

DIGIT TWO-WHEELER INSURANCE**PROSPECTUS****UIN: IRDAN158RPMT0045V01202425****Go Digit General Insurance Ltd.**

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

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

Product Introduction

At Digit, we understand the potential risk associated with the ownership of a Two-wheeler and hence, we have designed "Digit Two-Wheeler Insurance" that offers a complete protection for:

- Section I: Loss of or Damage to the Vehicle Insured
- Section II: Liability to Third Parties
- Section III: Personal Accident Cover for Owner-Driver

Optional Cover under the Policy:

There are 24 optional covers which insured can opt from:

- Optional Cover 1: Consumable Cover
- Optional Cover 2: Parts Depreciation Protect
- Optional Cover 3: Engine and Gearbox Protect
- Optional Cover 4: Breakdown Assistance
- Optional Cover 5: Loss Of Revenue
- Optional Cover 6: Debris Removal Expenses
- Optional Cover 7: Additional Towing Expenses
- Optional Cover 8: EMI Protection Cover
- Optional Cover 9: Return To Invoice
- Optional Cover 10: Key & Lock Protect
- Optional Cover 11: Tyre Protect
- Optional Cover 12: Daily Conveyance Benefit
- Optional Cover 13: Preferred Garage Discount
- Optional Cover 14: Pay As You Drive
- Optional Cover 15: EV Shield
- Optional Cover 16: Loss To Personal Belongings
- Optional Cover 17: NCB Protector
- Optional Cover 18: Accidental Hospitalization Cover
- Optional Cover 19: Daily Hospital Cash Cover
- Optional Cover 20: Good Driver Benefit
- Optional Cover 21: Legal Assistance Cover
- Optional Cover 22: NCB Scaler
- Optional Cover 23: EMI Shield
- Optional Cover 24: New Vehicle Replacement

What will be policy period provided under the product?

The customer will have option to opt for any section or optional cover as per their requirement:

Section I: Loss of or Damage to the Vehicle Insured	This section can be opted for either 1 Year or 2 Years or 3 Years or 4 years or 5 years.
Section II: Liability to Third Parties	This section can be opted for either 1 Year or 2 Years or 3 Years or 4 years or 5 years.
Section III: Personal Accident Cover For Owner-Driver	This section can be opted for either 1 Year or 2 Years or 3 Years or 4 years or 5 years.
Optional Covers under the Product:	The policy term of the respective opted optional cover can be 1 Year or 2 Years or 3 Years or 4 years or 5 years.

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

SECTION I: LOSS OF 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.

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.

What is the Policy Term of various Sections under this Product?

Below is the Policy Term for various Sections under this Product:

Section I: Loss of or Damage to the Vehicle Insured (OD Section): This section can be opted for either 1 Year or 2 Years or 3 Years or 4 years or 5 years.

Section II: Liability to Third Parties (TP section): This section can be opted for either 1 Year or 2 Years or 3 Years or 4 years or 5 years.

Section III: Personal Accident Cover for Owner-Driver: This section can be opted for either 1 year or 2 years or 3 years or 4 years or 5 years.

Optional Covers under the policy: The policy term of the respective opted optional cover can be 1/ 2 /3/ 4/ 5 years.

What am I not covered for?

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.

How do I decide my vehicle IDV?

The Insured's Declared Value (IDV) of the vehicle will be fixed for each year of the policy term at the commencement of the contract 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 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) will be determined on the basis of an understanding between you and us.

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

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

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

The Provisions in respect of NCB for this Policy shall be as follows:

The insured is entitled for a No Claim Bonus (NCB) on "Parts Depreciation Protect" Optional cover, as per the details below:

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.

How do I get the premium amount for insuring my two-wheeler?

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

Is there any Optional covers provided in the Policy?

Yes, in this policy there are 24 optional covers which insured can opt from:

- Optional Cover 1: Consumable Cover
- Optional Cover 2: Parts Depreciation Protect
- Optional Cover 3: Engine and Gearbox Protect
- Optional Cover 4: Breakdown Assistance
- Optional Cover 5: Loss Of Revenue
- Optional Cover 6: Debris Removal Expenses
- Optional Cover 7: Additional Towing Expenses
- Optional Cover 8: EMI Protection Cover
- Optional Cover 9: Return To Invoice
- Optional Cover 10: Key & Lock Protect
- Optional Cover 11: Tyre Protect
- Optional Cover 12: Daily Conveyance Benefit
- Optional Cover 13: Preferred Garage Discount
- Optional Cover 14: Pay As You Drive
- Optional Cover 15: EV Shield
- Optional Cover 16: Loss To Personal Belongings
- Optional Cover 17: NCB Protector
- Optional Cover 18: Accidental Hospitalization Cover
- Optional Cover 19: Daily Hospital Cash Cover
- Optional Cover 20: Good Driver Benefit
- Optional Cover 21: Legal Assistance Cover
- Optional Cover 22: NCB Scaler
- Optional Cover 23: EMI Shield
- Optional Cover 24: New Vehicle Replacement

Details of Optional Covers are provided below:

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 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 OPTIONAL COVER 1

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

EXCLUSIONS SPECIFIC TO OPTIONAL COVER 1

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

1. Where this policy is not valid.
2. Where Section I. **Loss Of Or Damage to The Vehicle Insured (If opted Section I)** 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 the 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: PARTS 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 this 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 the Policy Schedule.

