

**DIGIT TWO-WHEELER PACKAGE POLICY – MULTI YEAR****POLICY WORDING****UIN: IRDAN158RPMT0033V01202425**

Whereas the Insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to Go Digit General Insurance Ltd. (herein after referred to as "Company/DIGIT") for insurance herein after contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accidental loss or damage occurring during the Period of Insurance. (The term Two-Wheeler referred to in this policy will include Motorcycle / Scooter / Auto Cycle or any other motorized two-wheeled vehicle mentioned in the Schedule.)

NOW THIS POLICY WITNESSETH:

That subject to the Terms Exceptions and Conditions contained herein or endorsed or otherwise expressed hereon.

**DEFINITIONS:**

The following words or terms shall have the meaning ascribed to them wherever they appear in this Policy:

1. **Accident, Accidental:** A sudden, unforeseen, unintended event caused by external, visible and/or violent means.
2. **Co-Payment:** is a cost-sharing arrangement which provides that the policyholder/insured will bear a specified percentage of the admissible claim amount.
3. **Digit Authorized Repair Shop:** Any automobile repair shop which is formally approved by Us as preferred Service Provider for repair of Your Vehicle.
4. **IDV:** Insured's Declared Value (Sum Insured) of Your Vehicle as per the policy.
5. **Market Value:** This is the replacement value of similar item less depreciation for age, usage and condition.
6. **Own Damage Claim:** The claims raised by You under the Vehicle Insurance against Your Insurance Company for loss or damage to Your Vehicle under Section I (Own Damage Section).
7. **Original ex-showroom Price:** This is the price mentioned on the Original Purchase Invoice of the Insured Vehicle.
8. **Partial Loss:** Any loss involving repair of Your Vehicle but not amounting to Total Loss/ Constructive Total Loss.
9. **Policy Period:** The Period from the Commencement Date and Time to the Expiry Date and Time as shown in the Policy Schedule of Vehicle Insurance.
10. **Policy Schedule:** Policy schedule is the part of the insurance contract that identifies the policyholder and includes details of the property and persons covered, the amount of coverage, the extent of coverage including optional Covers (if Opted), the exclusions, the deductibles, and the payment receipt details.
11. **Total Loss/ Constructive Total Loss:** A Vehicle will be considered to be a Total Loss/ Constructive Total Loss, where the aggregate cost of retrieval and / or repair of the insured vehicle, subject to terms and conditions of the Vehicle Insurance exceeds 75% of the IDV.
12. **We, Our, Us, Digit:** Go Digit General Insurance Ltd.
13. **Your Vehicle/Insured Vehicle:** The Two-Wheeler Insured by us as per the Policy
14. **You, Your:** The person or persons whose vehicle are insured as set out in the Policy Schedule.

**COVERAGES****SECTION I: LOSS OR DAMAGE TO THE VEHICLE INSURED**

The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and/or its accessories whilst thereon

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

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:

1. For all rubber/nylon/plastic parts, tyres and tubes, batteries and air bags - 50%
2. For fibre glass components - 30%
3. For all parts made of glass - Nil
4. Rate of Depreciation for Painting - In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of the total painting charges for the purpose of applying the depreciation.
5. Rate of depreciation for all other parts including wooden parts will be as per the following schedule.

Age of Vehicle	% of Depreciation
Not Exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

The Company 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;
- 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. Loss of or damage to accessories by burglary housebreaking or theft unless the Vehicle is stolen at the same time; and
- d. any accidental loss or damage suffered whilst the Insured or any person driving with the knowledge and consent of the Insured is under the influence of intoxicating liquor or drugs.

In the event of the Vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and of redelivery to the Insured but not exceeding in all Rs. 300/- in respect of any one accident.

The Insured may authorize the repair of the Vehicle necessitated by damage for which the Company may be liable under this Policy provided that:

- a. The estimated cost of such repair including replacements, if any does not exceed Rs.150/-
- b. The Company is furnished forthwith a detailed estimate of the cost of repairs and
- c. The Insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

#### Sum Insured, Insured's Declared Value (IDV):

The **Insured's Declared Value (IDV)** of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed for each year of the policy term at the commencement of the contract for the insured vehicle and shown on the policy schedule.

The IDV of the vehicle (and side car/accessories, if any, fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the insured vehicle at the commencement of insurance/renewal and adjusted for depreciation (as per schedule specified below).

The schedule of age wise depreciation is applicable for the purpose of Total loss / Constructive Total Loss (TL / CTL) claims only.

#### The Schedule of Depreciation for Fixing IDV 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 of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. Models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the insurer and the insured.

IDV shall be treated as the 'Market Value' throughout each year of the policy term as provided in the Policy Schedule 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 for respective Year of the policy term in which accident took place.

## **SECTION II - LIABILITY TO THIRD PARTIES**

1. Subject to the limits of liability as laid down in the Schedule hereto the company will indemnify the insured in the event of an accident caused by or arising out of the use of the insured vehicle against all sums which the insured shall become legally liable to pay in respect of
  - a. death of or bodily injury to any person including occupants carried in the insured vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured,
  - b. damage to the property other than property belonging to the insured or held in trust or in the custody or control of the insured.

PROVIDED ALWAYS that the Company shall not be liable in respect of death, injury or damage caused or arising beyond the limits of any carriageway or thoroughfare in connection with the bringing of the load to the vehicle for loading thereon or the taking away of the load from the vehicle after unloading there from.
2. The Company will pay all costs and expenses incurred with its written consent.
3. In terms of and subject to the limitations of the indemnity granted by this Section to the Insured, the Company will indemnify any Driver who is driving the vehicle on the Insured's order or with insured's permission provided that such Driver shall as though he/she was the Insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
4. In the event of the death of any person entitled to indemnity under this Policy the Company will in respect of the liability incurred by such person indemnify his/her personal representatives in terms of and subject to the limitations of this policy provided that such personal representatives shall as though such representative was the Insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
5. The Company may at its own option
  - a. arrange for representation at any Inquest of Fatal Inquiry in respect of any death which may be the subject of indemnity under this policy and
  - b. undertake the defense of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of Indemnity under this policy.

