DIGIT COMMERCIAL VEHICLE PACKAGE POLICY - PROSPECTUS
(GOODS CARRYING VEHICLES)
(UIN: IRDAN158RP0001V01201819)

Go Digit General Insurance Ltd.

Go Digit general insurance Ltd. (Digit) is a new general insurance company being set up in India and is backed by Fairfax Financial Holdings Ltd. Fairfax is a large Canada based diversified financial services group engaged in General Insurance, Reinsurance and Investment management across more than 30 countries.

At Digit, our mission is to make Insurance products that are simple and transparent. For us, making Insurance simple translates into – Easy interface for customers to interact with us, Simple products, Simple and effective claims' process. Our goal is to offer products and services that customer really wants and back it by service, that we can be proud of. We have a team that brings in years of experience in Insurance and technology companies. We want to become a part of consumers' lives and enable them to live without worrying about uncertain future.

Product Introduction

At Go Digit, we understand the potential risk and liability associated with the ownership of a Goods Carrying Commercial Vehicle and hence, we have designed "**Digit Commercial Vehicle Package Policy – Goods Carrying Vehicle**" that offers a complete protection for:

- Loss of or Damage to the Vehicle Insured
- Liability to Third Parties
- Towing Disabled Vehicles
- Personal Accident Cover for Owner-Driver

Who can buy this Policy?

This Policy can be bought only by the registered owners of Goods Carrying Commercial Vehicles.

What type of vehicles can be insured under this policy?

This Policy provides cover for all commercial vehicle registered as Goods Carrying Vehicles (Private & Public Carriers).

What are the perils/liabilities for which cover is provided in each of the four Sections?

"Section I: Loss of or Damage to the Vehicle Insured" provides protection for any damages to your vehicle arising out of / caused due to:

1. fire explosion self-ignition or lightning;
2. burglary housebreaking or theft;
3. riot and strike;
4. earthquake (fire and shock damage);
5. flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
6. accidental external means;
7. malicious act;
8. terrorist activity;
9. whilst in transit by road rail inland-waterway lift elevator or air;
10. landslide rockslide.

"Section II: Liability to Third Parties" provides indemnity in the event of an accident caused by or arising

out of the use of the vehicle against all sums including claimant's cost and expenses which the insured shall become legally liable to pay in respect of
i) death of or bodily injury to any person caused by or arising out of the use (including the loading and/or unloading) of the vehicle.
ii) damage to property caused by the use (including the loading and/or unloading) of the vehicle.

"Section III: Towing Disabled Vehicles" keeps your policy operative whilst your vehicle is being used for the purpose of towing any one disabled mechanically propelled vehicle and the indemnity provided by Section II of this policy shall be extended to apply in respect of liability in connection with such towed vehicle; Provided always that
(a) such towed vehicle is not towed for reward
(b) We shall not be liable by reason of this section of this policy in respect of damage to such towed vehicle or property being conveyed thereby.

"Section IV: Personal Accident Cover for Owner-Driver" provides Personal Accident cover for registered owner of the vehicle who is the insured named in this policy holding an effective driving license at the time of the accident.

Note:

A) Under a Package Policy, all the above Sections would be Covered, however, you have an Option to restrict the above cover by selecting any one of the below Restricted Covers in lieu of which you shall be entitled for a discount in **"Section I: Loss of or Damage to the Vehicle Insured"** premium:

- Third Party Cover + Fire Only Cover
- Third Party Cover + Theft Only Cover
- Third party Cover + Fire and Theft Cover

What are the General Exclusion under this Policy I not covered for?

Below mentioned are the general exclusions under this Policy and we shall not be liable in respect of
1.any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area;
2.any claim arising out of any contractual liability;
3.any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is
(a) being used otherwise than in accordance with the 'Limitations as to Use' or
(b) being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause.
4.(a) any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss
(b) any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
5.Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
6.Any accidental loss damage and/or liability directly or indirectly or proximately or remotely

occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the Insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.

Are there any Specific Exclusions under this Policy?

Below mentioned are the Specific Exclusions applicable to **"Section I: Loss of or Damage to the Vehicle Insured"** and we shall not be liable to make any payment in respect of:

a. Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages nor for damage caused by overloading or strain of the insured vehicle nor for loss of or damage to accessories by burglary, housebreaking or theft unless such insured vehicle is stolen at the same time.;
b. Damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement;
c. Any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs.

Below mentioned are the Specific Exclusions applicable to **"Section II: Liability to Third Parties"**:

(a) death, injury damage caused or arising beyond the limits of any carriage way or thoroughfare in connection with the bringing of the load to the insured vehicle for loading thereon or the taking away of the load from the insured vehicle after unloading there from.

