

Digit Paint Protection Film Cover

Prospectus – (UIN: IRDAN158RPMS0001V01202526)

Go Digit General Insurance Ltd.

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

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

Who Can buy this Product?

This policy can be bought by any individual, organisation or entity which require PPF (Paint Protection Film) cover for their vehicle. This product has been designed to cover any damage to the Paint Protection Film which is applied on the Vehicle.

What is covered under this policy?

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. 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.
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.
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.
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.

What are the exclusions under this Policy?

1. If the accidental damage to the vehicle is not admissible as claim under Own Damage section of Your Vehicle Insurance Policy, unless specifically agreed otherwise by Us.
2. If loss is covered under manufacturer warranty, any other maintenance agreement or compensation is payable by any other source.
3. Any loss or damage, which exists prior to commencement of the Policy period.
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.
5. Normal wear and tear i.e. gradual deterioration associated with normal use and age of the PPF.
6. Expenses which are regular in nature and required to maintain PPF in Proper condition as recommended by the Manufacturer are not covered.
7. Damage caused by unauthorized repair, intentional damage or negligence.
8. Any deductible mentioned in the Policy Schedule/certificate of insurance.
9. Costs arising from incorrect installation, modification or maintenance.
10. Damage caused before or during installation of PPF.

11. Damage due to failure to follow the manufacturer's instructions.
12. Any alteration in the installed PPF.
13. 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, 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.

What are the general conditions under this Policy?

General Conditions:

1. This Policy and the Policy Schedule/ Certificate of Insurance shall be read together and any word or expression to which a specific meaning has been attached in any part of the Policy or of the Policy Schedule / Certificate of Insurance shall bear such meaning wherever it may appear.

2. 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.

3. Reasonable 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

4. Duties and Obligations after Occurrence of an Insured Event

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 must simultaneously notify Us while registering the claim under the Vehicle Insurance policy for accidental damage to the Vehicle.
- 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.

5. Claim Settlement Process

i. Claim Intimation

In the event of a claim arising out of an Insured Event covered under this Policy, the Insured shall transport the Insured Vehicle to any authorized service centre, for its inspection and repair at the earliest. The event shall be intimated, in writing, to the Company immediately of its occurrence. The Insured then shall arrange for the following at the direction of the Company:

- a) All reasonable information, assistance and proofs in connection with any claim hereunder including but not restricted to service booklets, owner's manual etc.

- b) Submit duly signed completed claim form.
- c) Copy of Insurance Policy
- d) Original documents, indicating the purchase/invoice price of the installed PPF on the vehicle.
- e) Manufacturer's warranty certificate (wherever required).
- f) Documents confirming the breakup of the total cost incurred for the repair/ replacement of PPF.
- g) Claim assessment report confirming admissibility of claim under Own Damage Section of the Motor Vehicle Policy. In case claim assessment report is not available with the insured (when underlying OD policy is not with Digit), then final settlement bill explicitly specifying the panels replaced/ labor charges and policy details/claim details.
- h) Any other document as may be appropriately applicable against the claim registered.

ii. Basis of Claim Settlement

In the event of a claim, the basis of claim settlement shall be as follows:

- a) The company's liability will be established only after:
 1. verifying the details of the event and accident confirming that 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 and
 2. receiving and reviewing all necessary bills & settlement documents related to the reported accident to ensure that repairs have been carried out or replacements have taken place for the own damage claim where PPF has been installed, as the case may be.
- b) 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.
- c) For any claim related query, intimation of claim and submission of claim related documents, insured person may contact the company through:
 - i. Website: www.godigit.com
 - ii. Toll Free: 1800 258 5956
 - iii. E-mail: Hello@godigit.com
 - iv. Courier: Go Digit Claims Team, Corporate office: Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095

6. Right to Inspect

If required by the Company, its representatives and appointees, including a loss assessor or a surveyor appointed in that behalf, shall in case of any loss or any circumstances that have given rise to a claim under the Policy be permitted at all reasonable times to examine into the circumstances of such loss. The Insured shall, on being required so to do by the Company, produce receipts, documents relating to the loss or such circumstance in his possession and furnish copies of or extracts from them as may be required by the Company so far as they relate to such claims or will in any way assist the Company to ascertain in the correctness thereof or the liability of the Company under the Policy.

