

DIGIT PRIVATE CAR PACKAGE POLICY – MULTI YEAR**POLICY WORDING****UIN: IRDAN158RPMT0035V01202425**

Whereas the insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to Go Digit General Insurance Ltd. (herein after referred to as "Company/DIGIT") for the insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accidental loss or damage occurring during the period of insurance.

NOW THIS POLICY WITNESSETH:

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

DEFINITIONS

The words and phrases listed below have specific meanings mentioned hereunder with respect to Coverages and Exclusions, wherever they appear in the document for purpose of reference

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

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; and
- c. Any accidental loss or damage suffered whilst the insured or any person driving the vehicle 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 redelivery to the insured but not exceeding in all Rs. 1500/- in respect of any one accident.

The insured may authorise 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.500/-;
- b. The Company is furnished forthwith with a detailed estimate of the cost of repairs; and
- c. The insured shall give the Company every assistance to see that such repair is necessary, and the charges are reasonable.

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

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

The IDV of the vehicle (and 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 vehicle insured at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below).

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

The Schedule of Depreciation for Fixing IDV of the Vehicle

Age of Vehicle	% of Depreciation for Fixing IDV
Not Exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%

Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the Company and the insured.

IDV shall be treated as the "Market Value" throughout the policy period without any further depreciation for the purpose of Total Loss (TL)/Constructive Total Loss (CTL) claims.

The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and/or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.

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 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 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 property other than property belonging to the insured or held in trust or in the custody or control of the insured.
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 representative in terms of and subject to the limitations of this Policy provided that such personal representative 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 or 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 provisions.

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

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
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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. 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
 - a. Intentional self-injury suicide or attempted suicide physical defect or infirmity or
 - b. 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

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

OPTIONAL COVERS UNDER SECTION I

1. OPTIONAL COVER 1 - CONSUMABLE COVER

If you have opted for this Optional cover, we will Compensate You towards the replacement/replenishing costs of the Consumables with new ones, in the event of a Partial Loss to Your Vehicle and/or its accessories, arising out of any peril as covered under Section I of Your 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, power steering oil, coolant, AC gas oil, brake oil, AC refrigerant, battery electrolyte, windshield washer fluid, radiator coolant, oil filter, fuel filter, bearings, washers, clip, rivets and items of similar nature excluding fuel.

Conditions specific to this optional cover

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

Exclusions specific to this optional cover

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

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

In the event You have opted for Co-payment, your contribution shall be to the extent agreed by You on the assessed

parts depreciation amount for each and every Partial Loss claim.

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

Conditions specific to this optional cover

1. The benefits under this Optional Cover Policy would be available only if Your Vehicle is repaired at Digit Authorised Repair Shop. In case You have opted to repair Your Vehicle at any other workshop, then You will have to bear an additional Co-Payment of 20% of the assessed 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 the policy.
3. The benefits under 'Parts Depreciation Protect' can be utilized up to maximum of specified number of times (as mentioned in Policy Schedule) during the Policy year. This Optional Cover Policy will not be valid once you have Claimed for the specified number of times mentioned in your policy schedule.
4. Parts replacement during the repairs need to be approved by the Surveyor assigned by Us.

Exclusions specific to this optional cover

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

1. Where Policy is not valid.
2. Where any claim made by You under Section I (Own Damage Section) of Your 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 the 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 policy or cover.
7. Any claim where an opportunity is not given to Us to inspect the damage or loss before commencement of repair.

NO CLAIM BONUS (NCB)

NCB will be as per the NCB slabs provided in Annexure I, No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

"However, in the case of Military or Para military Personnel working in Forward Areas, the period of 90 days may be extended up to 365 days depending on the circumstances of each individual case with a declaration in writing by the policy holder that the vehicle was not put to use during the interim period"

NOTE: An Insured becomes entitled for NCB only at the time of renewal of policy after the expiry of the full duration of the Policy.