(b) death or bodily injury to any person in the employment of the insured arising out of and in the course of such employment, except so far as is necessary to meet the requirements of the Motor Vehicle Act.

(c) death or bodily injury to any person (other than a passenger carried by reason of or in pursuance of a contract of employment) being carried in or upon entering or mounting or alighting from the insured vehicle at the time of occurrence of the event out of which any claim arises, except so far as is necessary to meet the requirements of the Motor Vehicle Act in relation to the liability under the Workmen's Compensation Act 1923

(d) damage to property belonging to or held in trust by or in the custody of the insured or a member of the insured's household or being conveyed by the insured vehicle.

(e) damage to any bridge and/or viaduct and/or to any road and/or anything beneath by vibration or by the weight of the insured vehicle and/or load carried by the insured vehicle.

(f) death and/or bodily injury to any person(s) who is/are not employee(s) of the insured and not being carried for hire or reward, other than owner of the goods or representative of the owner of goods being carried in or upon or entering or mounting or alighting from the insured vehicle, except so far as is necessary to meet the requirements of the Motor Vehicles Act.

Below mentioned are the Specific Exclusions applicable to **"Section III: Towing Disabled Vehicles"**:

(a) such towed vehicle is towed for reward

(b) damage to such towed vehicle or property being conveyed thereby.

Below mentioned are the Specific Exclusions applicable to **"Section IV: Personal Accident Cover for**

Owner-Driver":

1. No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to
   a. Intentional self-injury suicide or attempted suicide physical defect or infirmity or
   b. An accident happening whilst such person is under the influence of intoxicating liquor or drugs.

What is the value at which I need to Insure the vehicle?

The value at which the vehicle is to be insured is fixed based on the manufacturer's listed selling price of the brand and model at the commencement of insurance/renewal and adjusted for depreciation:
The Schedule of Depreciation for Fixing "Insured Declared Value" of the Vehicle

Age of Vehicle	% of Depreciation for fixing IDV
Not Exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV shall be treated as the "Market Value" throughout the policy period without any further depreciation for the purpose of Total Loss (TL)/Constructive Total Loss (CTL) claims.
The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and/or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.

After my vehicle has completed 5 Years of age or become obsolete, how do I decide the value which I need to Insure vehicle at?

For **"Insured Declared Value"** of the Vehicle beyond 5 years of age and of obsolete models the value is to be determined based on an understanding between the Company (Insurer) and the Insured.

Am I entitled for any No Claim Bonus (NCB) at the time of renewal, in case of no claims in the expiring policy?

The insured is entitled for a No Claim Bonus (NCB) on the **"Section I: Loss of or Damage to the Vehicle Insured"** of the policy, if no claim is made or pending during the preceding year(s), as per the following table:

Period of Insurance	% of NCB on OD premium
No claim made or pending during the preceding full year of insurance	20%
No claim made or pending during the preceding 2 consecutive years of insurance	25%
No claim made or pending during the preceding 3 consecutive years of insurance	35%
No claim made or pending during the	45%

preceding 4 consecutive years of insurance	
No claim made or pending during the preceding 5 consecutive years of insurance	50%

No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.
"However, in the case of Military or Para military Personnel working in Forward Areas, the period of 90 days may be extended up to 365 days depending on the circumstances of each individual case with a declaration in writing by the policy holder that the vehicle was not put to use during the interim period".
NOTE:

i. Maximum NCB that can be earned by an Insured is 50%
ii. An Insured becomes entitled for NCB only at the time of renewal of policy after the expiry of the full duration of the Policy.

Sunset Clause: If at the renewal falling due any time between 1st July 2002 and 30th June 2003, both days inclusive, (after completion of the full policy period of 12 months) an insured becomes entitled to an NCB of 55% or 65% in terms of the Tariff prevailing prior to 1st July 2002, the entitlement of such higher percentage of NCB will remain protected for all subsequent renewals till a claim arises under the policy, in which case the NCB will revert to "Nil" at the next renewal. Thereafter, NCB if any earned, will be in terms of the above table.

How do I get the premium amount for insuring the Vehicle?

The premium amount depends on several factors like Make, Model, Gross Vehicle Weight, Fuel Type, Year of Manufacture of the Vehicle Etc. Based on filled proposal form and information furnished, we will provide you with the premium amount.

Is there any provision to cancel the policy?

