DIGIT PRIVATE CAR ADVANTAGE PLUS WITH STANDALONE OWN DAMAGE POLICY - PROSPECTUS

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.

Product Introduction

At Digit, we understand the potential risk associated with the ownership of a Private Car and hence, we have designed **"Digit Private Car Advantage Plus with Standalone Own Damage Policy"** add-on Cover which will not only fill the gaps in Your Private Car Policy but also provide additional benefit which are currently not available under Your Base Private Car Policy.

What will I be covered for under each of the Add-On Covers?

Digit Private Car Advantage Plus with Standalone Own Damage Policy
(IRDAN158RP0002V01201920/A0004V01202526)

COVERAGE

If **You** have opted for this add-on cover, You agree that in case of an accident leading to own damage claim of **Your** Insured Vehicle, **You** will give first notice of loss to **Us** (Go Digit) and will repair **Your** damaged insured vehicle at **Digit Preferred Repair Shop** (as updated from time to time), based on which **You** will be eligible for the following benefits as per the plan opted by **You** and mentioned in the **Policy Schedule.**
Please note that the benefits listed below will not be available if You have not given first notice of loss to Us or prefer to repair Your insured vehicle in a workshop which is not listed in **Digit Preferred Repair Shop.**

A. Discount on net premium of Own Damage Section

Discount on net premium of Own Damage section (including add-on cover) will be provided after taking no claim bonus into the account (if any), if You give first notice of loss to **Us** and repaired your damaged insured vehicle at **Digit Preferred Repair Shop**. In case **You** prefer to repair **Your** Insured vehicle in any workshop not listed in **Digit Preferred Repair Shop**, then each claim will be subject to an additional excess of INR 5000.

Please note that:

- Additional excess will be over and above the excess applicable under the policy.
- Additional excess will not be applicable in case Digit Preferred Repair Shop is not available at the particular centre in which the vehicle has to be repaired.

B. Waiver of applicable compulsory deductible

Waiver of applicable compulsory deductible will be provided on partial loss claims, provided You have given first notice of loss to **Us** and repaired your damaged insured vehicle at **Digit Preferred Repair Shop.**

C. Accumulated Damage Protection

Accumulated Damage Protection will be provided, wherein **We** will cover all the accidental damages to the Insured vehicle including accumulated damages to the insured vehicle. This will include accidental damages associated with earlier instance of accidental damage during the Policy Period (for which You have not lodged any claim/ not reported to us immediately), provided the accidental damage occurred during the policy period of this cover and subject to following conditions:

i. **You** need to perform a pre-inspection of the vehicle at the time of purchasing the vehicle insurance policy. Any damage to the vehicle prior to purchasing the vehicle insurance policy will not be covered.
ii. The benefit under this cover is available only while you make first accidental damage claim during the Policy Period.
iii. The benefit under this cover is available only if **You** have given first notice of loss to **Us** and select **Digit Preferred Repair Shop** for repairs. In case You prefer to repair **Your** vehicle in any workshop not listed in **Digit Preferred Repair Shop,** then damages which are from earlier instance of accidental damage will not be covered under the claim lodged by You.

D. NCB Protection

In case of an own damage claim during the Policy Period, Your No Claim Bonus (NCB) will remain protected as it is and we will extend the same NCB percentage at the time of renewal of the Car Policy with **Us,** provided You have given first notice of loss to **Us** and Your vehicle is repaired at **Digit Preferred Repair Shop**.

This is further subject to a maximum number of claims occurrences, ie, one claim or two claims (as opted by You and mentioned in the Policy Schedule) during the policy year of this cover.
Please note that the NCB percentage provided in the policy would reduce to zero in the event of:

- Loss claim lodged by You during the same Policy Year exceeds the maximum specified number of times mentioned in Your Policy Schedule.
- You prefer to repair Your insured vehicle in a workshop which is not listed in Digit Preferred Repair Shop

E. Garage Benefits

We will provide You following garage benefits, which can be used once in a year for Your Insured vehicle. Please note that all the below benefits will lapse, if You have opted a workshop which is not listed in Digit Preferred Repair Shop for repair of Your insured vehicle Below benefits will be given either at the time of purchasing the policy with this cover or after making the claim:

a. Service of Air Conditioner
b. Battery Checkup
c. Underbody Check up
d. Inspection of the insured vehicle before or after scheduling a trip
e. Discount coupon for labour charges on next service at the preferred garage as mentioned in the policy schedule

In addition to the above-mentioned Garage Benefits, You will receive following benefits post repair of Your vehicle at Digit Preferred Repair Shop, subject to first notice of loss was given to Us:

i. Washing (dry or wet washing as applicable) of insured vehicle.