Sunset Clause: If at the renewal falling due any time between 1st July 2002 and 30th June 2003, both days inclusive, (after completion of the full policy period of 12 months) an insured becomes entitled to an NCB of 55% or 65% in terms of the Tariff prevailing prior to 1st July 2002, the entitlement of such higher percentage of NCB will remain protected for all subsequent renewals till a claim arises under the policy, in which case the NCB will revert to "Nil" at the next renewal. Thereafter, NCB if any earned, will be in terms of the above table.

3. OPTIONAL COVER 3 - ENGINE AND GEAR BOX PROTECT

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

- a. Water ingress
- b. Leakage of lubricating oil
- c. Damage to gear box
- d. Undercarriage damage

The above damages may be due to non-operation of **Your Vehicle** as per the operating instructions given by the manufacturer of the **Your Vehicle** and 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, connecting rods and engine bearings, Oil pump and turbo/super charger and the like.

- ii. Repair or replacement of the affected internal child parts of the gear box, differential or transmission assembly such as gear shafts, shifter, synchroniser 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 or damaged gear box, differential 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 Car Insurance but resulted consequently to any damage.
- “Undercarriage Damage” shall mean the damage to the Engine and/or Gear Box and/or Transmission Internal Parts of Your Vehicle due to lubricant leakage caused by an external impact.

Conditions specific to this optional cover

1. Claims made by You under this Optional Cover are subject to conditions set forth under Your Policy.
2. Claims made by You under this Optional Cover would be admissible only if there is an evidence of:
3. Your Vehicle being stopped in water logged area resulting into damage to internal parts of the engine due to water ingress
4. Undercarriage Damage to Engine and/or gear box, differential and transmission assembly directly causing lubricating oil leakage.
5. Maximum of one claim would be payable during the Policy year.

Exclusions specific to this optional cover

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

1. Any other Consequential Damage due to an Accident, apart from the loss or damage covered under this Optional.
2. Any payment under this Optional Cover in case of Constructive Total Loss/ Total Loss of Your Vehicle.
3. Any claim which is notified after 3 days of the happening of the loss or damage, provided, we may, at our sole discretion, condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.
4. Loss or damage covered under any other type of 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, differential, gear box and transmission assembly including corrosion due to following:
 - a. Delay
 - i. In retrieving the car from water logged area to a safe place.
 - ii. In instructing the garage to start the repair after the survey is done.
 - iii. On the part of the garage chosen by You in executing the repair work.
 - 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 - TYRE PROTECT

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 Policy/at the time of accident/damage to the tyre
 - labour charges toward removing & refitting of the tyre and
 - charges towards wheel balancing,
- as may be necessitated, arising out of accidental loss or damage to Tyre & Tubes of Your Vehicle making the tyre unfit for use due to:
- bulge in tyre
 - bursting of tyre
 - cut or damage to the tyre

Conditions specific to this optional cover

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

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

3. The benefits under 'Tyre Protect' can be utilized only for a maximum of four (4) tyre(s) of the Insured Vehicle during the Policy year.
4. Where the Loss or Damage to Tyre(s) is caused by an insured peril due to which the Insured Vehicle is also damaged and covered under "Own Damage" section of the Policy, then Benefit payment under this Optional Cover will be admissible claim amount as per table above less amount payable under Own Damage Section of the Policy.
5. If You replace tyre(s) of the Insured Vehicle on Your own, it is Your obligation to inform Us about such change with necessary details like Tyre Make, Model, Serial Number, Invoice Copy of the new tyre(s) in the absence of which We shall not be liable to make any payment of claim under this cover.

Exclusions specific to this optional cover

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

1. Cost of puncture or tyre repair.
2. Any damage arising as a result of poor workmanship while undertaking repair or at the time of manufacturing / assembly or due to unauthorized repair.
3. Any damage that results from violations of operating instructions given in the manual provided by Car 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 including adjustment, alignment, balancing or rotation 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.