7. Contribution

If at the time of any loss or damage there shall be any other subsisting insurance against such loss or damage, the Company shall not be liable for more than its rateable proportion of such loss or damage.

8. Subrogation

The Insured and any claimant under this Policy shall at the expenses of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or Subrogated upon the Company paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the insured's indemnification by the Company.

9. Fraud

If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means are used by you or anyone acting on your behalf to obtain any benefit under this Policy, all benefits, premiums and rights under the Policy shall be forfeited.

10. Mis-representation or non-disclosure of material facts

We will not be liable to consider/admit the liability in any form under the Policy if any Mis-representation or Non-disclosure of material facts noted at the time of claim or otherwise, whether by You or anyone acting on behalf of You & Policy shall be void ab-initio without any premium refund.

11.Salvage

All salvage and recoveries resulting from claims on covered insured vehicle will be the property of the Company.

12.Transfer of Ownership of the Vehicle

This policy will expire in case of transfer of the vehicle (having covered installed PPF) and also cannot be transferred to another vehicle. However, if specifically agreed by the Company and specially endorsed/ mentioned in the Policy Schedule/ Certificate of Insurance, this Policy will continue to be in effect in case of transfer of the Insured vehicle by the Insured, for the balance Policy Period and Sum Insured. However, such transfer must be intimated to the Company within 30 days, in writing. This transfer shall be made by the Company only upon the receipt of a specific request from the Insured along with the consent of the transferee in writing under recoded delivery to the Company, with the details of the transfer of the Insured vehicle and the date of transfer of the Insured Vehicle.

13.Cancellation

i. Cancellation By The Insured

The insurer shall refund the premium if there is no claim(s) made during the policy period -

- a) **For Annual Policy:** refund proportion premium for unexpired policy period, if the term of the policy is upto one year.
- b) **For Long Term Policies:** refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.

ii. Cancellation By the Company

Policy may be cancelled by the Company on the grounds of established fraud, by giving minimum notice of 7 (seven) days to the insured. There will not be any refund if policy is cancelled on the grounds of established fraud.

14.Notices

All notices, declarations and communications in relation to this Policy are to be sent to the Company in writing to the address specified in the Policy Schedule/ Certificate of Insurance or in electronic format.

15.Renewal

The Company shall neither be bound to issue any renewal notice nor to accept renewal premium thereunder. Unless renewed as herein provided, this Policy shall terminate at the expiration of the period for which the premium has been paid.

16.Entire Contract

This Policy constitutes the complete contract of insurance. No change or alteration in this Policy shall be valid or effective unless approved in writing by the Company, whose approval shall be evidenced by an endorsement on the Policy.

17.Governing Law

Any dispute concerning the interpretation of the terms, conditions limitations and/ or exclusions contained herein is understood and agreed to by both the Insured and the Company to be subject to Indian law. Each party agrees to submit to the jurisdiction of any court of competent jurisdiction within India and to comply with all requirements necessary to give such court the jurisdiction. All matters arising hereunder shall be determined in accordance with the laws of India.

What are the renewal conditions under this Policy?]

The Company shall neither be bound to issue any renewal notice nor to accept renewal premium thereunder. Unless renewed as herein provided, this Policy shall terminate at the expiration of the period for which the premium has been paid.

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

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

What do I do in case of a claim?

In case of a claim, we request you to register a claim by contacting our Customer Service No.: 1800-258-5956. You can, alternatively, also register a claim by email on: hello@godigit.com

Please keep below details handy at the time of registering claims as this information will help us serve you faster: Policy Number, Location of Accident, Date and Time of Accident & Contact Number of the Insured/Caller.

What do I do in case of any grievance?

Customer Grievance Redressal Policy:

The Company is 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.

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 grievance@godigit.com

For updated details of grievance officer, kindly refer the link: → [Click Here](#)

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. (Note: Address and contact number of Council for Insurance Ombudsman).

IMPORTANT NOTE: Above is a summary of Coverage and Exclusions, please refer to detailed Policy Terms & Conditions and Policy Schedule for full description which shall prevail in the event of any claim/complaint/dispute.