Please note that:
Washing (dry or wet washing as applicable) of insured vehicle will not be available, if the claim is for windshield only.

F. Pick and Drop Service

At the time of claim, if You give first notice of loss to **Us** and agree to repair **Your** damaged insured vehicle at **Digit Preferred Repair Shop,** then we will pick up the Insured Vehicle and drop off, after completion of repairs at Digit preferred repair shop. This service will be available within a specified kilometre (as mentioned in the Policy Schedule).

G. Warranty on Repair Parts and workmanship

We will be provide assurance on the quality of repair parts and/ or workmanship for provided months and/ or Kilometres (whichever is earlier) as mentioned in the policy schedule, from the date of repair, for the repairs carried out at **Digit Preferred Repair Shop.** If any defect arise owing to the quality of parts or workmanship, same would be repaired/ replaced at no extra cost to You.

H. Car delivery within assured time

At the time of claim, if You give first notice of loss to **Us** and agree to repair **Your** damaged insured vehicle at **Digit Preferred Repair Shop** with Own Damage claim liability is not exceeding amount mentioned in the policy schedule, then Your vehicle will be repaired in assured turn-around time (TAT) of as mentioned in the Policy schedule. The assured time will be calculated from the next day of receipt of the insured vehicle at the **Digit Preferred Repair Shop.**

In case of any delay in repair of the insured vehicle at the **Digit Preferred Repair Shop** within the assured time, We will provide alternate travel arrangement as per terms mentioned in the policy schedule. The alternate travel arrangement may include provision of providing coupons from well-known taxi operators including without limitations to OLA and UBER. The applicable limit (maximum per day limit/ maximum total limit/ maximum number of days) for which the alternate travel arrangement can be provided, will be as mentioned in the policy schedule.

In the unlikely event of We are being unable to provide alternate travel arrangement, we may request You to arrange for travel on Your own and submit the bill for reimbursement, subject to applicable limits as mentioned in the Policy Schedule.

The alternate travel arrangement / vouchers / daily allowance will expire as and when **You** will get the delivery of **Your** Vehicle or You are informed about the completion of repair works.

Condition Specific to Car Delivery with Assured Time Cover

1. The assured time will be calculated from the next day of receipt of the insured vehicle at the **Digit Preferred Repair Shop**.
2. The amount of alternate travel arrangement provided per day cannot be carried forward to the subsequent day or any such day in the future. Any un-availed costs towards alternate travel arrangement shall automatically expire & cannot be redeemed later.
3. The assured TAT under this cover will not be available in case of delays due to Non availability of parts which is not in control of the workshop and any force majeure, natural event or manmade disturbance which impedes its ability to fulfil the assurance or where the delay in claim processing or repair/servicing or delivery of vehicle is caused by the insured, due to any reason, including but not limited to, additional service/repair request being made by the insured.

I. Breakdown Assistance Service

If You have opted this cover, **You** shall be entitled to below mentioned services or benefits from Us or Assistance Service Provider as mentioned in Your policy schedule.

Please note that all the below services or benefits will lapse, if You have opted a workshop which is not listed in Digit Preferred Repair Shop for repair of Your insured vehicle and haven't given first notice of loss to **Us**.

I. **Flat Battery**: In Case of **Your** vehicle being immobilized due to malfunctioning of battery within the limit specified in the Policy Schedule, **We** will make an alternate arrangement to make **Your Vehicle** mobile.