Yes, Cancellation provision is as mentioned below:
Cancellation Due to Total Loss/Constructive Loss: In case of cancellation due to Total Loss/Constructive Total Loss of the Insured Vehicle, Insured will be entitled for refund of premium for the remaining full policy year(s).

a. Under no circumstances statutory Motor Third Party Liability insurance or any other compulsory insurance mandated by law can be cancelled, except in case of double insurance or total loss. A policy can be cancelled only after ensuring that the vehicle is insured elsewhere, at least for Liability Only cover and after surrender of the original Certificate of Insurance for cancellation.
b. **Cancellation Due to Total Loss/Constructive Loss**: In case of cancellation due to Total Loss/Constructive Insured Vehicle, Insured will be entitled for refund of premium for the remaining full policy year(s).
c. **Cancellation by Insured**: Policy may be cancelled at the option of the insured at any time during the term, by informing Us. In such a case we shall —
    i. refund proportion premium for unexpired policy period, if the term of the policy is upto one year and there is no claim(s) made during the policy period.
d. **Cancellation by Insurer**: Policy may be cancelled by the Company on the grounds of established fraud, by giving minimum notice of 7 (seven) days to the insured.

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: care@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?

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 grievance@godigit.com. After investigating the matter internally and subsequent closure, we will send our response.

Senior Citizens can now contact us on 1800 258 5956 or write to us at seniorcitizen@godigit.com

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 grievance officer, kindly refer the link:

https://www.godigit.com/claim/grievance-redressal-procedure

You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at https://irdai.gov.in/igms1

For updated details of Ombudsman details, request to please check Council of Insurance Ombudsmen website available on https://www.cioins.co.in/Ombudsman

Disclaimer: 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.

In addition to the above-mentioned Coverage, are there any add-ons offered under this Product?

Yes, We have below mentioned Add-on covers under this Product to enhance the coverage which can be opted on payment of additional premium.

Name of the Add-On	Status / Product UIN
Consumable Cover	IRDAN158RP0001V01201819/A0034V01201920
Parts Depreciation Protect	IRDAN158RP0001V01201819/A0035V01201920
Engine and Gear Box Protect	IRDAN158RP0001V01201819/A0036V01201920
Breakdown Assistance	IRDAN158RP0001V01201819/A0037V01201920
Loss Of Revenue	IRDAN158RP0001V01201819/A0038V01201920
Debris Removal Expenses	IRDAN158RP0001V01201819/A0039V01201920
Additional Towing Expenses	IRDAN158RP0001V01201819/A0040V01201920
EMI Protection Cover	IRDAN158RP0001V01201819/A0041V01201920

Note: - Kindly refer annexure 1 for detailed information of above mentioned add on covers.

Annexure 1

1. CONSUMABLE COVER

Under this Add on Cover, We will Compensate You towards the replacement/replenishing costs of the Consumables with new ones, in the event of a Partial Loss to Your Vehicle and/or its accessories, arising out of any peril as covered under Section I – Own Damage of Your Vehicle Insurance Policy.

"Consumables" shall mean any Item or substance of Insured Vehicle which is not damaged in the Accident and has limited life or has been consumed completely / partially during their usage and deemed to be unfit for reuse and need replacement to complete the vehicle repair. Such as bolt, screw, nut, engine oil, gear box oil, power steering oil, coolant, AC gas oil, brake oil, AC refrigerant, battery electrolyte, windshield washer fluid, radiator coolant, oil filter, fuel filter, bearings, washers, clip, rivets and items of similar nature excluding fuel.

What am I not Covered for?

In addition to the General Exclusions listed under your Vehicle Insurance, We shall not be liable to pay any claim whatsoever under this cover in the event of the following:

1. Where Vehicle Insurance is not valid.
2. Where the Section I – Own Damage Claim made by You under the Vehicle Insurance is not payable or admitted.
3. Consumables pertaining to any part/sub part/accessories not approved for replacement by Us under Your Vehicle Insurance Policy.
4. Any claim which is notified after 30 days of the happening of the loss or damage, provided, we may, at our sole discretion, condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.
5. The loss claimed or covered under any other type of insurance policy or cover.
6. Constructive Total Loss/ Total Loss of Your Vehicle.
7. Any claim where an opportunity is not given to Us to inspect the damage or loss before commencement of repair.

What are the Specific conditions applicable to this add on cover?

1. Claims made by You under this Add-On Cover are subject to conditions set forth under Your Vehicle Insurance Policy.
2. The benefits under this Add-On Cover Policy would be available only if Your Vehicle is repaired at Digit Authorized Repair Shop. In case You have opted to repair Your Vehicle at any other workshop, then You will have to bear an additional Co-Payment of 20% of the assessed claim amount under this cover, unless this condition is specifically agreed and waived off by Us.

2. PARTS DEPRECIATION PROTECT

Under this Add-On Cover, We will cover the depreciation amount on the assessed damaged parts pertaining only to the applicable parts category as per the plan opted by You in the event of a Partial Loss of Your Vehicle.
In the event You have opted for Co-payment, Your contribution shall be to the extent agreed by You on the assessed parts depreciation amount for each and every Partial Loss claim.

