

**CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY**

**This document provides key information about your policy. You are also advised to go through your policy document. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.**

**Please Note:** *This Customer Information Sheet provides information available under this Product. Kindly refer to the Policy Schedule to know exact details of coverage opted by You.*

| <b>Sl No</b> | <b>Title</b>   | <b>Description<br/>(Please refer to applicable Policy Clause Number in next column)</b>  | <b>Policy / Clause Number</b>        |
|--------------|--|--|--------------------------------------|
| 1            | Product Name   | <b>Digit Private Car Liability Only Policy - Long Term (3 Years)</b>   |                                      |
| 2            | Unique Identification Number (UIN) allotted by IRDAI | <b>IRDAN158RP0004V02201819</b>   |                                      |
| 3            | Structure  | <b>Indemnity Basis: I. Liability to Third Parties<br/>Benefit Basis: II. Personal Accident Cover for Owner-driver (If opted)</b>   |                                      |
| 4            | Interests Insured                                    | <ul style="list-style-type: none"> <li>• <b>Personal Accident cover for Owner- Driver of the Insured Vehicle (If opted)</b></li> <li>• <b>Liability to third party arising out of use of the insured vehicle</b></li> </ul>  |                                      |
| 5            | Sum Insured / Motor Insured Declared Value Scope     | <p><b>Please refer your Policy Schedule having details of Sum Insured applicable to your policy.</b></p> <ul style="list-style-type: none"> <li>• <b><u>For I. Liability to Third Parties</u></b> <ul style="list-style-type: none"> <li>• <b>For Third Party Property Damage- Upto INR 7.5 lakhs</b></li> <li>• <b>For Third Party Death / bodily injury – No Limit</b> (Motor Accidents Claim Tribunal decides the third-party insurance death claim amount based on the available documentation)</li> </ul> </li> <li>• <b><u>II. Personal Accident Cover for Owner-Driver (If opted) – INR 15 lakhs</u></b></li> </ul>   |                                      |
| 6            | Policy Coverage                                      | <p><b><u>I. Liability to Third Parties</u></b><br/> <b>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 vehicle against all sums which the insured shall become legally liable to pay in respect of:</b></p> <ul style="list-style-type: none"> <li>• <b>Death of or bodily injury to any person caused by including occupants carried in the 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 vehicle act, the company shall not be liable where death or</b></li> </ul> | <b>I. Liability to Third Parties</b> |

- injury arises out of and in the course of the employment of such person by the insured.
- Damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.

**II. Personal Accident Cover for Owner Driver (If opted)**

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 or whilst driving or mounting into/dismounting from the vehicle insured or whilst traveling in it 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%                  |

**II. Personal Accident Cover for Owner Driver**

7 Add-on Cover

Following Add – on covers are available under your policy. (Please check your policy schedule for add on covers as opted and applicable to your policy).

Only add on covers opted by You and mentioned in the Policy Schedule will be applicable to Your Policy:

| Sr. No. | Name of the Add-On  | UIN                                    | Sum Insured                |
|---------|---|--|----------------------------|
| 1       | Digit Private Car Liability Only - Long Term - Breakdown Assistance             | IRDAN158RP0004V02201819/A0015V01202425 | As per the Policy Schedule |
| 2       | Digit Private Car Liability Only - Long Term - Accidental Hospitalization Cover | IRDAN158RP0004V02201819/A0016V01202425 | As per the Policy Schedule |
| 3       | Digit Private Car Liability Only - Long Term - Daily Hospital Cash cover        | IRDAN158RP0004V02201819/A0017V01202425 | As per the Policy Schedule |

|     |  |  |                           |
|-----|--|--|---------------------------|
| 8   | Loss Participation                         | <b>Not Applicable</b>  | <b>Deductible</b>         |
| 9   | Exclusions                                 | <ol style="list-style-type: none"> <li>1. The Company shall not be liable under this Policy in respect of any claim arising whilst the vehicle insured here in <ol style="list-style-type: none"> <li>a. Being used otherwise than in accordance with the “Limitations as to Use” or</li> <li>b. Being Driven by or is for the purpose of being driven by him/her in the charge of any person other than a driver as stated in the Driver’s Clause</li> </ol> </li> <li>2. The Company shall not be liable in respect of any claim arising out of any contractual liability;</li> <li>3. Except so far as is necessary to meet the requirements of the Motor vehicles Act, the company shall not be liable in respect of death arising out of and in the course of employment of a person in the employment of the insured or in the employment of any person who is indemnified under this policy or bodily injury sustained by such person arising out of and in the course of such employment.</li> <li>4. Except so far as is necessary to meet the requirements of the Motor vehicles Act, the company shall not be liable in respect of death or bodily injury to any person (other than a passenger carried by reason of or in pursuance of a contract of employment) being carried in or upon or entering or mounting or alighting from the Motor vehicle at the time of the occurrence of the event out of which any claim arises.</li> <li>5. The company shall not be liable in respect of any liability directly or indirectly or proximately or remotely occasioned by 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 accident, 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.</li> <li>6. The company shall not be liable in respect of any liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material</li> </ol> | <b>General Exceptions</b> |
| 10. | Special Conditions and Warranties (if any) | <b>As mentioned in the policy schedule</b>   |                           |