Provided always that:

- Vehicle has not already reached a workshop/repairer.
- We will pay for all labour and conveyance costs towards this assistance.
- You will 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 50 kms from Your city of residence, we will 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** will provide the service of unlocking **Your** vehicle with the help of vehicle technicians at the location of the vehicle. Provided always that:

- We will pay for all labour and conveyance costs towards this assistance
- You need to submit an Identity Proof to prove the Ownership of the Vehicle.
- There is no restriction from vehicle manufacturer in unlocking the vehicle which may lead to electrical or mechanical breakdown of the vehicle.

III. **Flat Tyre**: In Case of **Your** vehicle being immobilized due to flat tyres within the limit specified in the policy schedule, **We** will assist you in either of the following ways:

- Organize for a vehicle technician to replace the flat tyre with the spare tyre of the vehicle at the location of breakdown
  or
- 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:
  - We will pay the expenses on labour cost and conveyance cost, in relation to points mentioned above,
  - You will 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 limit specified in the policy schedule, **We** will 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:

- We will pay the expenses on labour cost and conveyance cost
- Minor Repairs, for the purpose of this add-on cover, will 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** will arrange for appropriate towing services to the nearest **Digit Authorized Repair Shop.**
In case Your vehicle is an electric vehicle and is immobilized due to battery runs out of charge and if battery swap is not available then we will arrange for appropriate towing services to charging station/ vehicle workshop / Your Home / Your Office, whichever is nearest.
Provided always that:

- We will bear the cost of Towing the Insured Vehicle up to maximum number of kilometres (as mentioned in the policy schedule) from the place of immobilization of the vehicle, subject to a limit of towing amount (as mentioned in the policy schedule).
- Any cost and expenses pertaining to towing of the Insured Vehicle over and above km specified or over and above the limit of towing amount (as mentioned in the policy schedule) 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** will arrange to send urgent message to the specified persons, as requested by **You**, through available means of communication.

VII. **Facilitate Finding Closest Dealer:** If **Your** Vehicle gets immobilized as a result of an accident and/or breakdown, **We** facilitate **You** in finding closest dealer of **Your** vehicle.

VIII. **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** will help in arranging ambulance service for transferring such passengers to nearest available Medical Centre/ hospital. We will also arrange for the telephonic contact details of the nearest available Medical Centre.
Provided always that:

- You will bear the expenses incurred on availing ambulance services.

IX. **Fuel Assistance (not applicable in case of CNG or Electric Cars)**:

1. In case of **Your Vehicle** being immobilized due to emptying of fuel tank within the limit specified in the policy schedule, **We** will 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 or incorrect fuel within the limit specified in the policy schedule, **We** will arrange for towing the Insured's vehicle to nearest garage (for the purpose of emptying the fuel tank.

Provided always that:

a. **You** will bear all expenses on fuel
b. **We** will bear all charges towards the towing of the vehicle
c. Towing of the vehicle is subject to the terms and conditions as mentioned under – "Towing Facility".

X. Battery Charging Assistance (Applicable in case of Electric Cars)

In case of **Your Vehicle** being immobilized due to battery of your electric vehicle runs out of charge within the limit specified in the policy schedule, **We** will arrange for a mobile generator van or portable mobile generators at the vehicle location, which will help in charging vehicle battery, provided always that the charging from generator driven van will be available for 30 mins or till the time battery charge reaches 30% (whichever is earlier). Any additional charging cost over and above 30 mins or 30% battery charge will be borne by **You**.

In the event of We are being unable to arrange for a mobile charging station service, we will arrange for towing service of the vehicle to charging station/ vehicle workshop / **Your** Home / **Your** Office, whichever is nearest, subject to terms and conditions as mentioned under – "Towing Facility".

XI. Battery Swapping (Applicable in case of Electric Cars)

In case of **Your** Vehicle being immobilized due to battery of your electric vehicle runs out of charge with 50 kms from **Your** of residence, we will arrange for pickup of battery of **Your** vehicle available for swapping from **Your** residence and delivery of the battery at the vehicle location.

XII. Custody Services: In case of **Your** vehicle being immobilized due to an accident / breakdown and you wish to avoid/reduce wait time for the towing vehicle, **We** will dispatch a custody service that will take possession of your vehicle and allow **You** to continue **Your** onward journey.