## **AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY**

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this policy or any other person to recover an amount under or by virtue of the Provisions of the Motor Vehicles Act.

But the Insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provision.

## **APPLICATION OF LIMITS OF INDEMNITY**

In the event of any accident involving indemnity to more than one person any limitation by the terms of this policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured.

## **SECTION III - PERSONAL ACCIDENT COVER FOR OWNER - DRIVER**

Subject otherwise to the terms, exceptions, conditions and limitations of this policy, the Company undertakes to pay compensation as per the following scale for bodily injury / death sustained by the owner - driver of the vehicle, in direct connection with the vehicle insured whilst mounting into / dismounting from or traveling in the insured vehicle as a co- driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Nature of Injury	Scale of Compensation
i) Death	100%
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii) Loss of one limb or sight of one eye	50%
iv) Permanent total disablement from injuries other than named above	100%

Provided always that

1. The compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner - driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the Sum of ₹15,00,000 (Fifteen Lakhs) during any one period of insurance..
2. 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
  - i. Intentional self-injury suicide or attempted suicide physical defect or infirmity or
  - ii. an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
3. Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.

This cover is subject to:

- the owner-driver is the registered owner of the vehicle insured herein;
- The owner driver is the insured named in this policy.
- the owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989 (including any amendments made from time to time), at the time of the accident.

#### **OPTIONAL COVERS UNDER SECTION I**

##### **1. Optional Cover 1: CONSUMABLE COVER**

If you have opted for this optional 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 of this 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, brake oil, battery electrolyte, oil filter, fuel filter, bearings, washers, gasket, sealant, clip, rivets and items of similar nature excluding fuel.

##### **Conditions specific to this optional cover**

- a. Claims made by You under this Optional cover are subject to conditions set forth under this policy.

##### **Exclusions specific to this optional cover.**

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

1. Where your policy is not valid.
2. Where the Own Damage Claim made by You under the policy is not payable or admitted.
3. Consumables pertaining to any part/sub part/accessories not approved for replacement by us under Your 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. Claim where Vehicle is not repaired at Digit Authorized Repair Shop.
6. The loss claimed or covered under any other type of insurance policy or cover.
7. Constructive Total Loss/ Total Loss of Your Vehicle.
8. Any claim where an opportunity is not given to Us to inspect and assess the damage or loss before commencement of repair.

##### **2. Optional Cover 2: DEPRECIATION PROTECT**

If you have opted for this optional 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 Policy.

In the event You have opted for Co-payment, your contribution shall be to the extent agreed by You on the approved parts depreciation amount for each and every Partial Loss claim.

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

**Conditions specific to this optional cover**

1. The benefits under this Optional 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 repairer/workshop, then You will have to bear an additional Co-Payment of 20% of the approved 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 this 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 each Policy year of the optional cover.
4. Parts replacement during the repairs need to be approved by Us.

**Exclusions specific to this optional cover.**

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

1. Where your policy is not valid.
2. Where any claim made by You under Section I (Own Damage Section) this policy 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 policy.
4. Depreciation applicable to tyres, battery of Your Vehicle as per Policy.
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 and assess the damage or loss before commencement of repair.

**NO CLAIM BONUS (NCB)**

You are also entitled for a No Claim Bonus (NCB) on "Parts Depreciation Protect" Optional cover, as per the details below:

**NCB Entitlement (in %)**

NCB will be as per the NCB slabs provided in **Annexure I**, 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: 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.

**3. Optional Cover 3: ENGINE AND GEAR BOX PROTECT**

If you have opted for this optional cover, Your policy is extended to cover the Consequential Damage to the internal child parts of the Engine or Gear Box, or transmission assembly arising out of:

- a. Water ingress
- b. Leakage of lubricating oil or coolant
- c. Damage to engine or gear box

Under this Optional Cover, 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, valves, 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 or transmission assembly such as gear shafts, shifter, synchronizer 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, gear box, 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 policy but resulted consequently.

**Conditions specific to this optional cover**

1. Claims made by You under this Optional Cover are subject to conditions set forth under Your Policy.
2. Claims made by You under this Optional 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 ingress
3. Maximum of one claim would be payable during each year of the Optional Cover in a Policy year.

**Exclusions specific to this optional cover**

In addition to the General Exclusions listed under your Policy, 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 Optional.
2. Any payment under this Optional 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, gear box and transmission assembly including corrosion due to following:
  - a) Delay
    - a. In retrieving the two-wheeler from water logged area to a safe place.
    - b. In instructing the garage to start the repair after the surveyor assessment 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 ingress related loss.

**4. Optional Cover 4: BREAKDOWN ASSISTANCE**

If you have opted for this optional 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 Optional 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 limit specified in the Policy Schedule 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 within 50 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 limit specified in the Policy Schedule, 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 limit specified in the Policy Schedule, 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 optional cover, 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 will 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 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).
- b. 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 would 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:

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

**IX. Fuel Assistance (not applicable in case of Electric Vehicle):**

1. In case of Your Vehicle being immobilized due to emptying of fuel tank within the limit specified in the policy schedule, 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 to contaminated fuel or incorrect fuel within the limit specified in the Policy Schedule, 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 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 Vehicle)

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 Vehicle)

In case of Your Vehicle being immobilized due to battery of Your electric vehicle runs out of charge with 50 kms from Your residence, We would 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 wishes 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 Vehicle, Vehicle washing and engine oil top up (upto 100 ml only). Details of Value-added services as available on



Your policy will be mentioned in Your Policy Schedule.