5. OPTIONAL COVER 5 - DAILY CONVEYANCE BENEFIT

If you have opted for this optional cover, and a claim for accidental loss or damage is admitted under "Section I – Own Damage" of Your Policy, we will, at our discretion, compensate for Your transportation cost during the repair period due to non-availability of Your car, in either of the ways mentioned below:

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

As per the Plan, Maximum Number of Days, Time Excess & Per Day Fixed Allowance 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 this optional cover

1. Claims made by You under this Optional Cover are subject to conditions set forth under Your Policy.
2. Maximum two (2) claims shall be admissible under this Optional 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/ 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.
4. In case of theft claim, we will compensate for Your transportation cost 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. You wish to retain the standby vehicle for more that eligible number of days, We will not be liable to make any payment towards such retention of standby vehicle and you will Pay for the additional number of days.
6. Standby Vehicle Provided by Us may not necessarily of the same make model. It could of same class or a class lower than that of Your Vehicle.

Exclusions specific to this optional cover

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

1. Time Excess opted by You and mentioned in the Policy Schedule.
2. Where Policy is not valid.
3. Where the own damage claim made by you under the Policy is not payable or admitted.
4. Claim where vehicle is not repaired at Digit Authorized Repair Shop
5. Losses arising out of Act of God Perils, Riots & Strikes.
6. The loss claimed or covered under any other type of policy or cover.
7. If You are claiming only for windscreen or glass damage under Section I (Own Damage) of Your Policy.
8. Time taken by the garage for damage not admissible under Section I (Own Damage). (Example: Due to an accident, there is a damage only to the Bumper which is covered under Section I, however, You also opt to get the Pre-existing damaged door repaired at Your Cost, it will increase time and we shall not be liable for this increased time)
9. Operating cost including fuel, for standby vehicle
10. You will bear any Cost of noncompliance of the terms and conditions laid down by the Standby Vehicle Provider.

6. OPTIONAL COVER 6 - KEY AND 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.

Subject to the Sum Insured and number of claims specified in the Policy Schedule against this Optional Cover.

Conditions specific to this optional cover

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 (base policy)
-there will not be any impact on the NCB eligibility as provided in the policy

Exclusions specific to this optional cover

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

Subject otherwise to the terms, conditions and exclusions of the Policy.

7. OPTIONAL COVER 7 - 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 (Own Damage Section) of Your Policy. Subject to the Sum Insured and number of claims specified in the Policy Schedule against this Optional Cover.

Definition Specific to this Optional cover

- "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, Jewelry 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 this optional cover

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 (base policy) – there will not be any impact on the NCB eligibility as provided in the policy.

Exclusions specific to this optional cover

In addition to the General Exclusions listed under your Policy, we shall not be liable to pay any claim whatsoever 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. Theft of Your Personal Baggage from the Insured Vehicle unless all the doors, windows and other opening are securely locked & properly fastened and where entry was effected by violent and forcible means.
 6. Loss or damage caused by delay, wear and tear, moth, vermin, atmospheric or climatic, conditions, deterioration or electrical or mechanical derangement of any kind.
 7. Loss or damage caused by spilled fluid from cosmetic or beverage containers whilst in the baggage.
 8. 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.
 9. Any loss or damage to personal baggage of a consumable nature.
 10. 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.
 11. Loss or damage that is covered under Manufacturers, Supplier or Dealer's Warranty.
- Any claim caused due to contributory negligence will be invalid.

8. OPTIONAL COVER 8 - 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- Own Damage Cover of Your base policy.

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

Conditions specific to this optional cover

1. At the inception of Policy, we will require details of the odometer / telematics device/ IOT device of Your vehicle.

2. The coverage under Section I- Own Damage Section of the base policy will be available maximum till the kilometres as per plan opted by You (*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- Own Damage section of the base policy will only be payable if Your vehicle has not exceeded the opted kilometres. However, this condition will not be applicable in case of total loss of vehicle arising out of theft of the vehicle.
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 this optional cover

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 section I of Your Policy will also be applicable to this Optional Cover.

