



**We love people who  
love the winding roads  
and cool winds.**

**Here is a policy summary  
you can keep handy**

**Digit-On-The-Move Group Policy (UIN: GODTGOP18045V011718)**

**Digit Loss to Valuable Item(s) Add On Cover (UIN: GODTGBA18084V011718)**

While, we advise to go through your policy terms and conditions in details when you're free, here is a quick summary of the policy as well. This one, has zero jargons and we've tried to make it in plain English and not how lawyers write! 😊  
Before that, if you ever get into trouble, call us at **1800-258-5956** or mail us at **hello@godigit.com**.

**Now over to your benefits, it's good to know what you have paid for, right!**

Benefits	What is covered?	How do we pay you?	What is not covered?
 <p><b>Personal Accident</b></p>	In case you meet with a fatal accident while travelling on the bicycle.	Pay up to the Sum Insured in case of death, permanent total disability or permanent partial disability due to an accident.	<ul style="list-style-type: none"> <li>Death or disability occurring after 365 days from the accident.</li> <li>Any temporary disablement.</li> <li>Any medical or surgical treatment.</li> </ul>
 <p><b>Emergency Accidental Treatment &amp; Evacuation</b></p>	The above compensates you in case of death or disability. This one refunds your hospital bills for any emergency treatment because of the accident while riding the bicycle.	Reimbursed upto the sum insured for unexpected hospitalization, outdoor patient treatment, medical evacuation or repatriation of mortal remains back to place of origin.	<ul style="list-style-type: none"> <li>Dental treatment.</li> <li>Treatment which is not an emergency.</li> <li>Any Pre-existing Injury.</li> <li>Treatment for any sickness.</li> </ul>
 <p><b>Theft</b></p>	In spite of your best efforts to safeguard your cycle, thefts do happen	<p><b>1. In case of theft or total damage (your cycle is beyond repair)</b></p> <ul style="list-style-type: none"> <li>Pay Sum Insured minus applicable Depreciation* or</li> <li>Replace your cycle with another one of a similar make-model/type and age that's available in the market</li> <li>Depreciation is 20% for 1 year old Cycle and 35% for 2 years old cycle.</li> </ul> <p><b>In case of partial loss</b></p> <ul style="list-style-type: none"> <li>We'll pay you for the cost of repair</li> <li>There will be a 5% deductible on the claim</li> </ul>	<p><b>1. Liquid damage</b> Say you have parked your cycle in your garage but your garage gets water logged and damages your cycle, that won't be covered.</p> <p><b>2. Accidental loss</b> Say you forgot where you parked your cycle, that won't be covered.</p> <p><b>3. Mechanical &amp; Electrical breakdown</b> Even though you've bought your cycle from a reputed manufacturer, there are chances for a mechanical or electrical break down, that won't be covered.</p>
 <p><b>Accidental damage</b></p>	Say you're driving on a nice sunny morning and boom someone bangs your cycle from behind. Crash Replacement Policy applicable for Frame and fork in Rigid Bikes and Frame in Suspension Bikes only.		

## Important details you should know

- Free Look Period of 15 Days
- Coverage is within India Only

**When in doubt, pedal in out!**

**Note:** When you have the time, go through the policy document as well. Though we have covered all you need to know but in case of a conflict, the policy document's terms and conditions shall prevail. Such is life.

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