**Conditions Specific to this Optional Cover**

1. The benefits under 'Breakdown Assistance' can be utilized for a maximum of 4 times (unless specifically mentioned otherwise in the Policy Schedule) during the Policy year except for 'Fuel Assistance', 'Taxi Benefits' and 'Accommodation Benefits' for which the aggregate utilization limit is 2 times during the Policy year.
2. Claims made by You against Us under 'Breakdown assistance' are subject to the terms and conditions set forth under this Policy.
3. List of cities where We offer breakdown assistance service is available on our website and can be updated from time to time.
4. Value Added Services will be provided through the Company's network garages or through the network of its service providers.

**Exclusions Specific to this Optional Cover**

In addition to the General Exclusions listed under this optional cover, 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 at 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.

**Plans Available under the Optional Cover:**

There are 4 plans available under this optional cover. Coverage available under your policy will be as per Plan opted by You and mentioned in the Policy Schedule.

**Yes, means included;**

**No, means excluded under the respective plans in table**

Services	Plans			
	Basic Plan	Standard Plan	Comprehensive Plan	Platinum Plan
Flat Battery	Yes	Yes	Yes	Yes

Spare Key	Yes	Yes	Yes	Yes
Flat Tyre	Yes	Yes	Yes	Yes
Minor Repairs	Yes	Yes	Yes	Yes
Towing Facility	Yes	Yes	Yes	Yes
Urgent Message Relay to relatives	Yes	Yes	Yes	Yes
Facilitate finding closest dealer	Yes	Yes	Yes	Yes
Medical Co-ordination	Yes	Yes	Yes	Yes
Fuel assistance	No	Yes	Yes	Yes
Battery Charging Assistance	No	Yes	Yes	Yes
Battery Swapping	No	Yes	Yes	Yes
Custody Services	No	Yes	Yes	Yes
Taxi benefits	No	No	Yes	Yes
Accommodation benefits	No	No	Yes	Yes
Legal Advice	No	No	Yes	Yes
Value Added Services	No	No	No	Yes

#### 5. **Optional Cover 5: TYRE PROTECT**

(Offered only to Vehicles fitted with Run Flat Technology)

If you have opted for this optional cover, we will reimburse you 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 your policy/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 Policy making the tyre unfit for use due to:
  - bulge in tyre
  - bursting of tyre
  - cut or damage to the tyre

#### **Conditions specific to this optional cover**

1. Claims made by You under this Optional Cover are subject to conditions set forth under Your Policy.
2. In the event of a claim under 'Tyre Protect', the admissible claim amount will not exceed the following, basis the unused tread depth of the respective tyre:

Unused Tread Depth of the Tyre(s) at the Time of Loss	Admissible Claim Amount	Inspection Conditions
>= 7 mm	100% of the cost of new tyre(s)	1. Tyre pressure as Specified by manufacturer 2. Unused Tread depth will be measured at the centre of the tread. 3. Minimum 3 measurements at 3 different places will be taken for the purpose of arriving at mean tread depth which will be the basis of indemnity under the coverage.
>=6.5 mm and <6.9 mm	85% of the cost of new tyre(s)	
>=5 mm and <=6.4 mm	75% of the cost of new tyre(s)	
>=3 mm and <= 4.9 mm	50% of the cost of new tyre(s)	
< 3 mm	Nil	

1. The benefits under 'Tyre Protect' can be utilized only for a maximum of two (2) tyre(s) of the Insured Vehicle during each year of the Policy year.

2. Where the Loss or Damage to Tyre(s) is caused by an insured peril due to which the Insured Vehicle is also damaged and covered under "Own Damage" section of the policy, then Benefit payment under this Optional Cover will be admissible claim amount as per table above less amount payable under Own Damage Section of the Policy.
3. If You replace tyre(s) of the Insured Vehicle on Your own, it is Your obligation to inform Us about such change with necessary details like Tyre Make, Model, Serial Number, Invoice Copy of the new tyre(s) in the absence of which We shall not be liable to make any payment of claim under this cover.

**Exclusions specific to this optional cover**

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

1. Cost of puncture or tyre repair.
2. Any damage arising as a result of poor workmanship while undertaking repair or at the time of manufacturing / assembly or due to unauthorized repair.
3. Any damage that results from violations of operating instructions given in the manual provided by Two-wheeler manufacturer including without limitations of maximum load, manufacturer's recommended tyre pressure, passenger capacity, racing, rally & modifications that have not been approved.
4. Inconsequential aspects such as minor damage, scratches, minor cuts, noises, sensations and vibrations that do not affect performance.
5. Any damage that results from improper storage or transportation.
6. Routine maintenance and adjustments of wheels / tyres / tubes.
7. Claim towards wheel balancing, wheel alignment if tyre replacement is not admitted.
8. Claim where vehicle is not repaired at Digit Authorized Repair Shop
9. Any claim where an opportunity is not given to us to inspect the damage or loss before commencement of repair.
10. Where a loss is covered under manufacturer's warranty or recall campaign or under any other such packages at the same time
11. 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
12. 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)
13. Where the batch number of damaged tyre(s) is different than the make, model or batch number specified in the Schedule
14. Theft of tyre(s) of the Insured Vehicle.
15. 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.

**6. Optional Cover 6: RETURN TO INVOICE**

If you have opted for this optional cover, In the event of Your Insured Vehicle

- A. being a Total Loss / Constructive Total Loss / Total Theft; provided you have opted for Comprehensive Cover; or  
B. being a Total Loss / Constructive Total Loss; provided you have opted for Standard Cover

We will compensate You in either of the following ways:

1. Pay the cost of new vehicle of same or near equivalent make, model, features, specification of the Insured Vehicle less amount payable under your 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 Insured Vehicle immediately before discontinuation.

In case of ownership transfer of the vehicle, the maximum benefit payable under this optional cover shall be limited to the difference between the IDV of the vehicle and the purchase value of the vehicle, subject to  $IDV < \text{purchase value}$ .