9. OPTIONAL COVER 9 - 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 by You 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 will make an alternate arrangement to make Your Vehicle mobile.
Provided always that:
 - a. Vehicle has not already reached a workshop/repairer.
 - b. We will pay for all labour and conveyance costs towards this assistance.
 - c. You will bear any Cost of charging/replacement of battery.
- II. **Spare Keys**: If Your Vehicle keys are lost or the keys are locked inside the vehicle within 50 kms from Your city of residence, we will arrange for pickup and delivery of the spare keys of Your Vehicle to the place where the Vehicle is located
Alternatively, in the absence of spare keys, We will provide the service of unlocking Your Vehicle with the help of vehicle technicians at the location of the vehicle. Provided always that:
 - a. We will 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 will 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 will pay the expenses on labour cost and conveyance cost, in relation to point (1) and (2) above,
 - b. You will bear any expenses on material/spare parts and any other incidental costs, if required while carrying out the repairs
- IV. **Minor Repairs**: In Case of Your Vehicle being immobilized due to a minor mechanical/electrical fault within the limit specified in the policy schedule, We will assist You with telephonic assistance to come up with solutions for such minor mechanical errors/faults/non-functioning of the insured's vehicle or sending a vehicle technician to the location of breakdown to carry out the Minor Repairs.
Provided always that:
 - a. We will pay the expenses on labour cost and conveyance cost
 - b. Minor Repairs, for the purpose of this optional cover, will be defined as repairs which can be carried out at the location of breakdown/accident, requiring no spares and less than 45 minutes of labour time.

V. Towing Facility: In the event of Your Vehicle being immobilized or rendered unfit for the purpose of driving on the road which cannot be repaired on the spot of break down or accident, We will arrange for appropriate towing services to the nearest Digit Authorized Repair Shop.

In case Your vehicle is an electric vehicle and is immobilized due to battery runs out of charge and if battery swap is not available then we will arrange for appropriate towing services to charging station/ vehicle workshop / Your Home / Your Office, whichever is nearest.

Provided always that:

- 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 will arrange to send urgent message to the specified persons, as requested by You, through available means of communication.

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

VIII. **Medical Coordination:** If Your Vehicle meets with an accident as a result of which You and/or any of the travelling passengers requires medical care, We will help in arranging ambulance service for transferring such passengers to nearest available Medical Centre/ hospital. We will also arrange for the telephonic contact details of the nearest available Medical Centre.

Provided always that:

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

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

1. In case of Your Vehicle being immobilized due to emptying of fuel tank within the limit specified in the policy schedule, We will arrange for supply of up to five litres of fuel, at the location of the breakdown.
2. In case of Your Vehicle being immobilized due contaminated fuel or incorrect fuel within the limit specified in the policy schedule, We will arrange for towing the Insured's vehicle to nearest garage (for the purpose of emptying the fuel tank.

Provided always that:

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

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

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

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

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

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

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

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

Provided always that:

- a. The required time of repair of the Insured vehicle exceeds 6 hours from the time of the accident / breakdown.
- b. The number of individuals seated in the Insured vehicle is not more than the maximum seating capacity of the Insured vehicle.

In the unlikely event of We being unable to arrange for this service, We may request you to arrange for the taxi or any other transportation services available on Your own and submit the bill for the pre - authorized amount for reimbursement to Us.

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

- a. The required time of repair of the Insured vehicle exceeds 6 hours from the time of the accident / breakdown
- b. We won't provide accommodation benefits if we have provided taxi benefit.

In the unlikely event of We being unable to arrange for this service, We may request You to arrange for accommodation on Your own and submit the bill for the pre - authorized amount for reimbursement to Us.

XV. **Legal Advice:** If Your Vehicle meets with an accident, as a result of which You require the services of a legal advisor, We will arrange for the telephonic contact details of an appropriate legal advisor belonging to a nearby area as requested by You.

Provided always that:

- a. We will intimate You of all charges payable for the services of such legal advisor and all such charges will be borne by You.

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

Conditions Specific to this Optional Cover

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

Exclusions Specific to this optional cover

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

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

4. Repair and labour costs other than 45 minutes of roadside labour on the spot of accident in case of minor repairs.
5. Any loss or damage arising out of any action of Yours which violate law of the land.
6. Any loss or damage caused to Your Vehicle when it is being used /driven against the recommendation of the owner's / manufacturer's manual.
7. Any claims where services have been availed of without Our prior consent.

