DIGIT PRIVATE CAR STAND ALONE OWN DAMAGE POLICY- PROSPECTUS

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 DIGIT, we understand the potential risk and liability associated with the ownership of a Private Car and hence, we have designed "Digit Private Car Stand Alone Own Damage Policy" that offers a complete protection for:

- Section I: Loss of or Damage to the Vehicle Insured

What are the perils/liabilities for which cover is provided?

"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.

What am I not covered for?

1. Deductible mentioned in your policy document.
2. Any accidental loss damage and/or liability caused sustained or incurred outside the geographical area stated in the schedule.
3. Any claim arising out of any contractual liability;
4. Any accidental loss damage 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.
5. (i) Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss

(ii) Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising 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.

6. Any accidental loss or damage directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
7. Any accidental loss or damage 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 or damage 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.

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%

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 Own Damage section 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 preceding 4 consecutive years of insurance	45%
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 Paramilitary 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 car?

The premium amount depends on several factors like Make, Model, Cubic Capacity, 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, the Policy can be cancelled as below:

Cancellation by Insurer: Policy may be cancelled by the Company on the grounds of misrepresentation, fraud, non-disclosure of material facts or non-co-operation of the Insured by sending to the insured seven days' notice by recorded delivery at last known address/e-mail ID and the Company will refund to the insured the pro-rata premium for the balance period of the policy.

Cancellation by Insured: Policy may be cancelled at the option of the insured with seven days' notice of cancellation and the Company will be entitled to retain premium on short period scale of rates for the period for which the cover has been in existence prior to the cancellation of the policy. The balance premium, if any, will be refundable to the insured.

In case of cancellation of policy by the insured, premium would be retained as per below table:

Period	% of Annual Premium
Not Exceeding 1 month	20%
Exceeding 1 month but not exceeding 2 months	30%

Exceeding 2 months but not exceeding 3 months	40%
Exceeding 3 months but not exceeding 4 months	50%
Exceeding 4 months but not exceeding 5 months	60%
Exceeding 5 months but not exceeding 6 months	70%
Exceeding 6 months but not exceeding 7 months	80%
Exceeding 7 months but not exceeding 8 months	90%
Exceeding 8 months	Full Annual Premium/Rate

A Refund of premium will be subject to:

a. There being no claim under the policy, and
b. The retention of minimum premium as specified in the Tariff.
c. 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.

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.

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	UIN
Digit Private Car Consumable Cover with Stand-alone Own Damage Policy	IRDAN158RP0002V01201920/A0004V01201920
Digit Private Car Parts Depreciation Protect with Stand-alone Own Damage Policy	IRDAN158RP0002V01201920/A0005V01201920
Digit Private Car Engine and Gear Box Protect with Stand-alone Own Damage Policy	IRDAN158RP0002V01201920/A0006V01201920
Digit Private Car Tyre Protect with Stand-alone Own Damage Policy	IRDAN158RP0002V01201920/A0008V01201920
Digit Private Car Daily Conveyance Benefit with Stand-alone Own Damage Policy	IRDAN158RP0002V01201920/A0010V01201920
Digit Private Car Key & Lock Protect with Stand-alone Own Damage Policy	IRDAN158RP0002V01201920/A0070V01202021
Digit Private Car Loss to Personal Belongings with Stand-alone Own Damage Policy	IRDAN158RP0002V01201920/A0071V01202021
Digit Private Car Pay As You Drive with Stand-alone Own Damage Policy	IRDAN158RP0002V01201920/A0011V01202223
Digit Private Car Breakdown Assistance - With Standalone Own Damage Policy	IRDAN158RP0002V01201920/A0007V02201920
Digit Private Car Return To Invoice - With Standalone Own Damage Policy	IRDAN158RP0002V01201920/A0009V02201920
Digit Private Car EV Shield with Standalone Own Damage Policy	IRDAN158RP0002V01201920/A0018V01202223
Digit Private Car Preferred Garage Discount with Standalone Own Damage Policy	IRDAN158RP0002V01201920/A0022V01202223

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

Annexure 1

1. **Digit Private Car Consumable Cover with Stand-alone Own Damage Policy** will compensate You towards the replacement / replenishing costs of the Consumables with new ones in the event of a Partial Loss to Insured Vehicle and / or its accessories, arising out of any peril as covered under Section I of Insured's Car Insurance Policy.