Cover / Benefits will be as per the Plan and the Co-Payment Level as opted by You and shown in Your Policy Schedule.

What am I not Covered for?

In addition to the General Exclusions listed under Your Vehicle Insurance, we shall not be liable to pay any claim whatsoever

1. Where Vehicle Insurance is not valid.
2. Where any claim made by You under Section I (Own Damage Section) of Your Vehicle insurance is not payable or admitted.
3. Any other cost of repair fully or partly pertaining to any part / sub part / accessories not approved under the Vehicle Insurance.
4. Depreciation applicable to tyres, battery of Your Vehicle as per Vehicle Insurance.
5. Any claim which is notified after 30 days of the happening of the loss or damage, provided, we may, at our sole discretion, condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.
6. The loss claimed or covered under any other type of insurance policy or cover.
7. Any claim where an opportunity is not given to Us to inspect the damage or loss before commencement of repair.

What are the Specific conditions applicable to this add on cover?

1. The benefits under this Add-On Cover Policy would be available only if Your Vehicle is repaired at Digit Authorized Repair Shop. In case You have opted to repair Your Vehicle at any other workshop, then You will have to bear an additional Co-Payment of 20% of the assessed claim amount under this cover.
2. Claims made by You against Us under 'Parts Depreciation Protect' are subject to the terms and conditions set forth under Vehicle Insurance.
3. The benefits under 'Parts Depreciation Protect' can be utilized up to maximum of specified number of times (as mentioned in Policy Schedule) during the Policy Period. This Add-On Cover Policy will not be valid once you have Claimed for the specified number of times mentioned in your policy schedule.
4. Parts replacement during the repairs need to be approved by the Surveyor assigned by Us.

3. ENGINE AND GEAR BOX PROTECT

By opting for this Add-on Cover, Your Vehicle Insurance policy is extended to cover the Consequential Damage to the internal child parts of the Engine or Gear Box, differential or transmission assembly 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 Your 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.
v. Depreciation on the parts replaced which are approved by Us.

"Consequential Damage" shall mean the damage caused to Your Vehicle not arising directly from an insured peril under the Vehicle Insurance but resulted consequently to any damage.
"Undercarriage Damage" shall mean the damage to the Engine and/or Gear Box and/or Transmission Internal Parts of Your Vehicle due to lubricant leakage caused by an external impact.

What am I not Covered for?

In addition to the General Exclusions listed under your Vehicle Insurance, We shall not be liable to pay any claim whatsoever in the event of the following:

1. Any other Consequential Damage due to an Accident, apart from the loss or damage covered under this Add-On.
2. Any payment under this Add-On Cover in case of Constructive Total Loss/ Total Loss of Your Vehicle.
3. Any claim which is notified after 3 days of the happening of the loss or damage, provided, we may, at our sole discretion, condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing
4. Loss or damage covered under any other type of insurance policy or manufacturer's warranty or recall campaign or any other packages.
5. Any Claim where the repair has been carried out without prior approval from Us.
6. Aggravated loss, deterioration or consequential damage to the engine, differential, gear box and transmission assembly including corrosion due to following:
   a) Delay
      a. In retrieving the Insure Vehicle from water logged area to a safe place.
      b. In instructing the garage to start the repair after the survey is done.
      c. On the part of the garage chosen by You in executing the repair work.
   b) Where minimum required reasonable care has not been taken by You to protect the further loss or damage
   c) Any claim where water inundation is not proved in case of water ingression related loss

What are the Specific conditions applicable to this add on cover?

1. Claims made by You under this Add-On Cover are subject to conditions set forth under Your Vehicle Insurance.
2. Claims made by You under this Add-On Cover would be admissible only if there is an evidence of:
   a. Your Vehicle being stopped in water logged area resulting into damage to internal parts of the engine due to water ingression
   b. Undercarriage Damage to Engine and/or gear box, differential and transmission assembly directly causing lubricating oil leakage.
3. Maximum of one claim would be payable during the Policy Period.

4. BREAKDOWN ASSISTANCE

Under this Add on Cover, 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 opted under this Add-On Cover and as shown in the Policy Schedule.

I. Flat Battery: In Case of Your Vehicle being immobilized due to malfunctioning of battery within the geographical limit, We would make an alternate arrangement to make Your Vehicle mobile. Provided always that
   a. Vehicle has not already reached a workshop/repairer.
   b. We would pay for all labour and conveyance costs towards this assistance.
   c. You would bear any Cost of charging/replacement of battery.