In addition, you will also receive the following benefits:

- (a) Payment towards First time registration charges of the New Vehicle.
- (b) Payment of Road Tax
- (c) Insurance Policy to Cover the New Vehicle which includes Own Damage Cover, Third Party Liability Cover and Optional (as availed in Your Policy) provided You opt to insure the new vehicle with us.
- (d) Payment of Cost of any accessories which were specifically Insured under Section 1 (Own Damage) of the Policy provided these are not part of factory fitted accessories of the new vehicle.

**Conditions specific to this optional cover**

1. No depreciation will be applied to assess the loss in the event of Total Loss / Constructive Total Loss.
2. You shall bear the Co-payment percentage of the admissible claim amount under this Optional Cover. Applicable Co-payment percentage is shown on the Policy Schedule.
3. Claims made by You under this Optional Cover are subject to conditions set forth under Your Policy
4. Any compensation under this Optional Cover will be full and final settlement of Our liability under this Optional Cover.
5. 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 provided you have opted for comprehensive cover.

**Exclusions specific to this optional cover**

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

1. If the Claim of Total Loss / Constructive Total Loss / Total Theft of the vehicle is not admissible under Section 1 (Own Damage) of your Policy.
2. The bank/finance Company whose interest is endorsed in the policy shall agree in writing.
3. Cost of any accessories which were not specifically Insured under Section 1 (Own Damage) of the Policy Or not part of Original Equipment Manufacturer (OEM) fitment.
4. If the vehicle is recovered within 90 days of the theft unless Final Investigation Report/Non-Traceable Report is submitted.
5. Any claim which does not qualify as Total Loss / Constructive Total Loss as per the Policy.

**7. Optional Cover 7: DAILY CONVEYANCE BENEFIT**

If you have opted for this optional cover, then if a claim for accidental loss or damage is admitted under "Section I – Own Damage" of Your Policy, We will compensate for Your transportation cost during the repair period due to non-availability of Your Two-Wheeler, in either of the two ways mentioned below:

- a) Pay a fixed allowance per day; or
- b) 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 mentioned in the 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.

"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 01<sup>st</sup> Aug and it was given for repair on 3<sup>rd</sup> Aug, whereas the first Loss Assessment was on 05<sup>th</sup> Aug, Time Excess will be applicable from 05<sup>th</sup> Aug.

**Conditions specific to this optional cover**

1. Claims made by You under this Optional Cover are subject to conditions set forth under Your Policy.
2. For computation of eligible number of days for Partial Loss/ Total Loss / Constructive Total Loss Claims, the start date will be calculated from the date of First Loss Assessment of Your Vehicle conducted by Us at the Digit Authorized 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.
3. In case of theft and subsequent insured vehicle recovery the benefit shall be payable till the date of such recovery subject to the maximum number of days opted by you.
4. Maximum two (2) claims shall be admissible under this Optional during each year of the policy year subject to the maximum number of days as opted by You and mentioned in the Policy Schedule.

**Exclusions specific to this optional cover**

In addition to the General Exclusions listed under your policy, 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 your policy is not valid.
3. Where the own damage claim made by you under the policy is not payable or admitted.
4. Claim where vehicle is not repaired at Digit Authorized Repair Shop
5. Losses arising out of Act of God Perils, Riots & Strikes.
6. The loss claimed or covered under any other type of insurance policy or cover.
7. Benefit for a period of delay in taking delivery by You once vehicle is ready for delivery.

#### 8. **Optional Cover 8: EV Shield**

##### **Definitions specific to this Optional cover:**

1. **“Battery”** shall mean an electric-vehicle battery (EVB) which is a rechargeable battery used to power the electric motors of a battery electric vehicle (BEV) or hybrid electric vehicle (HEV).
2. **“Consequential Damage”** shall mean the damage caused to Your Vehicle not arising directly from an insured peril under the policy but resulted consequentially to any damage.
3. **“Drive Motor/electric Motor”** shall mean a motor which is fitted on the axles which converts electric energy into mechanical energy.
4. **“HEV (Hybrid electric vehicle) system”** - The HEV system contains of Electric motor, DC/DC step down converter, electric generator and power electronics controller.

If you have opted for this optional cover, we will indemnify You for the expenses incurred for repair or replacement due to consequential damages arising out of water ingress 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 ingress, payment under this Optional 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 optional 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 Optional Cover**

In order to provide comprehensive coverage to the electric vehicles/ hybrid vehicles, this 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. Any additional towing cost over and above 50 kilometres will be borne by You.

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.

**Conditions specific to this optional cover**

1. Claims made by You under this Optional Cover are subject to conditions set forth under Your Policy.
2. The maximum number claims payable during the Policy Year will be as mentioned in the Policy Schedule.

**Exclusions specific to this optional cover**

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

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

**9. Optional Cover 9: Accidental Hospitalization Cover**

If you have opted for this optional cover, and You and/or any other occupant of the insured vehicle (if opted) sustains an Accidental Bodily Injury during the Policy Period whilst mounting and dismounting from or driving or traveling in the insured vehicle, that requires Hospitalization as an inpatient for a minimum period of 24 consecutive hours, We will pay You all Reasonable and Customary Charges that are Medically Necessary Treatment and Incurred in respect of an admissible claim. The claim can be made under the following benefits and up to the Sum Insured mentioned in Your Policy Schedule against this Optional Cover:

<b>Accommodation/Room Rent</b>	Hospital accommodation in a ward, shared or private room.
<b>ICU</b>	Intensive Care Unit (ICU) Charges
<b>Professional Fees</b>	Fees for treatment by specialists, physicians, nurses, surgeons and anaesthetists.
<b>Medication</b>	Drugs, medicines, consumables, prescribed by a specialist or medical practitioner. This also includes Anaesthesia, Blood, Oxygen, Patient's Diet, Surgical appliances & cost of prosthetic and other devices or equipment if implanted during the Surgical Procedure.
<b>Diagnostic</b>	Necessary Procedures such as x-rays, pathology, brain and body scans (MRI, CT scans) Etc. used to make a diagnosis for treatment.
<b>Theatre Fees</b>	Operation Theatre Fees

**Additional Inbuilt Covers:**

**a. Day Care Procedures**

If You and/or any other occupant of the insured vehicle (if opted) sustains Accidental Bodily Injury during the Policy Period whilst mounting and dismounting from or driving or traveling in the insured vehicle, due to which Insured

needs to undergo medical treatment and/or surgical procedure as an inpatient under General or Local Anaesthesia in a hospital/day care centre for a stay less than 24 hour because of technological advancement, We will pay the Medical Expenses Incurred for such Day Care Procedures.