What am I not covered for?

Digit Private Car Consumable Cover with Stand-alone Own Damage Policy

- Where Car Insurance is not valid.
- Where the Own Damage Claim made by You under the Car insurance is not payable or admitted.
- Consumables pertaining to any part/sub part/accessories not approved for replacement by us under Your Car Insurance Policy.
- 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.

- Claim where Vehicle is not repaired at Digit Authorized Repair Shop.
- The loss claimed or covered under any other type of insurance policy or cover.
- Constructive Total Loss/ Total Loss of Your Vehicle.
- Any claim where an opportunity is not given to Us to inspect the damage or loss before commencement of repair.

2. **Digit Private Car Parts Depreciation Protect with Stand-alone Own Damage Policy** covers the depreciation amount on the assessed damaged parts pertaining only to the applicable parts category as per plan opted by insured in case of partial loss to the insured 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.

   We have designed below plans to suit your insurance needs. You can opt for one of the below plans. These Plans are designed in such a way that you can choose one, more than one or all parts category for which depreciation will not be applied in the event of partial loss claim admissible under Section 1 – Own Damage.

Plans	Applicable Parts Category			
	Metal and Wooden Parts	**Painting**	**Rubber, Nylon/Plastic Parts and air bags**	**Fibre Glass**
Dep Cover – Metal & Wood	Yes	No	No	No
Dep Cover – Metal, Wood & Paint	Yes	Yes	No	No
Dep Cover – Plastic, Nylon, Rubber & Fibre	No	No	Yes	Yes
Dep Cover – Paint, Plastic, Nylon, Rubber & Fibre	No	Yes	Yes	Yes
Zero Depreciation Cover	Yes	Yes	Yes	Yes

So, if You opt for Plan 'Dep Cover – Metal, Wood & Paint', we will cover the depreciation amount applicable on only metal/wooden parts and painting. In this plan, insured need to bear the depreciation amount applicable for other category of parts.

NO CLAIM BONUS (NCB)

You are also entitled for a No Claim Bonus (NCB) on **Your Add-on Cover Policy**, if no claim under Section I of **Your Car Insurance** is made or pending during the preceding year(s), as per the following table:

Period of Insurance	% of NCB on Add-On 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 preceding 4	45%

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.

The benefits under this **Add-On Cover Policy** would be available only if **Your Vehicle** is repaired at **Digit Authorised 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.

What am I not covered for?

Digit Private Car Parts Depreciation Protect with Stand-alone Own Damage Policy

- Where Car Insurance is not valid.
- Where any claim made by You under Section I (Own Damage Section) of Your Car insurance is not payable or admitted.
- Any other cost of repair fully or partly pertaining to any part / sub part / accessories not approved under the Car Insurance.
- Depreciation applicable to tyres, battery of Your Vehicle as per Car Insurance.
- 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.
- The loss claimed or covered under any other type of insurance policy or cover.
- Any claim where an opportunity is not given to Us to inspect the damage or loss before commencement of repair.

3. **Digit Private Car Engine and Gear Box Protect with Stand-alone Own Damage Policy** would 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

In case we decide to pay a claim under this Add-On Cover, we shall pay You for the following:

i. Repair and replacement costs of the Engine 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, synchronizer rings / sleeves, actuator, sensor, Mechatronics and its affected child parts and bearings and the like.
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.
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.

We would pay maximum of one claim during the Policy Period under this Add-On Cover.

What am I not covered for?

Digit Private Car Engine and Gear Box Protect with Stand-alone Own Damage Policy

- Any other Consequential Damage due to an Accident apart from the loss or damage covered under this Add-On.
- Any payment under this Add-On Cover in case of Constructive Total Loss/ Total Loss of Your Vehicle.
- 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.
- Loss or damage covered under any other type of insurance policy or manufacturer's warranty or recall campaign or any other packages.
- Any Claim where the repair has been carried out without prior approval from Us.
- Aggravated loss, deterioration or consequential damage to the engine, differential, gear box and transmission assembly including corrosion due to following:
  - Delay
    i. In retrieving the car from water logged area to a safe place.
    ii. In instructing the garage to start the repair after the survey is done.
    iii. On the part of the garage chosen by You in executing the repair work.
  - Where minimum required reasonable care has not been taken by You to protect the further loss or damage
  - Any claim where water inundation is not proved in case of water ingression related loss.