CONDITIONS SPECIFIC TO OPTIONAL COVER 2

1. The benefits under this **Optional Cover** Policy would be available only if **Your** Vehicle is repaired at Digit Authorized Repair Shop. In case You have opted to repair Your Vehicle at any other 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 OPTIONAL COVER 2

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

1. Where this policy is not valid.

2. Where any claim made by You under Section I. **Loss Of Or Damage to The Vehicle Insured (If Opted section I) of the 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, this 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 ingression
- 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 consequentially.

CONDITIONS SPECIFIC TO OPTIONAL COVER 3

1. Claims made by You under this Optional Cover are subject to conditions set forth under this 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 OPTIONAL COVER 3

In addition to the General Exclusions listed under this 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
 - i. In retrieving the two-wheeler from water logged area to a safe place.
 - ii. In instructing the garage to start the repair after the surveyor assessment is done.
 - iii. 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 this policy will be mentioned in Your Policy Schedule.

XVII. Loss of Vehicle Registration Certificate: In the event that the Vehicle Registration Certificate of the insured Vehicle is lost, stolen or destroyed, We will reimburse You for reasonable administrative and government fees incurred in obtaining a duplicate or replacement certificate, Provided always that:

1. Loss is reported to the local authorities and all required documentation is submitted.
2. The maximum reasonable amount for certificate will not exceed the reasonable administrative and government fees. You need to submit invoice / proof of fees paid.
3. Claim should be reported to Us within 24 hours of loss of Registration Certificate

CONDITIONS SPECIFIC TO OPTIONAL COVER 4

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 OPTIONAL COVER 4

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

1. Where Your Vehicle can be safely transferred on its own power to the nearest dealer/workshop.
2. Any loss or damage caused due to theft, earthquake, acts of terrorism, riots, strikes, Act of God perils like flood, earthquake etc and confiscation, intervention of Government Authorized Agencies, Police Authorities or Law Enforcing Agencies.
3. The cost of any parts, components/consumables or materials used to repair Your Vehicle, unless specifically covered under this 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 this 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.

A. Plans Available under the Optional Cover:

There are 4 plans available under this optional cover. Coverage available under this 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
Loss of Vehicle Registration Certificate	No	No	No	Yes

5. OPTIONAL COVER 5: LOSS OF REVENUE

If You have opted for this Optional Cover, If a claim for accidental loss or damage is admitted under Section I. **Loss Or Damage to The Vehicle Insured (If opted section I)** of the Policy, We will compensate You towards loss of income during the repair period due to non-availability of **Your Vehicle**, as per Maximum Number of Days, Time Excess & Per Day Fixed Allowance opted by You and mentioned in **Your** Policy Schedule.

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

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

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

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

CONDITIONS SPECIFIC TO OPTIONAL COVER 5

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

EXCLUSIONS SPECIFIC TO OPTIONAL COVER 5

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

1. **Time Excess** opted by You and mentioned in the **Policy Schedule**.
2. Where this policy is not valid.
3. Where the Section I. **Loss Of Or Damage to The Vehicle Insured (If Opted Section I)** claim made by You under the **Policy** is not payable or admitted.
4. Losses arising out of Act of God Perils, Riots & Strikes.
5. The loss claimed or covered under any other type of insurance policy or cover.
6. If You are claiming only for glass damage under Section I. **Loss Of Or Damage to The Vehicle Insured (If opted Section I) of the Policy**.
7. Time taken by the garage for damage not admissible under Section I. **Loss Of Or Damage to The Vehicle**

Insured (If Opted Section I). (Example: Due to an accident, there is a damage only to the Bumper which is covered under Section I, however, You also opt to get the Pre-existing damaged door repaired at **Your Cost**, it will increase time and we shall not be liable for this increased time).

6. OPTIONAL COVER 6: DEBRIS REMOVAL EXPENSES

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

CONDITIONS SPECIFIC TO OPTIONAL COVER 6

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

EXCLUSIONS SPECIFIC TO OPTIONAL COVER 6

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

1. Where the Section I. Loss Of Or Damage to The Vehicle Insured (If opted Section I) claim made by you under the Policy is not payable or admitted.
2. Where the loss is covered under any other type of insurance policy.
3. Any Claim where the transshipment of goods has been carried out without prior approval from Us.

7. OPTIONAL COVER 7: ADDITIONAL TOWING EXPENSES

If You have opted for this Optional Cover, **We** will pay maximum up to the Sum Insured opted by You and mentioned in Your Policy Schedule against this **Optional Cover**, for the additional expenses incurred by **You** towards removal, protection and towing of the Vehicle Insured from the spot of accident to the nearest garage, repairer or place of safety or any other place as approved by Us, in the event of the Insured Vehicle being disabled by reason of loss or damage covered under Section I. **Loss Of Or Damage to The Vehicle Insured** (If Opted Section I) of the Policy.