Treatment normally taken on an out-patient basis (OPD treatment) is not included in the scope of this Cover.

**b. Road Ambulance**

We will pay for the expenses incurred on road transportation by a Healthcare or an Ambulance Service Provider to a Hospital for treatment following an Emergency arising out of an Accident, provided that:

- a) We have accepted claim under accidental hospitalisation, as provided under this optional cover.
- b) The maximum liability for road ambulance per Hospitalization is restricted to the limit as mentioned in Your Policy Schedule.
- c) The Coverage also Includes Your cost of road Transportation from a Hospital to another nearest Hospital which is prepared to admit You and provide the necessary medical services, if such medical services cannot satisfactorily be provided at a Hospital where You are situated. Such road Transportation has to be prescribed by a Medical Practitioner and/or should be Medically Necessary.

This Cover is subject to terms, conditions, deductible, co-payment, limitations and exclusions mentioned in the Policy.

**Conditions specific to this optional cover**

1. Claims made by You under this Optional Cover are subject to conditions set forth under Your Policy (base Two-wheeler Policy).
2. Any other occupant(s) of the vehicle can be covered under the Policy only if specifically opted by You and mentioned in the Policy Schedule. The aggregate liability of the Company for all the persons covered under this cover will be limited up to the Sum Insured mentioned in the Policy Schedule against this optional cover.
3. Number of persons travelling on the insured vehicle should not exceed the number specified in the registration certificate valid at the time of occurrence of the accident.
4. Maximum number of claims payable during the Policy year will be as mentioned in the Policy Schedule.
5. Accidental bodily injury sustained by You and/or any other occupant of the vehicle should be in direct relation with insured vehicle.

**Exclusions specific to this optional cover**

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

1. Where the Own Damage Claim under the base Two-wheeler Insurance Policy is not admitted, unless specifically agreed otherwise by Us.
2. Any Hospitalization/ treatment which is not related to the covered Accidental Bodily Injury.
3. Investigation & Evaluation- Code- Excl04
  - a. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
  - b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.
4. Breach of law: Code- Excl10  
Expenses for treatment directly arising from or consequent upon You or vehicle occupant(s) committing or attempting to commit a breach of law with criminal intent. Treatments received in health spas, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. Code- Excl13
5. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure. Code- Excl14
6. Unproven Treatments: Code- Excl16  
Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
7. We do not cover treatment directly or indirectly arising from or contributed or aggravated or accelerated by any of the following:
  - a) Suicide or attempted suicide or intentional self-injury
  - b) Use or consumption of narcotic or intoxicating drugs or alcohol or solvent, or taking of drugs (except under the direction of a Medical Practitioner)
  - c) Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs

8. Any Hospitalization for an existing disability from a previous Accident which has occurred prior to the first of this Policy.
9. Consequential losses of any kind.
10. Any expense on treatment of Insured as outpatient (OPD Treatment).
11. Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of any of these.
12. Prosthetics and other devices NOT implanted internally by surgery.
13. Non-Medical Expenses: Items of personal comfort and convenience including but not limited to television (wherever specifically charged for), charges for access to telephone and telephone calls, internet, foodstuffs (except patient's diet), cosmetics, hygiene articles, body care products and bath additive, barber or beauty service, guest service as well as similar incidental services and supplies including but not limited to charges for admission, discharge, administration, registration, documentation and filing. (Please visit our website for complete list of non-medical items)
14. War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detention, confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority.
15. Chemical contamination or contamination by radioactivity from any nuclear material whatsoever or from the combustion of nuclear fuel.

#### **Claim Process Specific to this Optional Cover**

Facility can be availed from any hospital within India of Your Choice Wherein You will have to make payment directly to the Hospital and submit the documents to Us for processing the reimbursement of the claim amount provided that:

1. We should be intimated immediately and in any event within 48 hours of date of admission in hospital.
2. In any event within 15 days from the date of discharge from hospital, submit all claim documents to Us.
3. For Claim You shall follow the below Procedure:
  - a. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
  - b. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate
  - c. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
  - d. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.
  - e. In case of Your and/ or any other occupant's Death, We shall reimburse the claim amount to Your / any other occupant's Nominee as named in the Policy Schedule or Legal representative holding a valid succession certificate.

**Note:** There are times when You or any other person who could claim on Your behalf, may be in such a state of hardship, that You or Such other person is unable to give us a notice or file a claim within the prescribed time limit. In such cases, condonation of delay can be done by waiver of conditions 1 and 2 above may be considered where the reason for delay is proved to our satisfaction.

#### **List of Documents**

We have tried to reduce the number of documents you need to share but we shall not be liable to pay any claim in case all the necessary mandatory documents as mentioned in Our claims process are not submitted to Us.

- a. Duly Filled and Signed Claim form
- b. Discharge Summary
- c. Original Hospital Main Bill
- d. Original Hospital Bill Breakup of Various Expenses
- e. Original Pharmacy Bills
- f. Prescription for the Medicine Purchased (Except Hospital Supply) and investigation done outside the hospital

- g. Consultation Paper
- h. Investigation Reports
- i. Digital Images/CDs of the investigation Procedures (If required)
- j. MLC/FIR Reports (If applicable)
- k. Original Invoice/Sticker (If applicable)
- l. Postmortem Reports (If applicable)
- m. Attending Physician Certificate (If applicable)
- n. Death Certificate (If applicable)
- o. KYC (Photo ID card)
- p. Bank Details with Cancelled Cheque
- q. Any other document required on case-to-case basis.