4. Digit Private Car Tyre Protect with Stand-alone Own Damage Policy Add-On would reimburse for the

- cost of replacing the damaged tyre(s) with a new equivalent or near equivalent tyre(s) of make-model and specification similar to the one being used in the Insured vehicle at the time of availing Car insurance/at the time of accident/damage to the tyre
- labour charges toward removing & refitting of the tyre and
- charges towards wheel balancing,

as may be necessitated, arising out of accidental loss or damage to Tyre & Tubes of Your Vehicle making the tyre unfit for use due to:

- bulge in tyre
- bursting of tyre

- cut or damage to the tyre

(Note: "Digit Private Car Tyre Protect" can be Offered only to Vehicles fitted with Run Flat Technology)

What am I not covered for?

Digit Private Car Tyre Protect with Stand-alone Own Damage Policy

- Cost of puncture or tyre repair.
- Any damage arising as a result of poor workmanship while undertaking repair or at the time of manufacturing / assembly or due to unauthorized repair.
- Any damage that results from violations of operating instructions given in the manual provided by Car manufacturer including without limitations of maximum load, manufacturer's recommended tyre pressure, passenger capacity, racing, rally & modifications that have not been approved.
- Inconsequential aspects such as minor damage, scratches, minor cuts, noises, sensations and vibrations that do not affect performance.
- Any damage that results from improper storage or transportation.
- Routine maintenance including adjustment, alignment, balancing or rotation of wheels / tyres / tubes.
- Claim towards wheel balancing, wheel alignment if tyre replacement is not admitted.
- Claim where vehicle is not repaired at Digit Authorized Repair Shop
- Any claim where an opportunity is not given to us to inspect the damage or loss before commencement of repair.
- Where a loss is covered under manufacturer's warranty or recall campaign or under any other such packages at the same time
- Any loss or damage to tyre(s) of the Insured Vehicle which has been used for its full specified life as per manufacturer's guidelines
- Any loss or damage that results from neglect of the periodic maintenance as specified by the manufacturer of the Insured Vehicle and/or manufacturer of the tyre(s)
- Where the batch number of damaged tyre(s) is different than the make, model or batch number specified in the Schedule
- Theft of tyre(s) of the Insured Vehicle.
- Any loss or damage to rims, wheel accessories, suspension or any other part or accessories of the Insured Vehicle arising as a result of damage to the tyre(s) of the Insured Vehicle

5. **Digit Private Car Daily Conveyance Benefit with Stand-alone Own Damage Policy** will compensate for Your transportation cost during the repair period due to non-availability of Your Car, in either of the ways mentioned below:

a) Pay a fixed allowance per day; or
b) Provide a stand by Vehicle; or
c) Provide coupons from well-known taxi operators including without limitations to OLA and UBER for an amount equal to the per day fixed allowance.

as per the Plan, Maximum Number of Days, Time Excess & Per Day Fixed Allowance Options as Opted by the Insured.

Compensation on either of the above 3 options will be at our discretion.

There are 2 plans available as below:

Comprehensive Plan: Including Total Loss / Constructive Total Loss / Theft Claims

Standard Plan: Excluding Total Loss / Constructive Total Loss / Theft Claims

You have option to choose one of the below time excess: 0 day, 1 day, 2 days, 3 days, 4 days, 5 days

You also have option to choose one the below maximum number of days of cover: 3 days, 4 days, 5 days, 7 days, 10 days, 15 days, 20 days, 30 days

You can also choose per day benefit amount varying from Rs. 100 to Rs. 3000 in multiples of 100

Suppose, you have chosen 5 days of cover with time excess of 3 days; you won't get any benefit for first 3 days (due to time excess) and then you will get benefit for subsequent 5 days (maximum number of days). This will be subject to actual number of repair days from first loss assessment date to the date when vehicle is ready for delivery.

What am I not covered for?