CONDITIONS SPECIFIC TO OPTIONAL COVER 7

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

EXCLUSIONS SPECIFIC TO OPTIONAL COVER 7

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

1. Where the Section I. Loss Of Or Damage to The Vehicle Insured (If opted section I) claim made by you under the Policy is not payable or admitted.
2. Any claim where the Insured is not able to provide the invoices/receipts for the payments made in respect of towing, protection and removal of the Insured Vehicle.
3. Any claim where the Insured Vehicle is able to be driven on its own power on self-propelled basis unless in Our opinion it could increase or aggravate the damages sustained by the Insured Vehicle

8. **OPTIONAL COVER 8: EMI PROTECTION COVER**

If You have opted for this Optional Cover, In the event of Your Vehicle being damaged by a peril covered under Section I. **Loss Of Or Damage to The Vehicle Insured (If Opted Section I)** of the Policy and is in garage for repair or is a Total Loss/Constructive Total Loss/ Total Theft , You will be paid the regular Equated Monthly Instalment (EMI) payable to the Financial Institution mentioned in Your Policy Schedule as per the Number of EMI and Time Excess opted by You and subject the conditions mentioned below.

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

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

CONDITIONS SPECIFIC TO OPTIONAL COVER 8

1. Benefit under this Optional Cover is available only if Claim is admitted under Section I. **Loss Of Or Damage to The Vehicle Insured (If opted section I)** of the Policy and all repairs are carried out at **Digit Authorized Repair Shop**. In case You have opted to repair **Your Vehicle** at any other workshop, then You will have to bear an additional **Co-Payment** of 20% of the assessed claim amount under this cover, unless this condition is specifically agreed and waived off by Us.
2. Number of monthly instalments payable will depend on the Plan opted by **You** at the Policy Inception/Renewal and subject to the repair time exceeding the **Time Excess** mentioned in each Plan
3. **Our** liability in respect of all claims in aggregate, during the Policy Year, will not exceed the Number of monthly instalments and EMI amount mentioned in the Policy Schedule.
4. **Our** liability will be limited to the EMI amount mentioned in Your Policy Schedule or the actual EMI prevailing at the time of loss, whichever is lower. Also, in no case, Company shall pay an amount higher than the actual amount of loan outstanding against the Insured Vehicle.
5. **Time Excess** will be applicable for **Partial Loss Claims** only and will be calculated from the day on which vehicle is given to garage for repair, to the time on which intimation regarding delivery of repaired vehicle is given to Insured.
6. **Time Excess** will not be applicable for **Total Loss/Constructive Total Loss/ Total Theft Claim**. For **Total Loss/Constructive Total Loss Claims**, **We** will pay the EMI mentioned in Your Plan or Two EMIs, whichever is lower. For **Total Theft Claims**, **We** will pay maximum one EMI irrespective of the Plan Opted by You.
7. Claim Payment in case of **Total theft** of the Insured Vehicle will be subject to submission of Final Investigation Report by the Policy Authorities but not before 90 days from the date of theft.

EXCLUSIONS SPECIFIC TO OPTIONAL COVER 8

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

1. Where the Section I. **Loss Of Or Damage to The Vehicle Insured (If opted Section I)** claim made by you under the Policy is not payable or admitted.
2. **We** shall not be liable to pay for any arrears or over-due instalment amount including interest prior to the date of accident.

9. OPTIONAL COVER 9: RETURN TO INVOICE

If you have opted for this optional cover, In the event of Your Insured Vehicle being a Total Loss / Constructive Total Loss / Total Theft, We, solely at Our discretion, may compensate You in either of the following ways:

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

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 $IDV < \text{purchase value}$.

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

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

- (a) Reimbursement of First-time registration charges which You had incurred on the Insured Vehicle.
- (b) Reimbursement of Road Tax which You had incurred on the Insured Vehicle.
- (c) Reimbursement of new vehicle Policy which includes Own Damage Cover, Third Party Liability Cover and Optional Cover (as availed in the Policy) provided you opt to insure the new vehicle with us, subject to maximum of premium paid under the existing policy of the Insured Vehicle.

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

- i. One Year Own damage cover premium of the Insured vehicle
- ii. Third party premium of the Insured Vehicle provided third party cover of the Insured vehicle was insured with us.
- iii. One Year Optional Cover premium of the Insured Vehicle
- (d) Payment of Cost of any accessories including bi-fuel kit which were specifically Insured under Section 1 (Own Damage) of the Policy provided these are not part of factory fitted accessories of the new vehicle.

CONDITIONS SPECIFIC TO OPTIONAL COVER 9

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 Police Authorities but not before 90 days from the date of theft.

EXCLUSIONS SPECIFIC TO OPTIONAL COVER 9

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 I (Loss of or damage to the vehicle Insured) of the Policy.
2. The bank/finance Company whose interest is endorsed in the policy shall agree in writing.
3. Cost of any accessories including bi-fuel kit which were not specifically Insured under Section I (Loss of or damage to the vehicle insured) 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.
6. Any cost of extended warranty, fast tag which You had incurred on the Insured Vehicle.

10. OPTIONAL COVER 10: KEY & LOCK PROTECT

If You have opted for this Optional Cover, We will compensate You for the cost incurred towards:

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

CONDITIONS SPECIFIC TO OPTIONAL COVER 10

1. In the event of theft or Burglary or Malicious Damage, You shall immediately, and in any event within 3 days from date of incident, lodge a complaint (FIR) (if applicable) with the police authority to obtain crime reference and lost property report and also report the incidence of loss to Us.
2. The benefits under this Optional can be utilized up to maximum of specified number of times (i.e. one or two times) as mentioned in Policy Schedule during the Policy Year. The benefit provided under this Optional Cover will cease, once you have Claimed for the specified number of times mentioned in Your Policy Schedule.
3. The replaced keys/lockset should be of same make, model and specification as the one for which the claim is being made
4. You must take reasonable care at all times and ensure safety of vehicle keys.
5. In case claim is admissible only under this Optional cover and not under the policy there will not be any impact on the NCB eligibility as provided in the policy.