II. Spare Keys: If Your Vehicle keys are lost or the keys are locked inside the vehicle within the geographical limit, we would arrange for pickup and delivery of the spare keys of Your Vehicle to the place where the Vehicle is located
   Alternatively, in the absence of spare keys, we would provide the service of unlocking Your Vehicle with the help of vehicle technicians at the location of the vehicle. Provided always that
   a. We would pay for all labour and conveyance costs towards this assistance
   b. You need to submit an Identity Proof to prove the Ownership of the Vehicle.

III. Flat Tyre: In Case of Your Vehicle being immobilized due to flat tyres within the geographical limit, we would assist you in either of the following ways:
   1) Organize for a vehicle technician to replace the flat tyre with the spare tyre of the vehicle at the location of breakdown
      or
   2) In the event of repairs not being possible at the place of breakdown, arrange to take the flat tyre to the nearest place of repair and deliver the tyre back to the place of breakdown & attach it to Your Vehicle.
      Provided always that
      a. We would pay the expenses on labour cost and conveyance cost, in relation to point (1) and (2) above,
      b. You would bear any expenses on material/spare parts and any other incidental costs, if required while carrying out the repairs

IV. Minor Repairs: In Case of Your Vehicle being immobilized due to a minor mechanical/electrical fault within the geographical limit, we would assist You with telephonic assistance to come up with solutions for such minor mechanical errors/faults/non-functioning of the insured's vehicle or sending a vehicle technician to the location of breakdown to carry out the Minor Repairs.
   Provided always that
      a. We would pay the expenses on labour cost and conveyance cost
      b. Minor Repairs, for the purpose of this Add-On, would be defined as repairs which can be carried out at the location of breakdown/accident, requiring no spares and less than 45 minutes of labour time.

V. Towing Facility: In the event of Your Vehicle being immobilized or rendered unfit for the purpose of driving on the road which cannot be repaired on the spot of break down or accident, We would arrange for appropriate towing services to the nearest garage.
   Provided always that
      a. We will bear the cost of Towing the Insured Vehicle up to 50 Kms from the place of accident or breakdown.
      b. Any cost and expenses pertaining to towing of the Insured Vehicle over and above 50 Kms shall be borne by **You**.

VI. Urgent Message Relay to relatives: If Your Vehicle gets immobilized as a result of an accident and/or breakdown, we would arrange to send urgent message to the specified persons, as requested by You, through available means of communication

VII. Medical Coordination: If Your Vehicle meets with an accident as a result of which You and/or any of the travelling passengers requires medical care, we would arrange for the telephonic contact details of the nearest available Medical Centre.

VIII. Fuel Assistance:

1. In case of Your Vehicle being immobilized due to emptying of fuel tank within the geographical limit, We would arrange for supply of up to five litres of fuel, at the location of the breakdown.
2. In case of Your Vehicle being immobilized due contaminated fuel within the geographical limit, we would arrange for towing the Insured's vehicle to nearest garage for the purpose of emptying the fuel tank.

Provided always that

a. You would bear all expenses on fuel.
b. We will bear the cost of Towing the Insured Vehicle up to 50 kms from the place where the Insured Vehicle is immobilized.
c. Any cost and expenses pertaining to towing of the Insured Vehicle over and above 50 Kms shall be borne by You.

IX. Taxi benefits: In case of Your vehicle being immobilized due to an accident / breakdown at least 200 Kms away from Your City of Residence, We shall make arrangement for an alternate hired vehicle with the same carrying capacity as that of the insured vehicle for continuation of their onward journey.

Provided always that:

a. The required time of repair of the Insured vehicle exceeds 6 hours from the time of the accident / breakdown
b. We will bear the expenses incurred in respect of the hired vehicle for the first 50 Kms from the place of accident / breakdown. Any expense beyond this needs to be borne by You.
c. The number of individuals seated in the Insured vehicle is not more than the maximum seating capacity of the Insured vehicle

In the unlikely event of We being unable to arrange for this service, we may request you to arrange for the taxi or any other transportation services available on your own and submit the bill for the pre - authorized amount for reimbursement to us.

X. Accommodation Benefits: In case of Your Vehicle being immobilized due to an accident / breakdown at least 200 Kms away from Your City of Residence, We shall provide occupants of the Insured vehicle (subject to the maximum of licensed carrying capacity of the insured vehicle) with a hotel accommodation / stay arrangement for maximum of one-night subject up to a limit of Rs. 10,000. Provided always that:

a. The required time of repair of the Insured vehicle exceeds 6 hours from the time of the accident / breakdown
b. The Hotel Accommodation will be provided on twin sharing basis for all occupant (subject to the maximum of licensed carrying capacity of the insured vehicle).
c. We won't provide accommodation benefits if we have provided taxi benefit.