Digit Private Car Daily Conveyance Benefit with Stand-alone Own Damage Policy

- Time Excess opted by You and mentioned in the Policy Schedule.
- Where Car Insurance is not valid.
- Where the own damage claim made by you under the Car insurance is not payable or admitted.
- Claim where vehicle is not repaired at Digit Authorized Repair Shop
- Losses arising out of Act of God Perils, Riots & Strikes.
- The loss claimed or covered under any other type of insurance policy or cover.
- If You are claiming only for windscreen or glass damage under Section I (Own Damage) of Your Car Insurance.
- 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-exiting damaged door repaired at Your Cost, it will increase time and we shall not be liable for this increased time)
- Operating cost including fuel, for standby vehicle
- You will bear any Cost of noncompliance of the terms and conditions laid down by the Standby Vehicle Provider.

6. Digit Private Car Key & Lock Protect with Stand-alone Own Damage Policy

We will compensate You for the cost incurred towards:

a. replacing the Insured Vehicle's keys upon the occurrence of theft or burglary or accidental loss or damage to the keys during the Policy Period.
b. Cost of installing new lock or the lockset in Your Vehicle, including the locksmith charges, provided there is a security risk arising out of the incidence of lost keys of Your Vehicle.
c. Cost of repairing/replacing Your locks and keys or the lockset, including the locksmith charges, provided that the Insured Vehicle is broken into.

Subject to the Sum Insured specified in the Policy Schedule against this Add-On Cover.

What am I not covered for?

Digit Private Car Key & Lock Protect with Stand-alone Own Damage Policy

- Co-Payment as opted by You and mentioned in Your Policy Schedule.
- Any claim which is reported or notified after 3 days to Us or Police Authority after the date of the incident, provided, We may condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.
- Any claim for additional or duplicate vehicle keys.
- Any claim for damage to the vehicle keys or lockset due to wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happen gradually.
- Any claim for replacing vehicle keys or lockset when only child parts of the same only need to be replaced.
- Pre-existing damages of any kind due to whatsoever reason.
- Any loss or damage covered under manufacturer's warranty.
- Claim where repair is not carried out at in Manufacturer's Authorized Dealership or Digit Authorized Repair Shop.
- Any claim where the Insured is not able to provide the invoices/receipts for the payments made in respect of repair/replacement.
- Any deliberate damage to the key/lock/lockset.

7. Digit Private Car Loss of Personal Belonging with Stand-alone Own Damage Policy

Under this Add-On Cover, We will indemnify You, as per the Plan opted and mentioned in the Policy Schedule, against any physical loss or damage occurring during the Policy Period to the Personal Baggage kept in the Insured Vehicle which belongs to You or Your immediate family member, as a result of perils mentioned under Section I (Own Damage Section) of Your Car Insurance Policy.

Subject to the Sum Insured specified in the Policy Schedule against this Add-On Cover.

Definition Specific to this add on cover

- "Immediate Family" shall mean Your spouse, children, parents or parents-in-law and grandparents.
- "Personal Baggage" shall include the below as per plan opted by you
  - Standard Plan: Personal effects carried by You during a journey in the Insured Vehicle and cover contents that are personal in nature including but not limited to clothes, toiletries, shoes and items of similar nature. This shall not include any Portable equipment or electrical/electronic items
  - Comprehensive Plan: Personal effects carried by You during a journey in the Insured Vehicle and cover contents that are personal in nature including but not limited to clothes, toiletries, shoes, musical instruments, mobile, laptops, I-pad, I-pods, camera and items of similar nature.

Item not included in the Personal Baggage: Jewellery and Valuables, watches, diamonds, precious or semi-precious stones or metals, bullion, blueprints, manuscripts, sculptures, plans, designs, securities, deeds, stock and share certificates, Works of Art, Paintings, Curios, Bonds, Cheques, Documents, Cash and Currency Notes and Coins, Credit and Debit Cards, Items of a Consumable nature, baggage whilst being conveyed under a contract of affreightment or a contract of carriage and goods or samples carried in connection with any trade or business.

What am I not covered for?

Digit Private Car Loss of Personal Belonging with Stand-alone Own Damage Policy

- Co-Payment as opted by You and mentioned in Your Policy Schedule.
- Where the Own Damage Claim made by You against Us under the Car Insurance is not admissible. However this exclusion is not applicable in case of theft or burglary of Personal Baggage.