EXCLUSIONS SPECIFIC TO OPTIONAL COVER 10

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

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

11. OPTIONAL COVER 11: 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 this 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 the Policy making the tyre unfit for use due to:
 - bulge in tyre
 - bursting of tyre
 - cut or damage to the tyre

CONDITIONS SPECIFIC TO OPTIONAL COVER 11

1. Claims made by You under this Optional Cover are subject to conditions set forth under this 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" coverage 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 cover 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 OPTIONAL COVER 11

In addition to the General Exclusions listed under this 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.
16. In case of tyre is Retreaded.

12. OPTIONAL COVER 12: DAILY CONVEYANCE BENEFIT

If you have opted for this optional cover, then if a claim for accidental loss or damage is admitted under the coverage of this 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 01st Aug and it was given for repair on 3rd Aug, whereas the first Loss Assessment was on 05th Aug, Time Excess will be applicable from 05th Aug.

CONDITIONS SPECIFIC TO OPTIONAL COVER 12

1. Claims made by You under this Optional Cover are subject to conditions set forth under this 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 Cover 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 OPTIONAL COVER 12

In addition to the General Exclusions listed under this 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 this policy is not valid.
3. Where the own damage (If opted for Section I) 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.

13. OPTIONAL COVER 13: PREFERRED GARAGE DISCOUNT

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

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

OR

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

CONDITIONS SPECIFIC TO OPTIONAL COVER 13

1. Additional excess will be over and above the excess applicable under the policy.
2. Additional excess will not be applicable in case Digit Preferred Repair Shop is not available at the particular centre in which the vehicle has to be repaired.
3. This cover will be applicable only for Partial losses.

EXCLUSIONS SPECIFIC TO OPTIONAL COVER 13

1. Exclusions as applicable under this Policy will also be applicable to this Optional Cover.

14. OPTIONAL COVER 14: PAY AS YOU DRIVE

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

Based on the Plan opted, You will be eligible for the discount/ loading on the premium of Section I Loss of or Damage to the vehicle insured Cover of the policy.

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

CONDITIONS SPECIFIC TO OPTIONAL COVER 14

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

EXCLUSIONS SPECIFIC TO OPTIONAL COVER 14

1. Any accidental damage to the vehicle if the vehicle has exceeded the kilometres as per plan opted and mentioned in the Policy Schedule.
2. Exclusions as applicable under this Policy will also be applicable to this Optional Cover.

15. OPTIONAL COVER 15: EV SHIELD**Definitions specific to this Optional cover 15:**

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 consequently 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 ingression or short circuit or damages by accidental external means causing loss or damage to battery, drive Motor/electric Motor and Hybrid Electric Vehicle (HEV) system, forming part of the Insured Vehicle.

Provided always that:

- i. In case of loss or damage due to water ingression, payment under this Optional Cover 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 the coverage of the 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 coverage of the 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 OPTIONAL COVER 15

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

EXCLUSIONS SPECIFIC TO OPTIONAL COVER 15

In addition to the General Exclusions listed under this 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

16. OPTIONAL COVER 16: LOSS TO PERSONAL BELONGINGS

If you have opted for this optional cover, We will indemnify You against any physical loss or damage occurring during the Policy Period to the Personal Baggage kept in the Insured Vehicle which belongs to You or Your immediate family member, as a result of perils mentioned under Section I (Loss of or damage to the vehicle insured) of the Policy.

Definition Specific to optional cover 16

- **"Immediate Family"** shall mean Your spouse, children, parents or parents-in-law and grandparents.
- **"Personal Baggage"** shall include personal effects carried by You during a journey in the Insured Vehicle and cover contents that are personal in nature including but not limited to clothes, toiletries, shoes and items of similar nature.

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

CONDITIONS SPECIFIC TO OPTIONAL COVER 16

1. In the event of theft or Burglary or Malicious Damage, You shall immediately, and in any event within 3 days from date of incident, lodge a complaint (FIR) with the police authority (if applicable) to obtain crime reference and lost property report and also report the incidence of loss to Us.
2. Where the Insured Item can reasonably be repaired or reinstated at a cost less than the replacement cost, then We will indemnify You up to the Sum Insured in respect of the expenses necessarily incurred to restore such item to its state immediately prior to the happening of the Insured Event. No Depreciation will be applied except for parts with limited life.
3. In the event of Total Loss, We will indemnify You in respect of the restoration or replacement costs of the lost or damaged Item subject to maximum of the Sum Insured and number of claims as opted by You and mentioned in Your Policy Schedule.
4. The benefits under this Optional can be utilized up to maximum of specified number of times (ie one or two times) as mentioned in Policy Schedule during the Policy year. The benefit provided under this Optional Cover will cease, once you have Claimed for the specified number of times mentioned in Your Policy Schedule.
5. In case claim is admissible only under this optional cover and not under the policy – there will not be any impact on the NCB eligibility as provided in the policy.