11. Admissibility of Claim

**Admissibility of Claim**

**Claims will be admissible under Third Party Liability Claims only if your car has caused accidental bodily injury or damage to property of third party, subject to terms and conditions of the policy and provisions of Motor Vehicles Act.**

**Claim will be admissible under Personal Accident Cover for Owner Driver only if you have received accidental bodily injury while driving or mounting into/dismounting from the vehicle insured or whilst traveling in it as a co-driver, subject to terms and conditions of the policy.**

**Reporting of Loss Occurrence**

**Call our Helpline numbers [1800-258-5956](tel:1800-258-5956) OR [1800-103-4448](tel:1800-103-4448) or Email us - [hello@godigit.com](mailto:hello@godigit.com).**

**Notice shall be given to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim. Thereafter You shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by You. Notice shall also be given to the Company immediately if You have knowledge of any impending prosecution, inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy.**

**The Third Party should lodge a FIR at the local police station. All third-party liability claims are settled in a Motor Accident Claims Tribunal (MACT). The third party must file a case at the local tribunal.**

**Situations where your Car Insurance Claim might get Rejected**

- **Claim filed too late**
- **Violating Traffic Rules**
- **Due to drunk driving**
- **Driving without a valid driving license**
- **If a claim is in any respect fraudulent, or if any false declaration is made or used in support thereof, or if any fraudulent means.**
- **Due to exclusions mentioned in the Policy Wordings. Please refer exclusions provided in the Policy Wordings.**

**Sample claim calculation process (without the add on covers)**

- **All third-party liability claims are settled in a Motor Accident Claims Tribunal (MACT).**
- **There is no limit on the liability covered for Injury or death of the third party and compensation will be decided by Motor Accident Claims Tribunal (MACT).**
- **Third-party Property damage is capped at RS. 7.5 lakh, any damage exceeds the upper limit, the balance has to be paid by You.**

|     |  |   |  |
|-----|--|---|--|
| 12. | Policy Servicing<br>-<br>Claim Intimation<br>and<br>Processing | <ul style="list-style-type: none"> <li>• Toll free Number: 1800-258-5956</li> <li>• Email: <a href="mailto:hello@godigit.com">hello@godigit.com</a></li> <li>• You can connect with our customer service team at the time of occurrence for its intimation.</li> <li>• You need to file a FIR with the policy and obtaining a charge sheet for the occurrence,</li> <li>• You have to approach a motor claims lawyer who files a case in special court, the motor accident claims tribunal,</li> <li>• The motor accident claims tribunal would examine the evidence and decide the verdict.</li> <li>• Claim settlement TAT (Turnaround time) will be depending on the hearing of courts (MACT)</li> </ul>   |  |
| 13. | Grievance<br>Redressal<br>and<br>Policyholders<br>Protection   | <p>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 <a href="mailto:hello@godigit.com">hello@godigit.com</a> .</p> <p>Senior citizens can now contact us on 1800-258-5956 or write to us at <a href="mailto:seniors@godigit.com">seniors@godigit.com</a>. 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.</p> <p>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 <a href="mailto:grievance@godigit.com">grievance@godigit.com</a></p> <p>For updated details of grievance officer, kindly refer the link:<br/><a href="https://www.godigit.com/claim/grievance-redressal-procedure">https://www.godigit.com/claim/grievance-redressal-procedure</a></p> <p>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.</p> | Customer<br>grievance<br>redressal<br>Policy |
| 14. | Obligations of<br>the Policyholder                             | <ul style="list-style-type: none"> <li>• To disclose all information correctly sought by the insurer at time of filling the proposal form</li> <li>• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately</li> </ul>  |  |