- Any claim which is reported or notified after 3 days to Us or Police Authority after the happening of the loss or damage, provided, We may condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.
- Any theft from vehicles parked in no-parking zone and from un-attended vehicle after accident
- Any loss or damage to goods or samples carried in connection with any trade or business.
- Theft of Your Personal Baggage from the Insured Vehicle unless all the doors, windows and other opening are securely locked & properly fastened and where entry was effected by violent and forcible means.
- Loss or damage caused by delay, wear and tear, moth, vermin, atmospheric or climatic, conditions, deterioration or electrical or mechanical derangement of any kind.
- Loss or damage caused by spilled fluid from cosmetic or beverage containers whilst in the baggage.
- Breakage, Cracking or Scratching of Binoculars, Lenses and similar articles of brittle or fragile nature unless such loss or damage is due to an accident to Insured Vehicle in which such Personal Baggage is conveyed by You.
- Any loss or damage to personal baggage of a consumable nature.
- Loss damage or consequential loss directly or indirectly caused by, consisting of, or arising from any corruption, destruction, distortion, erasure or other loss or damage to data, software, or and kind of programming or instruction set.
- Loss or damage that is covered under Manufacturers, Supplier or Dealer's Warranty
- Any claim caused due to contributory negligence will be invalid.

8. <u>Digit Private Car Pay As You Drive with Stand-alone Own Damage Policy</u>

If You have opted for this Add on Cover, You are declaring and agreeing that You will run Your Vehicle for maximum of kilometers, as per plan opted by You and mentioned in the Policy Schedule, during the policy period.

Based on the Plan opted, You will be eligible for the discount/ loading on the premium of Section I- Own Damage Cover of Your base policy.

If any time during the mid-term of the policy, You expect to exceed the kilometer limit as opted, on payment of additional premium You will have an option to top up kilometers to continue Your coverage under section I of Your base policy.

What are Specific conditions applicable to this add on cover?

1. At the inception of Policy, we will require details of the odometer/ telematics device/ IOT device of Your vehicle.
2. The coverage under Section I- Own Damage Section of the base policy will be available maximum till the kilometres as per plan opted by You *(ie. kilometres as at the time of inception of the policy + kilometres You agree to drive during the policy period)* or the Policy Period end date of the base policy as mentioned in the Policy Schedule, whichever is earlier.
3. In case Your vehicle meets with an accident, the claim under Section I- Own Damage section of the base policy will only be payable if Your vehicle has not exceeded the opted kilometres. However, this condition will not be applicable in case of total loss of vehicle arising out of theft of the vehicle.

In case of transfer of vehicle or if You want to change the plan opted, You need to intimate us for the same.

9. **Digit Private Car Breakdown Assistance with Stand-alone Own Damage Policy** add-On Cover, provides the below mentioned services or benefits from an authorized vendor depending on the plan opted:

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.

In case Your vehicle is an electric vehicle and is immobilized due to malfunctioning of battery within the geographical limit, we would arrange for towing the Insured's vehicle to the nearest vehicle workshop, subject to terms and condition as mentioned under – "Towing Facility".

II. **Spare Keys:** If Your Vehicle keys are lost or the keys are locked inside the vehicle within the 100 kms from Your city of residence, 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.
c. 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 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 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 arrange for appropriate towing services to charging station/ vehicle workshop / Your Home / Your Office, whichever is nearest.
Provided always that
a. We will bear the cost of Towing the Insured Vehicle up to maximum of 50 kms from the place of immobilization of the vehicle, subject to a limit of towing amount (as mentioned in the policy schedule).
b. Any cost and expenses pertaining to towing of the Insured Vehicle over and above 50 kms 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 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 (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 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 would 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"

IX. **Taxi 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 free travel to the occupants of the Insured vehicle to a single destination, subject to 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.

X. **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.

XI. **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 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 500 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.

This cover is offered via three plans with varying assistance levels. You have an option to select any one plan as per Your requirement.

Yes, means included; No, means excluded under the respective plans in table.

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

What am I not covered for?

Digit Private Car Breakdown Assistance with Stand-alone Own Damage Policy

- Where Your Vehicle can be safely transferred on its own power to the nearest dealer/workshop.
- 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.
- The cost of any parts, components/consumables or materials used to repair Your Vehicle.
- Repair and labour costs other than 45 minutes of roadside labour on the spot of accident in case of minor repairs.
- Any loss or damage arising out of any action of Yours which violate law of the land.
- Any loss or damage caused to Your Vehicle when it is being used /driven against the recommendation of the owner's / manufacturer's manual.
- Any claims where services have been availed of without Our prior consent.