EXCLUSIONS SPECIFIC TO OPTIONAL COVER 16

In addition to the General Exclusions listed under this policy, 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 made by You against Us under the policy is not admissible. However, this exclusion is not applicable in case of theft or burglary of Personal Baggage.
2. Any claim which is reported or notified after 3 days to Us or Police Authority after the happening of the loss or damage, provided, We may condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.
3. Any theft from vehicles parked in no-parking zone and from un-attended vehicle after accident
4. Any loss or damage to goods or samples carried in connection with any trade or business.
5. Loss or damage caused by delay, wear and tear, moth, vermin, atmospheric or climatic, conditions, deterioration or electrical or mechanical derangement of any kind.
6. Loss or damage caused by spilled fluid from cosmetic or beverage containers whilst in the baggage.
7. Breakage, Cracking or Scratching of Binoculars, Lenses and similar articles of brittle or fragile nature unless such loss or damage is due to an accident to Insured Vehicle in which such Personal Baggage is conveyed by You.
8. Any loss or damage to personal baggage of a consumable nature.
9. Loss damage or consequential loss directly or indirectly caused by, consisting of, or arising from any corruption, destruction, distortion, erasure or other loss or damage to data, software, or and kind of programming or instruction set.
10. Loss or damage that is covered under Manufacturers, Supplier or Dealer's Warranty.
11. Any claim caused due to contributory negligence will be invalid.

17. OPTIONAL COVER 17: NCB PROTECTOR

If you have opted for this optional cover, in the event of partial loss claim being made under Section I of this Policy during the Policy Period, We will protect the NCB percentage enjoyed by You under this Policy and extend the same NCB percentage or the increased NCB percentage (as per option opted by You and mentioned in the Policy Schedule) at the time of renewal of this Policy with Us.

Following two options will be available under this optional:

- i. **Same NCB Percentage** – In the event of partial loss claim made during the policy period, NCB will remain same at the time of renewal. You will get the same NCB percentage as provided under the expiring policy.
- ii. **Next Slab NCB Percentage** – In the event of partial loss claim made during the policy period, NCB will increase at the time of renewal (like how it is when there is no claim made). You will get increased NCB percentage which will be next NCB slab compared to that of the expiring policy, as defined in the IMT.

This cover is applicable only to partial losses covered and is further subject to a maximum number of claims occurrences, ie, one claim or two claims (as opted by You and mentioned in the Policy Schedule) during the policy year.

CONDITIONS SPECIFIC TO OPTIONAL COVER 17

1. Benefits provided under the optional cover will not be available in the event of Total Loss/ Constructive Total Loss of the Insured Vehicle under the Policy. However, benefits provided under this optional cover will be available in case of theft of the vehicle, given that You purchase a new vehicle and insures it with Us within next 3 years from the date of theft. In such case, You will get same NCB percentage on Your new vehicle (irrespective of option opted by You), as was available under Your stolen vehicle, subject to Your claim should not exceed maximum specified number of times mentioned in Your Policy Schedule.
2. The benefit under this Optional is available up to maximum of specified number of times (ie one or two times) as mentioned in Policy Schedule during the Policy Period. The NCB percentage would reduce to zero in the event loss claim lodged by You during the same Policy Period exceed the maximum specified number of times mentioned in Your Policy Schedule.
3. In case of transfer of ownership of the Insured Vehicle, the benefits under this optional cover shall expire.

EXCLUSIONS SPECIFIC TO OPTIONAL COVER 17

1. Exclusions as applicable under this Policy will also be applicable to this Optional Cover.

18. OPTIONAL COVER 18: 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:

Accommodation/Room Rent	Hospital accommodation in a ward, shared or private room.
ICU	Intensive Care Unit (ICU) Charges
Professional Fees	Fees for treatment by specialists, physicians, nurses, surgeons and anaesthetists.
Medication	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.
Diagnostic	Necessary Procedures such as x-rays, pathology, brain and body scans (MRI, CT scans) Etc. used to make a diagnosis for treatment.
Theatre Fees	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 OPTIONAL COVER 18

1. Claims made by You under this Optional Cover are subject to conditions set forth under this 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 OPTIONAL COVER 18

In addition to the General Exclusions listed under this policy, 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.
5. Treatments received in health hydros, 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

6. 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
7. 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.
8. 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
9. Any Hospitalization for an existing disability from a previous Accident which has occurred prior to the first of this Policy.
10. Consequential losses of any kind.
11. Any expense on treatment of Insured as outpatient (OPD Treatment).
12. Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of any of these.
13. Prosthetics and other devices NOT implanted internally by surgery.
14. 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)
15. 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 detainment, confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority.
16. Chemical contamination or contamination by radioactivity from any nuclear material whatsoever or from the combustion of nuclear fuel.

CLAIMS PROCESS

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.

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.

DEFINITIONS 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.

19. OPTIONAL COVER 19: 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 OPTIONAL COVER 19

1. Claims made by You under this Optional Cover are subject to conditions set forth under this 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 OPTIONAL COVER 19

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

1. Where **section I loss of or damage to the vehicle insured** (If opted for Section I) Claim under the 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 detainment, 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

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.

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.

DEFINITIONS 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.

20. OPTIONAL COVER 20: GOOD DRIVER BENEFIT

(This Optional cover is filed as one more variant to "Pay as You Drive" wherein reward is provided to the customers based on the usage of their vehicle along with other factors.)