WHAT TO DO IN CASE OF BREAKDOWN: If Your Vehicle breaks down please call our Assistance Service Provider or our helpline number [1800-258-5956](tel:1800-258-5956) OR [1800-103-4448](tel:1800-103-4448). Please have the following information ready to share with the call recipient, who will use it to validate Your Policy,

- Your telephone number which our Assistance Service Provider can call You back on
- Your Vehicle registration
- Your insurance Policy number
- The precise location of Your Vehicle (or as accurate as You can be in the circumstances)
- Your Vehicle make, model and colour together with any specific details, which may assist Us in locating You Quickly

We will take Your details and ask You to remain nearby the mobile phone You are calling from. Once our Assistance Service Provider has made all the arrangements, they will contact You to advise who will be coming out to You and how long they are expected to take. Your mobile phone must therefore be switched on and available to take calls at all times. You will then be asked to return to Your Vehicle. Please remember to guard Your safety at all times and remain with or near Your Vehicle until the assistance arrives. Once the assistance arrives at the scene, please be guided by their safety advice. If the Police or Highways Agency are present at the scene please advise them that You have contacted our Assistance Service Provider or give them our Assistance Service Provider's telephone number to call Assistance Service Provider on Your behalf.

Plans Available under the optional Cover:

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

Yes, means included;

No, means excluded under the respective plans in table

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

10.OPTIONAL COVER 10 - 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 Your Car Insurance 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 this optional cover

1. No depreciation will be applied to assess the loss in the event of Total Loss / Constructive Total Loss.
2. You shall bear the Co-payment percentage of the admissible claim amount under this Optional Cover. Applicable Co-payment percentage is shown on the Policy Schedule.
3. Claims made by You under this Optional Cover are subject to conditions set forth under Your Policy
4. Any compensation under this Optional Cover will be full and final settlement of Our liability under this Optional Cover.
5. Claim Payment in case of Total theft of the Insured Vehicle will be subject to submission of Final Investigation Report by the Police Authorities but not before 90 days from the date of theft.

Exclusions specific to this optional cover

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

1. If the Claim of Total Loss / Constructive Total Loss / Total Theft of the vehicle is not admissible under Section 1 (Own Damage) of 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 1 (Own Damage) of the Policy Or not part of Original Equipment Manufacturer (OEM) fitment.
4. If the vehicle is recovered within 90 days of the theft unless Final Investigation Report/Non-Traceable Report is submitted.
5. Any claim which does not qualify as Total Loss / Constructive Total Loss as per the Policy.
6. Any cost of extended warranty, fast tag which You had incurred on the Insured Vehicle.

11.OPTIONAL COVER 11 - 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 this optional cover

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

Exclusions specific to this optional cover

1. Exclusions as applicable under section I of Your Policy will also be applicable to this Optional Cover.

12.OPTIONAL COVER 12 - EV SHIELD

Definitions specific to this Optional cover:

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

If you have opted for this optional cover, will be available for Electric Vehicles (EV) or Hybrid Vehicles (Petrol/Diesel +Electric).

Under this Optional cover, we will indemnify You for the expenses incurred for repair or replacement due to consequential damages arising out of water ingress or short circuit or damages by accidental external means causing loss or damage to battery, drive Motor/electric Motor and Hybrid Electric Vehicle (HEV) system, forming part of the Insured Vehicle.

Provided always that:

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

Additional Coverages Provided under this Optional Cover

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

- i. **Loss or damage to electrical panel for vehicle charging point**– If specifically opted, we will cover loss or damage to electrical panel for vehicle charging point due to the perils listed in section I of the base policy including any loss or damage due to animal attack and animal scratch to the panel. The electrical panel should be installed specifically for the insured vehicle and should not be for any other vehicle.
- ii. **Loss or damage to vehicle charger including charging cable** - If specifically opted, we will cover loss or damage to vehicle charger including charging cable due to the perils listed in section I of the base policy including any loss or damage due to animal attack. The coverage can be provided to wall mounted as well as portable vehicle charger.
- iii. **Assistance Services Specific to EV** - If specifically opted, we will provide following assistance services to the

vehicle being immobilized within the geographical limit as specified in the Policy Schedule and due to malfunctioning of battery or due to battery runs out of charge:

- a. Mobile charging station service – In case Your vehicle battery runs out of charge, We would arrange for a mobile generator van or portable mobile generators at the vehicle location, which will help in charging vehicle battery.