XIII. Taxi benefits: In case of **Your vehicle** being immobilized due to an accident / breakdown at max 500 kms away from **Your** City of Residence, **We** shall provide free travel to the occupants of the Insured vehicle to a single destination, subject to maximum of limit as specified in the policy schedule.

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 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**.

XIV. Accommodation Benefits: In case of **Your Vehicle** being immobilized due to an accident / breakdown at least 500 kms away from **Your City of Residence**, **We** shall provide occupants of the Insured vehicle with a hotel accommodation / stay arrangement for one-day subject to a per day limit of amount (as specified in policy schedule) per occupant (not exceeding the maximum seating capacity of the insured vehicle) and a maximum total limit as specified in the policy schedule for the actual occupants at the time of loss.

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 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**.

XV. **Legal Advice**: If **Your Vehicle** meets with an accident, as a result of which **You** require the services of a legal advisor, **We** will 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** will intimate **You** of all charges payable for the services of such legal advisor and all such charges will be borne by **You**.

XVI. **Value added Services:** In order to help you to take care of your vehicle in a better way, we will provide value added services, so that your vehicle is less prone to breakdowns. These value-added services include but not limited to your vehicle general check-up, wheel alignment, discount on labour charge for periodic service of car, wheel alignment, car washing and vacuum cleaning, any one consumable (engine oil, coolant) top up (upto 100 ml only). Details of Value-added services as available on your policy will be mentioned in your policy schedule.

Please Note That:

- The benefits under 'Breakdown Assistance' can be utilized for a maximum of 4 times (unless specifically mentioned otherwise in the Policy Schedule) during the add-on cover Policy Year except for 'Fuel Assistance', 'Taxi Benefits' and 'Accommodation Benefits' for which the aggregate utilization limit is 2 times during the add-on cover Policy Year**.**
- Claims made by **You** against **Us** under 'Breakdown assistance' are subject to the terms and conditions set forth under the Policy.
- List of cities where we offer breakdown assistance service is available on our website and can be updated from time to time.

Exclusion Specific to Breakdown Assistance cover

In addition to the General Exclusions listed under the policy, **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,** unless specifically covered under your policy.
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 To Do In Case of Breakdown: If **Your Vehicle** breaks down please call our Assistance Service Provider or our helpline number 1800-258-5956 OR 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.

What are Plans available under this add on cover?

6 plans are available under this Cover

Benefits	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
A. Discount on Net Premiums for Own Damage Section	Y					
B. Waiver of applicable compulsory deductible		Y			Y	Y
C. Accumulated Damage Protection				Y	Y	Y
D. NCB Protection						Y
E. Garage Benefit			Y	Y	Y	Y
F. Pick and Drop Services			Y	Y	Y	Y
G. Warranty on repair parts and workmanship			Y	Y	Y	Y
H. Car delivery within assured time			Y	Y	Y	Y
I. Breakdown Assistance service			Y	Y	Y	Y

What are 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 the Policy (Base Policy).
2. Benefit under the respective cover will be provided subject to the availability of such services at that particular **Digit Preferred Repair Shop**.

What am I not covered for?

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

1. Any Claim where the repair has been carried out without prior approval from Us.
2. Any claim related to loss or damage due to wear and tear.
3. Any claim of total loss of vehicle.
4. Any consequential losses are not covered under this add-on cover.
5. Any loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
6. Any loss or damage covered under the manufacturer's warranty
7. Fraudulent act committed by You or any person entrusted possession of the vehicle by You.

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 is Period of Add-On Cover?

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

Is there any provision to cancel the policy?

1. Cancellation Condition of the Add-On Cover will be same as that mentioned in Your Car Insurance (Base Policy) to which this Add-On Cover is attached.

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?

We hope that we never leave you dissatisfied. However, if you 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 hello@godigit.com.
Senior Citizens can now contact us on 1800 258 5956 or write to us at seniorcitizen@godigit.com
After investigating the matter internally and subsequent closure, we will send you our response.
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.
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:
https://www.godigit.com/claim/grievance-redressal-procedure

Grievance may also be lodged at IRDAI Integrated Grievance Management System- 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

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.