In the unlikely event of We being unable to arrange for this service, We may request You to arrange for accommodation on Your own and submit the bill for the pre - authorized amount for reimbursement to Us.

XI. Legal Advice: If Your Vehicle meets with an accident, as a result of which You require the services of a legal advisor, we would arrange for the telephonic contact details of an appropriate legal advisor belonging to a nearby area as requested by You.

Provided always that:

a. We would intimate You of all charges payable for the services of such legal advisor and all such charges would be borne by You.

"Geographical Limit" shall mean area lying within 100 Kilometers of radius from the center point of your city of residence.

"City of Residence" shall mean City as mentioned in the address declared by You at the time of Policy issuance and mentioned in the Policy Schedule.

Plan Options:

Breakdown Assistance Plans	Basic	Standard	Comprehensive
Flat Battery	Yes	Yes	Yes
Spare Key	Yes	Yes	Yes
Flat Tyre	Yes	Yes	Yes
Minor Repairs	Yes	Yes	Yes
Towing Facilities	Yes	Yes	Yes
Urgent Message Relay to relatives	Yes	Yes	Yes
Medical Co-ordination	Yes	Yes	Yes
Fuel assistance	No	Yes	Yes
Taxi benefits	No	No	Yes
Accommodation benefits	No	No	Yes
Legal Advice	No	No	Yes

So, if Insured opts for Comprehensive Plan, we would provide for all the assistance services mentioned in the table above. In case of Standard Plan, Insured would not be eligible for Taxi, Accommodation benefits and legal advice.

What am I not Covered for?

In addition to the General Exclusions listed under your Vehicle Insurance, we shall not be liable to pay any claim whatsoever in the event of the following:

1. Where Your Vehicle can be safely transferred on its own power to the nearest dealer/workshop.
2. Any loss or damage caused due to theft, earthquake, acts of terrorism, riots, strikes, Act of God perils like flood, earthquake etc and confiscation, intervention of Government Authorized Agencies, Police Authorities or Law Enforcing Agencies.
3. The cost of any parts, components/consumables or materials used to repair Your Vehicle.
4. Repair and labour costs other than 45 minutes of roadside labour on the spot of accident in case of minor repairs.
5. Any loss or damage arising out of any action of Yours which violate law of the land.
6. Any loss or damage caused to Your Vehicle when it is being used /driven against the recommendation of the owner's / manufacturer's manual.
7. Any claims where services have been availed of without Our prior consent.

What are the Specific conditions applicable to this add on cover?

1. The benefits under 'Breakdown Assistance' can be utilized for a maximum of 2 times during the Add -On Cover Policy Period except for 'Fuel Assistance', 'Taxi Benefits' and 'Accommodation Benefits' for which the aggregate utilization limit is 1 time during the Add-On Cover Policy Period
2. Claims made by You against Us under 'Breakdown assistance' are subject to the terms and conditions set forth under Vehicle Insurance.
3. List of cities where we offer breakdown assistance service is available on our website and can be updated from time to time.

What do I do in case of Breakdown?

If Your Vehicle breaks down please call our Assistance Service Provider at 1800 103 4448. Please have the following information ready to share with the call recipient, who will use it to validate Your Policy,

- Your telephone number which our Assistance Service Provider can call You back on
- Your Vehicle registration

- Your insurance Policy number
- The precise location of Your Vehicle (or as accurate as You can be in the circumstances)
- Your Vehicle make, model and colour together with any specific details, which may assist Us in locating You Quickly

We will take Your details and ask You to remain nearby the mobile phone You are calling from. Once our Assistance Service Provider has made all the arrangements, they will contact You to advise who will be coming out to You and how long they are expected to take. Your mobile phone must therefore be switched on and available to take calls at all times. You will then be asked to return to Your Vehicle. Please remember to guard Your safety at all times and remain with or near Your Vehicle until the assistance arrives. Once the assistance arrives at the scene, please be guided by their safety advice. If the Police or Highways Agency are present at the scene please advise them that You have contacted our Assistance Service Provider or give them our Assistance Service Provider's telephone number to call Assistance Service Provider on Your behalf.

5. LOSS OF REVENUE

If a claim for accidental loss or damage is admitted under **Section I – Own Damage** of Your **Vehicle Insurance** Policy, **We** will compensate You towards loss of income during the repair period due to non-availability of **Your** Vehicle**,** as per Maximum Number of Days, Time Excess & Per Day Fixed Allowance opted by You and mentioned in Your Policy Schedule.

"Act of God Perils" shall mean Natural Catastrophes like earthquake, storms and floods which are Inevitable accidents that would affect large areas and population.

"Date of First Loss Assessment" shall mean the date of loss assessment first carried out after the vehicle is given to garage for repairs and all the documents as advised by the loss assessor are submitted.