If any claim made by You or persons covered under the optional cover is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means, all benefits and the premium paid shall be forfeited.

**Definition Specific to this optional cover:**

1. **Day Care Centre** means any institution established for day care treatment of disease/ injuries or a medical setup within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under:
  - i. has qualified nursing staff under its employment;
  - ii. has qualified medical practitioner (s) in charge;
  - iii. has a fully equipped operation theatre of its own where surgical procedures are carried out
  - iv. Maintains daily records of patients and shall make these accessible to the Company's authorized personnel.
2. **Day Care Treatment** means medical treatment, and/or surgical procedure which is:
  - i. Undertaken under general or local anaesthesia in a hospital/day care centre in less than twenty-four hours because of technological advancement, and
  - ii. which would have otherwise required a hospitalisation of more than twenty-four hours.
 Treatment normally taken on an out-patient basis is not included in the scope of this definition.
3. **Hospital** means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the Schedule of Section 56(1) and the said act Or complies with all minimum criteria as under:
  - i) has qualified nursing staff under its employment round the clock;
  - ii) has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 inpatient beds in all other places;
  - iii) has qualified medical practitioner(s) in charge round the clock;
  - iv) has a fully equipped operation theatre of its own where surgical procedures are carried out;
  - v) maintains daily records of patients and makes these accessible to the insurance company's authorized personnel;
4. **Hospitalization** means admission in a Hospital for a minimum period of 24 consecutive 'In-patient Care' hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.
5. **Injury/ Bodily Injury** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.
6. **In-Patient Care** means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.
7. **Intensive Care Unit** means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
8. **ICU Charges** means the amount charged by a Hospital towards ICU expenses which shall include the

expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivist charges.

9. **Medical Practitioner/Doctor** means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.  
The registered practitioner should not be the insured or close member of the family.
10. **Medically Necessary Treatment** means any treatment, tests, medication, or stay in hospital or part of a stay in hospital which:
  - (i) is required for the medical management of the illness or injury suffered by the insured;
  - (ii) must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
  - (iii) must have been prescribed by a medical practitioner;
  - (iv) must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
11. **OPD treatment** means the one in which the Insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient.
12. **Reasonable and Customary Charges** means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved.
13. **Sum Insured** means the amount as opted by You and stated in the Policy Schedule against the Cover for each insured person for Individual Sum Insured Policy and aggregately for all insured members for a Floater Policy.
14. **Surgery or Surgical Procedure** means manual and / or operative procedure (s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering and prolongation of life, performed in a hospital or day care centre by a medical practitioner.
15. **Unproven/Experimental treatment** means the treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.

#### **10. Optional Cover 10: DAILY HOSPITAL CASH COVER**

If you have opted for this optional cover, We agree to pay a Daily Cash Allowance, amount as mentioned in the Schedule, for each continuous and completed period of 24 hours of Hospitalization arising out of Accidental Bodily Injury sustained by You and/or any other occupants of the insured vehicle (if opted) whilst mounting and dismounting from or driving or traveling in the insured vehicle during the Policy Period, for a maximum number of days as mentioned in Your Policy Schedule.

If You are hospitalized in the **Intensive Care Unit (ICU)** of a hospital for each continuous and completed period of 24 hours, We will pay twice the daily cash allowance mentioned in the policy schedule.

Payment of claim under this optional cover is subject to the time excess as opted and mentioned in the Policy Schedule.

##### **Conditions specific to this optional cover**

1. Claims made by You under this Optional Cover are subject to conditions set forth under Your policy (base Two-Wheeler Policy).
2. Any other occupant(s) of the vehicle can be covered under the Policy only if specifically opted by You and mentioned in the Policy Schedule.
3. The maximum period for which the Daily Allowance would be paid to You and/or any other occupants would not exceed the benefit period during the Policy Year, per occupant as opted. This period would be inclusive of the period of stay in Intensive Care Unit of a Hospital during the Policy Year.
4. For this cover, completion of every 24 Hours of In-patient Hospitalization from the time of admission is considered to be a day.
5. Number of persons travelling on the insured vehicle should not exceed the number specified in the registration certificate valid at the time of occurrence of the accident.
6. Accidental bodily injury sustained by You and/or any other occupant of the vehicle leading to hospitalization should be in direct relation with insured vehicle.



**Exclusions specific to this optional cover**

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

1. Where the Own Damage Claim under the base Two-wheeler Insurance Policy is not payable, unless specifically agreed otherwise by Us.
2. Any Hospitalization which is not related to the covered Accidental Bodily Injury
3. Any Hospitalisation directly arising from or consequent upon You or vehicle occupant(s) committing or attempting to commit a breach of law with criminal intent.
4. Any Hospitalisation directly or indirectly arising from or contributed or aggravated or accelerated by any of the following:
  - a) Suicide or attempted suicide or intentional self-injury
  - b) Use or consumption of narcotic or intoxicating drugs or alcohol or solvent, or taking of drugs (except under the direction of a Medical Practitioner)
  - c) Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs
5. Any Hospitalization for an existing disability from a previous Accident which has occurred prior to the first of this Policy.
6. Consequential losses of any kind
7. Any Hospitalisation arising out of War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detention, confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority.
8. Any Hospitalization arising out of Chemical contamination or contamination by radioactivity from any nuclear material whatsoever or from the combustion of nuclear fuel.

**Claims Process Specific to this Optional Cover**

1. We should be intimated immediately and in any event within 48 hours of date of admission in hospital.
2. In any event within 15 days from the date of discharge from hospital, submit all claim documents to Us.
3. For Claim You shall follow the below Procedure
  - a. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
  - b. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
  - c. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
  - d. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.
  - e. In case of Your and/ or any other occupant's Death, We shall pay the claim amount to Your / any other occupant's Nominee as named in the Policy Schedule or Legal representative holding a valid succession certificate.