10. **Digit Private Car Return to Invoice with Stand-alone Own Damage Policy** will compensate You in either of the following ways, in the event of the Insured Vehicle being a Total Loss / Constructive Total Loss / Total Theft:

    1. We will pay the cost of new vehicle, subject to maximum up to price mentioned in the invoice of the Insured Vehicle, of same or near equivalent make, model, features, specification less amount payable under Car Insurance Policy; or
    2. If exactly same make, model, variant is discontinued Our Liability will be limited to the shortfall with respect to the last available invoice price of the vehicle of same make, model, features, specifications of the Insured Vehicle immediately before discontinuation, subject to maximum up to price mentioned in the invoice of the Insured Vehicle.

    Note: In case any subsidy amount or any discount was provided on the Insured Vehicle, the maximum claim amount payable under this cover will be limited to the actual amount paid by You for purchasing the Insured Vehicle (i.e. price mentioned in the invoice of the Insured Vehicle less any subsidy amount or any discount provided on the Insured Vehicle).

    In addition to the above, you may also receive the following benefits:

    a. Reimbursement of First time registration charges which You had incurred on the Insured Vehicle.
    b. Reimbursement of Road Tax which You had incurred on the Insured Vehicle.
    c. Reimbursement of new vehicle Insurance Policy which includes Own Damage Cover, Third Party Liability Cover and Add-On Cover (as availed in Your Car Insurance Policy) provided you opt to

insure the new vehicle with us, subject to maximum of premium paid under the existing insurance policy of the Insured Vehicle.

For the purpose of this cover, "Insurance Policy" shall mean sum of Premium amount of:

i. One Year Own damage cover premium of the Insured vehicle
ii. Third party premium of the Insured Vehicle provided third party cover of the Insured vehicle was insured with us.
iii. One Year Add on Cover premium of the Insured Vehicle

d. Payment of Cost of any accessories including bi-fuel kit which were specifically Insured under Section 1 (Own Damage) of the Car Insurance Policy provided these are not part of factory fitted accessories of the new vehicle

You shall bear the **Co-payment** percentage of the admissible claim amount under this **Add-on Cover**. Applicable Co-payment percentage is shown on the Policy Schedule.

What am I not covered for?

Digit Private Car Return to Invoice with Stand-alone Own Damage Policy

- If the Claim of Total Loss / Constructive Total Loss / Total Theft of the vehicle is not admissible under Section 1 (Own Damage) of the Car Insurance Policy.
- The bank/finance Company whose interest is endorsed in the policy shall agree in writing.
- Cost of any accessories including bi-fuel kit which were not specifically Insured under Section 1 (Own Damage) of the Car Insurance Policy Or not part of Original Equipment Manufacturer (OEM) fitment.
- If the vehicle is recovered within 90 days of the theft unless Final Investigation Report/Non-Traceable Report is submitted.
- Any claim which does not qualify as Total Loss / Constructive Total Loss as per the Car Insurance Policy.
- Any cost of extended warranty, fast tag which You had incurred on the Insured Vehicle.

11. Digit Private Car Ev Shield with Stand-alone Own Damage Policy

This add on cover will be available for Electric Vehicles (EV) or Hybrid Vehicles (Petrol/Diesel +Electric). Under this add on cover, we will indemnify You for the expenses incurred for repair or replacement due to consequential damages arising out of water ingression or short circuit or damages by accidental external means causing loss or damage to battery, drive Motor/electric Motor and Hybrid Electric Vehicle (HEV) system, forming part of the Insured Vehicle.

Provided always that:

i. In case of loss or damage due to water ingression, payment under this add-on would be made only when there is evidence of water inundation resulting into damage to covered parts as mentioned above.
ii. In case of loss or damage due to short circuit (while mounting, dismounting or vehicle in charging port), payment under this add-on would be made when it results into damage/failure to covered parts as mentioned above.
iii. In case of loss or damage due to accidental external means, no depreciation will be applicable on the vehicle battery.