"Time Excess" shall mean the Excess Period opted by **You** for which **We** shall not be liable for any claim payment. Claim Payment shall be considered for the number of days exceeding Time Excess Period after the Date of First Loss Assessment up to the maximum eligible number of days opted or date on which vehicle is ready for delivery whichever is earlier.

Example, if the insured Vehicle met with an accident on 01st Aug and it was given for repair on 3rd Aug, whereas the first Loss Assessment was on 05th Aug, Time Excess will be applicable from 05th Aug.

What am I not Covered for?

In addition to the General Exclusions listed under your Vehicle Insurance, We shall not be liable to pay any claim whatsoever in the event of the following:

1. Time Excess opted by You and mentioned in the Policy Schedule.
2. Where Vehicle Insurance is not valid.
3. Where the Section I – Own Damage claim made by You under the Vehicle insurance is not payable or admitted.
4. Losses arising out of Act of God Perils, Riots & Strikes.
5. The loss claimed or covered under any other type of insurance policy or cover.
6. If You are claiming only for windscreen or glass damage under Section I – Own Damage of Your Vehicle Insurance.
7. Time taken by the garage for damage not admissible under Section I – Own Damage. (Example: Due to an accident, there is a damage only to the Bumper which is covered under Section I, however, You also opt to get the Pre-existing damaged door repaired at Your Cost, it will increase time and we shall not be liable for this increased time)

What are the Specific conditions applicable to this add on cover?

1. Claims made by You under this Add-On Cover are subject to conditions set forth under Your Vehicle Insurance Policy.

2. Maximum two (2) claims shall be admissible under this Add-On during the Policy Period subject to the maximum number of days as opted by You and mentioned in the Policy Schedule.
3. For computation of eligible number of days for Partial Loss Claims, the start date will be calculated from the date of First Loss Assessment of Your Vehicle conducted by Us at the Repair Shop and end on the day when vehicle is ready for delivery subject to the Maximum eligible number of days and Time Excess opted by You and mentioned in the Policy Schedule.
4. In case of total theft claim, We will compensate You from the date of intimation of claim up to a maximum eligible number of days and subject to Time Excess opted by You and mentioned in the Policy Schedule.
5. In case of Total Loss / Constructive Total Loss claim, We will compensate You from the date of intimation of claim up to a maximum eligible number of days or date of final claim payment under Your Vehicle Insurance whichever is earlier and subject to Time Excess opted by You and mentioned in the Policy Schedule.
6. The benefits under this Add-On Cover Policy would be available only if Your Vehicle is repaired at Digit Authorized Repair Shop. In case You have opted to repair Your Vehicle at any other workshop, then You will have to bear an additional Co-Payment of 20% of the assessed claim amount under this cover, unless this condition is specifically agreed and waived off by Us.

6. DEBRIS REMOVAL EXPENSES

We will pay maximum up to the Sum Insured opted by You and mentioned in Your Policy Schedule against this Add-On Cover, for the expenses incurred by You towards cleaning up, removing debris, wreckage, transhipment of goods from the Insured Vehicle to other substitute vehicle, in case the Insured Vehicle is not in a condition to carry goods post accidental loss or damage occurring during the Policy Period .

What I am not covered for?

In addition to the General Exclusions listed under your Vehicle Insurance, We shall not be liable to pay any claim whatsoever in the event of the following:

1. Where the Section I – Own Damage claim made by you under the Vehicle Insurance is not payable or admitted.
2. Where the loss is covered under any other type of insurance policy.
3. Any Claim where the transhipment of goods has been carried out without prior approval from Us.

What are the Specific conditions applicable to this add on cover?

1. Benefit under this Add-On Cover is available only if Claim is admitted under Section I – Own Damage of Your Vehicle Insurance Policy.
2. Claims made by You under this Add-On Cover are subject to conditions set forth under Your Vehicle Insurance Policy.
3. Intimation and approval needs to be taken from Us prior to the unloading and loading of goods.
4. The claim will be subject to Goods Receipt (GR) issued by the carrier of the alternate vehicle within two days from the date of loss.

7. ADDITIONAL TOWING EXPENSES

We will pay maximum up to the Sum Insured opted by You and mentioned in Your Policy Schedule against this Add-On Cover, for the additional expenses incurred by You towards removal, protection and towing of the Vehicle Insured 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 loss or damage covered under Section I – Own Damage of Your Vehicle Insurance Policy.

What I am not covered for?