**Note:** There are times when You or any other person who could claim on Your behalf, may be in such a state of hardship, that You or Such other person is unable to give us a notice or file a claim within the prescribed time limit. In such cases, condonation of delay can be done by waiver of conditions 1 and 2 may be considered where the reason for delay is proved to our satisfaction.

**List of Documents**

We have tried to reduce the number of documents you need to share but we shall not be liable to pay any claim in case all the necessary mandatory documents as mentioned in Our claims process are not submitted to Us.

- a. Duly Filled and Signed Claim form
- b. Discharge Summary
- c. Medical Records (Optional Documents may be asked on need basis: Indoor case papers, OT notes, PAC notes etc.)
- d. Copy of Hospital Main Bill

- e. Investigation Reports & Consultation Papers
- f. Attending Physician Certificate (If applicable)
- g. FIR Reports (if applicable)
- h. Death Certificate (If applicable)
- i. \*KYC (Photo ID card) (If applicable)
- j. Bank Details with Cancelled Cheque
- k. Any other document required on case-to-case basis.

If any claim made by You or persons covered under the optional cover is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means, all benefits under this policy and the premium paid shall be forfeited.

#### Definition Specific to this Optional Cover

1. **Hospital** means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the Schedule of Section 56(1) and the said act Or complies with all minimum criteria as under:
  - (i) has qualified nursing staff under its employment round the clock;
  - (ii) has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 inpatient beds in all other places;
  - (iii) has qualified medical practitioner(s) in charge round the clock;
  - (iv) has a fully equipped operation theatre of its own where surgical procedures are carried out;
  - (v) maintains daily records of patients and makes these accessible to the insurance company's authorized personnel;
2. **Hospitalization** means admission in a Hospital for a minimum period of 24 consecutive 'In-patient Care' hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.
3. **Injury/ Bodily** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.
4. **Intensive Care Unit (ICU)** means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
5. **Medical Practitioner/Doctor** means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.  
The registered practitioner should not be the insured or close member of the family.

#### GENERAL EXCEPTIONS (Applicable to all sections of the Policy)

The Company shall not be liable in respect of:

1. Any accidental loss damage and/or liability caused sustained or incurred outside the geographical area stated in the schedule.
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:
  - i. Being used otherwise than in accordance with the Limitations as to Use or
  - ii. 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. (i) Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss  
(ii) Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes 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 or contributed 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 consequences 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.

#### **DEDUCTIBLE**

The Company shall not be liable for each and every claim under Section - I (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the schedule.

In addition to the compulsory deductible, insured may also opt for voluntary deductible.

#### **CONDITIONS**

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

1. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage and in the event of any claim and thereafter the Insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy there of shall be forwarded to the Company immediately on receipt by the Insured. Notice shall also be given in writing to the Company immediately the Insured shall have knowledge of any impending Prosecution Inquest or Fatal Injury in respect of any occurrence which may give rise to a claim under this policy. In case of theft or other criminal act which may be the subject of a claim under this Policy the Insured shall give immediate notice to the Police and co-operate with the Company in securing the conviction of the offender.
2. No admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the Insured the defense or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.
3. The Company may at its own option repair reinstate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and liability of the company shall not exceed:
  - a. for total loss / constructive total loss of the vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the schedule less the value of the wreck.
  - b. for partial losses, losses other than Total Loss/Constructive Total Loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.
4. The Insured shall take all reasonable steps to safeguard the Vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the Vehicle or any part thereof or any driver or employee of the Insured. In the event of any accident or breakdown the Vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if Vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the Vehicle shall be entirely at the Insured's own risk.
5. If at the time of occurrence of an event that gives rise to any claims under this policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its rateable proportion of any compensation cost or expense.
6. The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of statements and answers in the said proposal shall be condition precedent to any liability of the Company to make any payment under this policy.
7. In the event of the death of the sole Insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of Insured or until the expiry of this policy (whichever is earlier). During the said period legal heirs of the Insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the names of the heirs or obtain a new insurance policy for

the Motor Vehicle.

Where such legal heirs desires to apply for a transfer of this policy or obtain a new policy for the Vehicle such heirs should make an application to the company accordingly within the aforesaid period. All such applications should be accompanied by:

- a. Death certificate in respect of the insured
  - b. proof of title to the Vehicle
  - c. Original Policy
8. No change can be made to this policy unless the Company has approved it and confirmed by endorsing the policy schedule.
  9. Any and all disputes arising out of and under this Policy shall be governed by and determined in accordance with Indian law.
  10. All other conditions which are not specifically mentioned in the policy document will be as per Indian Motor tariff (IMT) 2002.

#### **CANCELLATION**

**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.
  - ii. refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.
- 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.

#### **NO CLAIM BONUS (NCB)**

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 table mentioned in **Annexure I**.

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. 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.

#### **Customer Grievance Redressal Policy:**

We are committed to extend the best possible services to its customers. However, if You are not satisfied with Our services and wish to lodge a complaint, please feel free to call Our 24X7 Toll free number 1800-258-5956 or You may email to the customer service desk at [hello@godigit.com](mailto:hello@godigit.com). After investigating the matter internally and subsequent closure, We will send Our response.

Email: [grievance@godigit.com](mailto:grievance@godigit.com)

For further information, please refer the below 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>

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.

#### Address and contact number of Council For Insurance Ombudsman

Office Location	Contact Details	Jurisdiction of Office Union Territory, District)
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chhattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Tamil Nadu Puducherry Town and Karaikal (which are part of Puducherry)
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka- Pool, Hyderabad - 500 004. Tel.: 040 – 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan.
ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur,



		Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshihar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

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

Note: COUNCIL FOR INSURANCE OMBUDSMAN ,3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.Tel.: 022 – 69038801/03/04/05/06/07/08/09 Email: [inscoun@cioins.co.in](mailto:inscoun@cioins.co.in)

**ANNEXURE- I**  
**NCB SCALE**

No Claim bonus to be provided on the Own Damage (OD) section of the Policy after the expiry of Policy Tenure of OD section.