If **You** have opted for this **Optional cover**, then based on how much **Your** vehicle is used and on the basis of several factors as given below which can help us in determining how good driver and person **You** are, You will be eligible for either of the following benefits as opted by You and mentioned in the Policy Schedule:

- a) **Premium Discount:** We will provide discount on the premium of Section I- Loss of or damage to the vehicle insured and optional covers of this policy.
OR
- b) **IDV Booster:** Increase in the calculated IDV of the Insured vehicle subject to maximum upto 15%, without charging any additional premium for additional increased IDV.
These factors are including but not limited to:
 - Less usage of your vehicle (*less usage of vehicle lead to less chances of accident*)
 - If You Obey Traffic rules and having nil challans for traffic violations, (*hence a driver obeying traffic rules drive safely and will lead to have lower claim propensity*).
 - how much care you take of your Vehicle (*having a covered secured parking of the Vehicle helps in reducing theft of vehicle risk and accidental damage risk such as arising out of falling of tree on the vehicle, Malicious Damage etc. Also, renewing your Vehicle well in advance shows how much care*

you take care of your Vehicle)

- how much concerned you are towards your loved ones (*having a life and/ or health policy reflects about how sincere and responsible person you are*)
- how old your relationship is with Us (*rewarding you for continuing our long relationship*)
- how your policy is issued (*policy being issued from our Digit Mobile application or policy issued without any assistance from our side helps in reducing our operational cost, hence you will be eligible for additional discount*).

CONDITIONS SPECIFIC TO OPTIONAL COVER 20

1. At the inception of Policy, we will require details of the odometer/ telematics device/ IOT device of Your vehicle.
2. Past annual usage of the vehicle will be calculated using total kilometres running of the vehicle (derived from the odometer reading) divided by age of the vehicle (derived from the vehicle registration date).
3. In case of transfer of vehicle, You need to intimate us for the same.

EXCLUSIONS SPECIFIC TO OPTIONAL COVER 20

1. Exclusions as applicable under this Policy will also be applicable to this Optional Cover.

21. OPTIONAL COVER 21: LEGAL ASSISTANCE COVER

Subject otherwise to the terms, exceptions, conditions and exclusions of this Policy, in consideration of payment of an additional premium, it is hereby agreed and understood that this 'Legal Assistance Cover' is provided as optional cover under this policy and can be utilized by **You** for legal support related to road accident involving the Insured Vehicle and shall be limited to the scope as mentioned below.

Legal Assistance provided under this optional cover will include:

- a) Providing guidance to **You** regarding any Legal Query. The guidance will be provided by the Company Representatives over a call.
- b) Arranging for an Advocate, on best-effort basis, to advise and represent **You** in proceedings before the Magistrate Court only.
- c) Payment of Advocate fees for Your bail, and/or Criminal trial, subject to maximum of sum insured as mentioned in the Policy Schedule.

CONDITIONS SPECIFIC TO OPTIONAL COVER 21

1. Claims made by **You** under this optional cover are subject to conditions set forth under **this** Policy.
2. Maximum number of Legal Assistance claims payable during the Policy Year will be as mentioned in the Policy Schedule.
3. Any Legal Assistance provided to You should be in direct relation to Road Traffic accident involving the insured vehicle.
4. The Road Traffic Accident must take place within the Policy Period and must be reported to Us immediately, after the Accident.
5. Any potential claims must also be notified to us promptly.
6. You should provide accurate information about the accident / loss and cooperate fully with the appointed legal representatives.
7. Coverage under this Optional cover shall be available in Territory of India.
8. Insurer is rendering service through this optional coverage on the basis of utmost good faith considering that the request of Insured to avail the service is bonafide. In case any fraud/misrepresentation/breach of statutory laws is uncovered by the Insurer at any time post rendering any service under this Legal Assistance cover, then
 - a. This contract of insurance shall be deemed to be void effective from the time the Insured attempted to avail of the benefits of this policy for any case involving breach of statutory laws through misrepresentation and or fraudulent means, notwithstanding whether the Insurer sends a formal notice to this effect or not.
 - b. Any benefit extended by the Insurer to the Insured shall be deemed to have been revoked ab-initio.

- c. Any benefit extended or services rendered in pursuance of his obligation under this contract of insurance by the Insurer in good faith shall not be construed as his being supportive of any such fraud/misrepresentation/breach of statutory laws committed by the Insured.
 - d. Further, the Insurer reserves the right to seek recovery of any amounts paid towards rendering such service from the Insured on Notice of Demand.
9. Any rendering of services by the insurer under this coverage shall be deemed to be only in fulfilment of the contractual obligations under this policy and shall not be construed in any manner whatsoever as an estoppel and/or prejudice the rights of the Insurer in contesting any case/claim/complaint or shall not restrain Insurer from contesting the case on merits against the Insured before any judicial and quasi-judicial authorities including without limitation Motor Accident Claims Tribunals, Employee Compensation/ Commissioners/ Labour Court.
 10. We, solely at Our discretion, may arrange our own lawyer or decide to reimburse you the expense of the advocate arranged at your end, as per limits mentioned in the Policy Schedule.
 11. We shall not be liable for any dispute inter-se between you and the engaged advocate.
 12. This Legal Assistance cover being provided to you is independent of any court order.