In addition to the General Exclusions listed under your **Vehicle Insurance**, **We** shall not be liable to pay any claim whatsoever in the event of the following:

1. Where the Section I – Own Damage claim made by you under the Vehicle Insurance is not payable or admitted.

2. Any claim where the Insured is not able to provide the invoices/receipts for the payments made in respect of towing, protection and removal of the Insured Vehicle.
3. Any claim where the Insured Vehicle is able to be driven on its own power on self-propelled basis unless in Our opinion it could increase or aggravate the damages sustained by the Insured Vehicle.

What are the Specific conditions applicable to this add on cover?

1. The benefits under this Add-On Cover shall be available in excess of the amount payable for protection and removal under "Section I – Own Damage" of Your Vehicle Insurance Policy.
2. Upon happening of an event which may give rise to a claim under this Add-On Cover, You shall immediately, but in any case, within 24 hours, inform Us with full particulars of the such event.
   For any event notified after 24 hours of the happening of the loss or damage, We may, at our sole discretion, condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.
3. Approval needs to be taken from Us prior to making the Towing arrangements.
4. In the event of Insured's non-compliance with the above-mentioned conditions (2) and (3), the Our liability under this Add-On Cover shall be restricted to 30% of the limits of liability as mentioned in Your Policy Schedule against this Add-On Cover.
5. Maximum two claims shall be admissible under this Add-On Cover during the Policy Period.

8. EMI PROTECTION COVER

In the event of **Your Vehicle** being damaged by a peril covered under **Section I – Own Damage** of **Your Vehicle Insurance** Policy 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 mentioned in Your Policy Schedule as per the Number of EMI and Time Excess opted by **You** and subject the conditions mentioned below.

"**Equated Monthly Instalment (EMI)**" means the amount of monthly payment required to repay the principal amount of loan and interest by You as mentioned in the amortization chart referred in the loan agreement (or amendments thereto) between the **Financial Institution** and You prior to the date of loss or damage under this Policy.

"**Financial Institution**" means an institution defined under Section 45I of Reserve Bank of India Act 1934 and shall include a non-banking financial company as defined under Section 45I of Reserve Bank of India Act 1934.

What I am not covered for?

In addition to the General Exclusions listed under your **Vehicle Insurance**, **We** shall not be liable to pay any claim whatsoever under this cover in the event of the following:

1. Where the **Section I – Own Damage** claim made by you under the **Vehicle Insurance** is not payable or admitted.
2. We shall not be liable to pay for any arrears or over-due instalment amount including interest prior to the date of accident.

What are the Specific conditions applicable to this add on cover?

1. Benefit under this Add-On Cover is available only if Claim is admitted under **Section I – Own Damage** of **Your Vehicle Insurance Policy** and all repairs are carried out at **Digit Authorized Repair Shop.**In case **You** have opted to repair **Your Vehicle** at any other workshop, then **You** will have to bear an additional **Co-Payment** of 20% of the assessed claim amount under this cover, unless this condition is specifically agreed and waived off by Us.
2. Number of monthly instalments payable will depend on the Plan opted by **You** at the Policy Inception/Renewal and subject to the repair time exceeding the **Time Excess** mentioned in each Plan.

3. **Our** liability in respect of all claims in aggregate, during the Policy Period, will not exceed the Number of monthly instalments and EMI amount mentioned in the Policy Schedule.
4. **Our** liability will be limited to the EMI amount mentioned in **Your** Policy Schedule or the actual EMI prevailing at the time of loss, whichever is lower. Also, in no case, Company shall pay an amount higher than the actual amount of loan outstanding against the **Insured Vehicle**.
5. **Time Excess** will be applicable for **Partial Loss Claims** only and will be calculated from the day on which vehicle is given to garage for repair, to the time on which intimation regarding delivery of repaired vehicle is given to Insured.
6. **Time Excess** will not be applicable for **Total Loss/Constructive Total Loss/ Total Theft Claim**.
   For **Total Loss/Constructive Total Loss Claims**, We will pay the EMI mentioned in Your Plan or Two EMIs, whichever is lower. For **Total Theft Claims**, **We** will pay maximum one EMI irrespective of the Plan Opted by **You**.
7. Claim Payment in case of **Total theft** of the Insured Vehicle will be subject to submission of Final Investigation Report by the Policy Authorities but not before 90 days from the date of theft.

What is the Period of Add-On Cover?

The Policy Period of the Add-Ons shall be same as the Vehicle Insurance Policy (Base Policy).

Is there any provision to cancel the policy?

- Cancellation Condition of the Add-On Cover will be same as that mentioned in Your vehicle Insurance (Base Policy) to which this Add-On Cover is attached.
- Add-On Covers cannot be Cancelled on Standalone basis unless the base vehcile Insurance Policy is cancelled.

What am I not covered for?

Exclusions as applicable under section I of Your vehicle Insurance Policy will also be applicable to these Add-on Covers.

How do I get the premium amount for insuring the car?

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.

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.