Additional Coverages Provided under this Add Cover

In order to provide comprehensive coverage to the electric vehicles/ hybrid vehicles, the add on cover also offers following additional coverages. However, same will be available if specifically opted and mentioned in the Policy Schedule:

i. **Loss or damage to electrical panel for vehicle charging point–** If specifically opted, we will cover loss or damage to electrical panel for vehicle charging point due to the perils listed in section I of the base policy including any loss or damage due to animal attack and animal scratch to the panel. The electrical panel should be installed specifically for the insured vehicle and should not be for any other vehicle.

ii. **Loss or damage to vehicle charger including charging cable -** If specifically opted, we will cover loss or damage to vehicle charger including charging cable due to the perils listed in section I of the base policy including any loss or damage due to animal attack. The coverage can be provided to wall mounted as well as portable vehicle charger.

iii. **Assistance Services Specific to EV** - If specifically opted, we will provide following assistance services to the vehicle being immobilized within the geographical limit as specified in the Policy Schedule and due to malfunctioning of battery or due to battery runs out of charge:

a. Mobile charging station service – In case Your vehicle battery runs out of charge, We would 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 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 maximum of 50 kilometres from the place of immobilization of the vehicle upto the limit of towing amount as specified in the Policy Schedule, provided towing service of the vehicle is available in the area where the vehicle is immobilized.
List of cities where vehicle towing service is available is uploaded on our website and updated from time to time.

b. Replacing Discharged Battery with Charged one (in case vehicle battery is swappable) - In case battery of the vehicle is discharged and battery swap option is there, then we will arrange to deliver charged vehicle battery to the vehicle location.

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 Your Car Insurance.
2. Maximum of number claims payable during the Policy Period will be as mentioned in the Policy Schedule

What am I not covered for?

Digit Private Car Ev Shield with Stand-alone Own Damage Policy

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

- Any payment under this Add-On Cover in case of Constructive Total Loss/ Total Loss of Your Vehicle.

- Loss or damage covered under any other type of insurance policy or manufacturer's warranty or recall campaign or any other packages.
- 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.
- Any Claim where the repair has been carried out without prior approval from Us.
- Charging of the vehicle is not done as per the guidelines of OEM (Original Equipment Manufacturer)
- Any claims related to loss or damage due to wear and tear
- Any claim where battery state of health is below the threshold as per OEM guidelines.
- Any claim where battery is already dead due to untimely charging or any other purpose.
- Vehicle stopped due to over discharge of batteries and is not plugged for charge within 24 hours from the time of stoppage.
- Where minimum required reasonable care has not been taken by You to protect the further loss or damage

12. Digit Private Car Preferred Garage Discount with Stand-alone Own Damage Policy

If You have opted for this Add on Cover, You agree to repair Your damaged vehicle in Digit Preferred Repair Shop (as updated from time to time), based on which You will be eligible for either of the following benefits as opted by You and mentioned in the Policy Schedule:

i. Discount on net premium of Own Damage Section (including Own damage add-on) will be provided after taking no claim bonus into the account (if any). In case You have opted for discount on net premium of Own Damage Section and prefers to repair Your vehicle in any workshop not listed in Digit Preferred Repair Shop, then each claim will be subject to an additional excess of INR 5000.

OR

ii. Waiver of applicable compulsory deductible will be provided. In case You have opted for waiver of applicable compulsory deductible and prefers to repair Your vehicle in any workshop not listed in Digit Preferred Repair Shop, then compulsory deductible will be applicable.

What are Specific conditions applicable to this add on cover?

1. Additional excess will be over and above the excess applicable under the base policy.
2. 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 repaired.
3. This cover will be applicable only for Partial losses.

What am I not covered for?

Digit Private Car Preferred Garage Discount with Stand-alone Own Damage Policy

- Exclusions as applicable under section I of Your Car Insurance Policy will also be applicable to this Add-on Cover

What is the additional excess applicable under Digit Private Car Preferred Garage Discount add on cover?

If damaged vehicle is repaired in any workshop not listed in Digit Preferred Repair Shop, then each claim will be subject to additional excess of INR 5000.

What is Period of Add-On Cover?

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

What is Digit Authorised repair shop?

Any automobile repair shop which is formally approved by **Us** as preferred Service Provider for repair of **Your Vehicle**

Is there any provision to cancel the policy?

- 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.
- Add-On Covers cannot be Cancelled on Standalone basis unless the base Car Insurance Policy is cancelled.

What am I not covered for?

Exclusions as applicable under section I of Your Car 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.