EXCLUSIONS SPECIFIC TO OPTIONAL COVER 21

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

1. If the date of accident falls beyond the policy duration.
2. In case any information provided is misrepresented, false, fraudulent, or, misleading in nature
3. In case the vehicle was driven by a driver not possessing a valid and effective driving license to drive the insured vehicle at the time of accident
4. In case the insured vehicle was being used for speed-testing or organized racing at the time of loss
5. In case the insured vehicle was being driven by a driver under the influence of drugs, alcohol, or other intoxicating substances at the time of loss
6. To cover any legal liabilities for damages to any personal belongings/goods being carried in the Insured Vehicle at the time of loss
7. In case the insured vehicle has been transferred and the subsequent transferred Ownership was not endorsed on the Policy.
8. In case base mandatory Motor Insurance Policy for the Insured Vehicle is not in-force at the time of accident.
9. In case the Insured Vehicle was being plied in contravention of the law of land.
10. In case road accident attracts any section of BNS (Bhartiya Nyay Sanhita) relating to culpable homicide not amounting to murder, and/or amounting to murder.
11. For any cost or amount pertaining to defence cost incurred without our prior consent.
12. For deliberate, wilful or intentional non-compliance of any statutory provision proved/established in the court judgement
13. Any accidental loss and/or liability caused sustained or incurred outside the geographical area
14. Any Incident occurred or disputes known before You purchased this insurance.
15. Any Fines, penalties, or tax liabilities.
16. Any vehicle related claims or disputes
17. Any claim related to contract disputes or personal matter disputes such as divorce, intellectual property, or bankruptcy.
18. Any debt recovery arising from the insured vehicle

PLANS AVAILABLE UNDER OPTIONAL COVER 21

There are 2 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.

Services	Plans	
	Basic Plan	Standard Plan

a. Guidance regarding legal query provided by the Company Representatives over a call	Yes	Yes
b. Arranging for an Advocate	No	Yes
c. Payment of Advocate fees	No	Yes

22. OPTIONAL COVER 22: NCB SCALER

If You have opted for this Optional Cover then you will be eligible for NCB benefit as per following table, under section I Loss of or damage to the vehicle insured of the Policy:

Period of Insurance	% of NCB on OD Premium
No claim made or pending during the preceding full year of insurance	20%
No claim made or pending during the preceding 2 consecutive years of insurance	25%
No claim made or pending during the preceding 3 consecutive years of insurance	35%
No claim made or pending during the preceding 4 consecutive years of insurance	45%
No claim made or pending during the preceding 5 consecutive years of insurance	50%
No claim made or pending during the preceding 6 consecutive years of insurance	55%
No claim made or pending during the preceding 7 consecutive years of insurance	60%
No claim made or pending during the preceding 8 consecutive years of insurance	65%
No claim made or pending during the preceding 9 consecutive years of insurance	70%
No claim made or pending during the preceding 10 consecutive years of insurance	75%

Please note if You opt for this optional cover, NCB scale mentioned under Annexure I will not be applicable.

The NCB will either drop or be retained basis the following table

NCB Discount	Max. Number of Partial Loss and Non-Minor Claim	NCB Drop to	Max. Number of Partial Loss and Minor Claim	NCB Retained
0%	1	0%	1	0%
20%	1	0%	1	20%
25%	1	0%	1	25%
35%	1	20%	1	35%
45%	1	25%	1	45%
50%	1	35%	1	50%
55%	1	45%	1	55%
60%	1	50%	1	60%
65%	1	55%	1	65%
70%	1	60%	1	70%
75%	1	65%	1	75%

Where Minor claims is defined as a percentage (between 0.5% to 3%) of original IDV or the ex-showroom price, and non-minor claim is claim up to 4.5% of original IDV or the ex-showroom price, of the two-wheeler.

For any claim greater than 1 the NCB will drop to 0.

CONDITIONS SPECIFIC TO OPTIONAL COVER 22

1. Benefits provided under the Optional Cover will not be available in the event of Total Loss/ Constructive Total Loss of the Insured Vehicle under the Policy. However, benefits provided under this Optional Cover will be available in case of theft of the vehicle, given that You purchase a new vehicle and insures it with Us within next 3 years from the date of theft. In such case, You will get same NCB percentage on Your new vehicle, as was available under Your stolen vehicle, subject to Your claim should not exceed maximum specified number of times mentioned in Your Policy Schedule.
2. The benefit under this Optional Cover is available up to maximum of specified number of times, as mentioned in Policy Schedule during the Policy Year. The NCB percentage would reduce to zero in the event loss claim lodged by You during the same Policy Year exceed the maximum specified number of times mentioned in **Your Policy Schedule**.
3. In case of transfer of ownership of the Insured Vehicle, the benefits under this Optional Cover shall expire.

EXCLUSIONS SPECIFIC TO OPTIONAL COVER 22

Exclusions as applicable under this Policy will also be applicable to this Optional Cover.

23. OPTIONAL COVER 23: EMI SHIELD

DEFINITIONS SPECIFIC TO OPTIONAL COVER 23

1. **“Equated Monthly Instalment (EMI)”** means the amount of monthly payment required to repay the principal amount of loan and interest by You as mentioned in the amortization chart referred in the loan agreement (or amendments thereto) between the Financial Institution and You prior to the date of loss or damage under this Policy.
2. **“Financial Institution”** means an institution defined under Section 45I of Reserve Bank of India Act 1934 and shall include a non-banking financial company as defined under Section 45I of Reserve Bank of India Act 1934.
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) of 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.

