 12. In case the Vehicle was being plied in contravention of the law of land. 13. An accident happening whilst such person is under the influence of intoxicating liquor or drugs. 14. Normal wear and tear or gradual deterioration 15. Any unproven or unexplained losses 16. The loss claimed or covered under any other type of insurance policy or any other cover.	General Exclusions

<table>
<tr><td>10.</td><td>Special Conditions and Warranties (if any)</td><td>Warranty:
Special conditions
1. 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.

2. Reasonable Care
The Insured shall:
a) take all reasonable steps to safeguard against any insured event
b) take all reasonable steps to prevent a claim from arising under this Policy

Please refer the policy schedule for any additional Warranties and Special Conditions, if any.</td><td></td></tr>
<tr><td>11.</td><td>Admissibility of Claim</td><td><u>Admissibility of Claim</u>
• 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.
<u>Reporting of Loss Occurrence</u>
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.

<u>Duty Of Care</u>
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
c) You shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the Your own risk.

<u>Situations where Insurance Claim might get Rejected</u>
• Damage due to drunk driving
• Driving without a valid document
• Damage which is not a direct result of an accident
• Damage due to wilful negligence
• If a claim is in any respect fraudulent, or if any false declaration is made or used in support thereof, or if any fraudulent means.
• Cause of loss is not matching with damages reported to us
• If claim is reported for pre-existing damages
• Due to exclusions mentioned in the Policy Wordings. Please refer exclusions provided in the Policy Wordings.

<u>Sample claim calculation process</u><table><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>(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)</td><td></td></tr>
<tr><td>12.</td><td>Policy Servicing -Claim Intimation and Processing</td><td>• 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.</td><td></td></tr>
<tr><td>13.</td><td>Grievance Redressal and Policyholders Protection</td><td>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

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/

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.

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</td><td>Customer grievance redressal Policy</td></tr>
</table>

14.	**Obligations of the Policyholder**	• **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.**	