			TW 5 Years OD Policy			TW 4 Years OD Policy			TW 3 Years OD Policy			TW 2 Years OD Policy		
Entry NCB	Count of Claims in Policy Period	Claim Made in Last 12 months	Renewal NCB 3 Yrs - Scale 1	Renewal NCB 3 Yrs - Scale 2	Renewal NCB 3 Yrs - Scale 3	Renewal NCB 3 Yrs - Scale 1	Renewal NCB 3 Yrs - Scale 2	Renewal NCB 3 Yrs - Scale 3	Renewal NCB 3 Yrs - Scale 1	Renewal NCB 3 Yrs - Scale 2	Renewal NCB 3 Yrs - Scale 3	Renewal NCB 3 Yrs - Scale 1	Renewal NCB 3 Yrs - Scale 2	Renewal NCB 3 Yrs - Scale 3
0%	0	No	50%	50%	50%	50%	45%	45%	45%	35%	35%	35%	25%	25%
0%	1	No	50%	45%	45%	35%	35%	35%	25%	25%	25%	20%	20%	20%
0%	2	No	35%	25%	25%	35%	25%	25%	20%	20%	20%	20%	20%	20%
0%	>=3	No	20%	0%	20%	0%	0%	20%	0%	0%	20%	0%	0%	20%
0%	1	Yes	35%	45%	0%	25%	35%	0%	25%	25%	0%	20%	20%	0%
0%	2	Yes	20%	25%	0%	20%	20%	0%	20%	20%	0%	0%	0%	0%
0%	>=3	Yes	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
20%	0	No	50%	50%	50%	50%	45%	45%	50%	45%	45%	45%	35%	35%
20%	1	No	50%	45%	45%	45%	35%	35%	35%	25%	25%	25%	20%	20%
20%	2	No	35%	25%	25%	35%	25%	25%	25%	20%	20%	20%	20%	20%
20%	>=3	No	20%	0%	20%	20%	0%	20%	20%	0%	20%	0%	0%	20%
20%	1	Yes	35%	45%	0%	35%	35%	0%	25%	25%	0%	20%	20%	0%
20%	2	Yes	20%	25%	0%	20%	25%	0%	20%	20%	0%	20%	20%	0%
20%	>=3	Yes	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
25%	0	No	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	45%	45%
25%	1	No	50%	45%	45%	50%	45%	35%	45%	35%	25%	35%	25%	20%
25%	2	No	35%	25%	25%	35%	25%	25%	25%	20%	20%	20%	20%	20%
25%	>=3	No	20%	0%	20%	20%	0%	20%	20%	0%	20%	0%	0%	20%
25%	1	Yes	35%	45%	0%	35%	35%	0%	35%	35%	0%	25%	20%	0%
25%	2	Yes	20%	25%	0%	20%	25%	0%	20%	20%	0%	0%	0%	0%
25%	>=3	Yes	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
35%	0	No	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
35%	1	No	50%	45%	45%	45%	45%	35%	45%	35%	25%	25%	20%	20%
35%	2	No	35%	25%	25%	35%	25%	25%	25%	20%	20%	20%	20%	20%
35%	>=3	No	20%	0%	20%	20%	0%	20%	20%	0%	20%	0%	0%	20%
35%	1	Yes	35%	45%	0%	35%	35%	0%	35%	35%	0%	20%	0%	0%
35%	2	Yes	20%	25%	0%	20%	20%	0%	20%	20%	0%	20%	0%	0%
35%	>=3	Yes	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
45%	0	No	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
45%	1	No	50%	50%	50%	50%	50%	35%	50%	45%	25%	35%	35%	20%
45%	2	No	35%	25%	25%	35%	25%	25%	25%	20%	20%	20%	20%	20%
45%	>=3	No	20%	0%	20%	20%	0%	20%	20%	0%	20%	0%	0%	20%
45%	1	Yes	45%	50%	0%	45%	45%	0%	45%	45%	0%	35%	35%	0%
45%	2	Yes	20%	25%	0%	20%	20%	0%	20%	20%	0%	20%	20%	0%
45%	>=3	Yes	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
50%	0	No	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
50%	1	No	50%	50%	50%	50%	50%	35%	50%	50%	25%	35%	35%	20%
50%	2	No	35%	25%	25%	35%	25%	25%	25%	20%	20%	25%	20%	20%

50%	>=3	No	20%	0%	20%	20%	0%	20%	20%	0%	20%	20%	0%	20%
50%	1	Yes	45%	50%	0%	45%	45%	0%	45%	45%	0%	35%	35%	0%
50%	2	Yes	20%	25%	0%	20%	25%	0%	20%	20%	0%	20%	20%	0%
50%	>=3	Yes	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
55%	0	No	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%
55%	1	No	50%	50%	50%	50%	50%	35%	50%	50%	25%	35%	35%	20%
55%	2	No	35%	25%	25%	35%	25%	25%	25%	20%	20%	25%	20%	20%
55%	>=3	No	20%	0%	20%	20%	0%	20%	20%	0%	20%	20%	0%	20%
55%	1	Yes	45%	50%	0%	45%	50%	0%	45%	50%	0%	35%	35%	0%
55%	2	Yes	20%	25%	0%	20%	25%	0%	20%	20%	0%	20%	20%	0%
55%	>=3	Yes	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
65%	0	No	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%
65%	1	No	50%	50%	50%	50%	50%	50%	50%	50%	25%	35%	35%	20%
65%	2	No	35%	25%	25%	35%	25%	25%	25%	20%	20%	20%	20%	20%
65%	>=3	No	20%	0%	20%	20%	0%	20%	20%	0%	20%	0%	0%	20%
65%	1	Yes	45%	50%	0%	45%	50%	0%	45%	50%	0%	35%	35%	0%
65%	2	Yes	20%	25%	0%	20%	25%	0%	20%	20%	0%	20%	20%	0%
65%	>=3	Yes	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%