

**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.*

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	<b>DIGIT PAINT PROTECTION FILM COVER</b>	
2	Unique Identification Number (UIN) allotted by IRDAI	<b>IRDAN158RPMS0001V01202526</b>	
3	Structure	<b>Indemnity Basis</b>	
4	Interests Insured	<b>Paint Protection film applied on Vehicle</b>	
5	Sum Insured / Motor Insured Declared Value Scope	<b>As per the sum insured mentioned in Policy Schedule</b>	
6	Policy Coverage	<p><b><u>Paint Protection Film (PPF) Cover</u></b>  <b>We will indemnify Insured for the replacement or reinstallation of damaged Paint Protection Film (PPF) due to accidental damage of the vehicle during the policy period.</b>  <b>Provided always that:</b></p> <ol style="list-style-type: none"> <li><b>1. This policy only covers the cost of Film, related adhesives and labour to repair/replace the covered installed PPF on the vehicle.</b></li> <li><b>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.</b></li> <li><b>3. 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.</b></li> <li><b>4. 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.</b></li> <li><b>5. 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.</b></li> <li><b>6. 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.</b></li> </ol>	<b>3. Coverage</b>
7	Add-on Cover	<b>Add on cover/Endorsement will be as per your Policy Schedule/COI.</b>	
8	Loss Participation	<b>Deductible/Loss Participation will be as per your Policy Schedule/COI.</b>	
9	Exclusions	<ol style="list-style-type: none"> <li><b>1. If the accidental damage to the vehicle is not admissible as claim under Own Damage section of the Vehicle Insurance Policy, unless specifically agreed otherwise by Us.</b></li> <li><b>2. If loss is covered under manufacturer warranty, any other maintenance agreement or compensation is payable by any other source.</b></li> <li><b>3. Any loss or damage, which exists prior to commencement of the Policy period.</b></li> <li><b>4. Replacement of any consumable item or accessory or used for fitting the film. These include, but are not limited to plugs, fuses, batteries, light bulbs, light covers, cables, filters, attachments, belts, tapes or software.</b></li> <li><b>5. Normal wear and tear i.e. gradual deterioration associated with normal use and age of the PPF.</b></li> <li><b>6. Expenses which are regular in nature and required to maintain PPF in Proper condition as recommended by the Manufacturer are not covered.</b></li> <li><b>7. Damage caused by unauthorized repair, intentional damage or negligence.</b></li> <li><b>8. Any deductible mentioned in the Policy Schedule/certificate of insurance.</b></li> <li><b>9. Costs arising from incorrect installation, modification or maintenance.</b></li> <li><b>10. Damage caused before or during installation of PPF.</b></li> <li><b>11. Damage due to failure to follow the manufacturer's instructions.</b></li> <li><b>12. Any alteration in the installed PPF.</b></li> <li><b>13. Any loss or damage arising out of</b> <ol style="list-style-type: none"> <li><b>a. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.</b></li> <li><b>b. The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.</b></li> <li><b>c. War, 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.</b></li> </ol> </li> </ol> <p><b>Any other Specific exclusion mentioned in Policy Schedule.</b></p>	<b>4. Exclusions</b>
10.	Special Conditions and Warranties (if any)	<b>It should be as per the special conditions/warranties (if any) mentioned in Policy Schedule</b>	

11.	Admissibility of Claim	<p><b>Admissibility of Claim</b></p> <ul style="list-style-type: none"> <li>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.</li> </ul> <p><b>Reporting of Loss Occurrence</b> Call our Helpline numbers <b>1800-258-5956 OR 1800-103-4448</b> 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 insured shall give all such information and assistance as the Company shall require.</p> <p><b>Duty Of Care</b> 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><b>Situations where Insurance Claim might get Rejected</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>Sample claim calculation process</b></p> <table border="1" data-bbox="489 750 1612 899"> <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><b>Total Claim Payable</b></td> <td><b>29,000</b></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	<b>Total Claim Payable</b>	<b>29,000</b>	
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12.	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> <li>Toll free Number: 1800-258-5956</li> <li>WhatsApp number:7026061234</li> <li>Email: <a href="mailto:hello@godigit.com">hello@godigit.com</a></li> <li>Insured can connect with our customer service team at the time of occurrence of loss/ damage for its intimation.</li> <li>Do not incur any expenditure for which a claim may be made against Us without Our prior approval.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> </ul>									
13.	Grievance Redressal and Policyholders Protection	<p>We hope that we never leave insured dissatisfied. However, if insured ever wish to lodge a complaint, please feel free to call our 24 × 7 Toll free number 1800-258-5956 or email 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 insured, our response. If insured does not get a satisfactory response from us and insured wish to pursue other avenues for redressal of grievances, insured may approach Insurance Ombudsman appointed by IRDAI under the Insurance Ombudsman Scheme.</p> <p>If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at <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.	Obligations of the Policyholder	<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>									