COVERAGE

If You have opted for this Optional Cover, and in the event of Your Hospitalization arising out of Accidental Bodily Injury sustained by You whilst mounting and dismounting from or driving or traveling in the insured vehicle during the Coverage of this optional cover, We agree to pay regular Equated Monthly Installment (EMI) payable to the financial institution mentioned in the Policy Schedule, subject to conditions mentioned below.

CONDITIONS SPECIFIC TO OPTIONAL COVER 23

1. Claims made by You under this Optional Cover are subject to conditions set forth under this policy.

2. Accidental bodily injury sustained by You leading to hospitalization should be in direct relation with insured vehicle.
3. Number of monthly instalments payable will depend on number of days of Your continuous hospitalisation and maximum number of EMI payable option opted by You at the Policy Inception/Renewal. For this cover, completion of every 24 Hours of In-patient Hospitalization from the time of admission is considered to be a day.
4. Our liability in respect of all claims in aggregate, during each policy year of the Optional Cover, will not exceed the Number of monthly instalments mentioned in the Policy Schedule.
5. Our liability in respect of each EMI will be limited to the EMI amount mentioned in Your Policy Schedule or the actual EMI prevailing at the time of loss, whichever is lower. Also, in no case, Company shall pay an amount higher than the actual amount of loan outstanding against the Insured Vehicle.

EXCLUSIONS SPECIFIC TO OPTIONAL COVER 23

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

1. Where **section I loss of or damage to the vehicle insured** (If opted for Section I) Claim under the 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 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 detainment, 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.
9. Any arrears or over-due instalment amount including interest prior to the date of accident.

There are 3 options for the maximum number of days of continuous hospitalisation for this cover to 5 days, 10 days, and 15 days. Number of EMIs that will be payable will directly depend on number of the days of continuous hospitalisation opted. Maximum EMI will be limited to number of EMI mentioned in the Policy schedule.

Below is the schedule of EMI and Minimum no. of days of continuous Hospitalization:

Minimum No. of days of continuous hospitalization	EMI Payable
5 days	1 EMI
10 days	2 EMIs
15 days	3 EMIs

24. OPTIONAL COVER 24: NEW VEHICLE REPLACEMENT

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 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 < 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 cover (as availed in the Policy) provided You opt to insure the new vehicle with us.
- (d) Payment of Cost of any accessories which were specifically Insured under Section I Loss of or damage to the vehicle insured) of the Policy provided these are not part of factory fitted accessories of the new vehicle.

CONDITIONS SPECIFIC TO OPTIONAL COVER 24

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 the 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 OPTIONAL COVER 24

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

1. If the Claim of Total Loss / Constructive Total Loss / Total Theft of the vehicle is not admissible under Section I Loss of or damage to the vehicle insured (If opted Section I) of the 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 I Loss of or damage to the vehicle insured (If opted section I) 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

Please note that You can opt for either Optional Cover 9: Return to invoice or Optional cover 24: New Vehicle Replacement. You cannot opt for both the covers together.

Is there any provision to cancel the policy?

Yes, the Policy can be cancelled as below:

- 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 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.
- c. **Cancellation by Insurer:** Policy may be cancelled by the Company on the grounds of established fraud, by giving minimum notice of 7 (seven) days to the insured.

What do I do in case of a claim?

In case of a claim, we request you to register a claim by contacting our Customer Service No.: 1800-258-5956. You can, alternatively, also register a claim by email on: hello@godigit.com

Please keep below details handy at the time of registering claims as this information will help us serve you faster: Policy Number, Location of Accident, Date and Time of Accident & Contact Number of the Insured/Caller.

What do I do in case of any grievance?

Customer Grievance Redressal Policy:

We hope that we never leave you dissatisfied. However, if you ever wish to lodge a complaint, please feel free to call our 24 × 7 Toll free number 1800-258-5956 or email the customer service desk at hello@godigit.com.

Senior citizens can now contact us on 1800-258-5956 or write to us at seniors@godigit.com.

After investigating the matter internally and subsequent closure, we will send you, our response.

If you do not get a satisfactory response from us and you wish to pursue other avenues for redressal of grievances, you may approach Insurance Ombudsman appointed by IRDAI under the Insurance Ombudsman Scheme.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at grievance@godigit.com

For updated details of grievance officer, kindly refer the link:

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

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.

Grievance may also be lodged at IRDAI Integrated Grievance Management System- <https://irdai.gov.in/igms1>

IMPORTANT NOTE: Above is a summary of Coverage and Exclusions, please refer to detailed Policy Terms & Conditions and Policy Schedule for full description which shall prevail in the event of any claim/complaint/dispute.

ANNEXURE- I
NCB SCALE

No Claim bonus to be provided on the Own Damage (OD) coverage 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 5 Yrs - Scale 1	Renewal NCB 5 Yrs - Scale 2	Renewal NCB 5 Yrs - Scale 3	Renewal NCB 4 Yrs - Scale 1	Renewal NCB 4 Yrs - Scale 2	Renewal NCB 4 Yrs - Scale 3	Renewal NCB 3 Yrs - Scale 1	Renewal NCB 3 Yrs - Scale 2	Renewal NCB 3 Yrs - Scale 3	Renewal NCB 2 Yrs - Scale 1	Renewal NCB 2 Yrs - Scale 2	Renewal NCB 2 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%