Provided always that the charging from generator driven van will be available for 30 mins or till the time battery charge reaches 30% (whichever is earlier). Any additional charging cost over and above 30 mins or 30% battery charge will be borne by You.

In the event of We being unable to arrange for a mobile charging station service, we will arrange for towing service of the vehicle to charging station/ vehicle workshop / Your Home / Your Office, whichever is nearest, subject to maximum of 50 kilometres from the place of immobilization of the vehicle upto the limit of towing amount as specified in the Policy Schedule, provided towing service of the vehicle is available in the area where the vehicle is immobilized.

List of cities where vehicle towing service is available is uploaded on our website and updated from time to time.

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

Conditions specific to this optional cover

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

Exclusions specific to this optional cover

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

1. Any payment under this Optional Cover in case of Constructive Total Loss/ Total Loss of Your Vehicle.
2. Loss or damage covered under any other type of 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.

13. OPTIONAL COVER 13 - NCB PROTECTOR

If you have opted for this optional cover, in the event of partial loss claim being made under Section I of Your Car Policy during the Policy Period, We will protect the NCB percentage enjoyed by You under Your Car 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 Your Car 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 this optional cover

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 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 this optional cover

1. Exclusions as applicable under section I of Your Policy will also be applicable to this Optional Cover.

14.OPTIONAL COVER 14 - ACCIDENTAL HOSPITALIZATION COVER

If you have opted for this optional cover, and You and/or any other occupant(s) 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 under this optional cover:

a. Day Care Procedures

If **You** and/or any other occupant(s) 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.

Additional Coverages Provided under this Optional Cover

The Optional cover also offers following additional coverage. However, same will be available if specifically opted and mentioned in the Policy Schedule:

i. **Accidental Medical Expense cover for Pet**

If specifically opted, we will cover medical expenses (including inpatient and OPD treatment carried out at a veterinary hospital or a veterinary clinic) incurred on treatment of accidental bodily injury of the pet, provided:

- a) The maximum liability for Accidental Medical Expenses cover for Pet is restricted to the limit as mentioned in **Your** Policy Schedule.
- b) Option of any other occupant(s) is opted under the cover.
- c) Your pet sustains accidental bodily injury while travelling in the vehicle and due to the vehicle meeting with an accident.
- d) Treatment of pet is taken at a registered veterinary hospital or veterinary clinic from a qualified veterinary doctor and all valid proof of treatment taken is submitted to the Company.
- e) You should have valid documents confirming the ownership of the pet
- f) Any treatment other than accidental bodily injury sustained (while travelling in the Insured vehicle) will not be covered.

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

Conditions specific to this optional cover

1. Claims made by You under this Optional Cover are subject to conditions set forth under Your Policy (base Private Car 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. 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(s) of the vehicle should be in direct relation with insured vehicle.
6. The aggregate liability of the Company for all the occupants covered (including pet) under this cover will be limited up to the Sum Insured mentioned in the Policy Schedule against this Optional cover.

Exclusions specific to this optional cover

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

1. Where the Own Damage Claim under the base 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.

Claim Process Specific to this optional cover

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

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

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

List of Documents Specific to this optional cover

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

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

- h. Investigation Reports
- i. Digital Images/CDs of the investigation Procedures (If required)
- j. MLC/FIR Reports (If applicable)
- k. Original Invoice/Sticker (If applicable)
- l. Postmortem Reports (If applicable)
- m. Attending Physician Certificate (If applicable)
- n. Death Certificate (If applicable)
- o. KYC (Photo ID card)
- p. In case of treatment of accidental injury of pet – prescription of veterinary doctor along with all relevant bills
- q. Bank Details with Cancelled Cheque
- r. Any other document required on case-to-case basis.

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

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.

15. OPTIONAL COVER 15 - DAILY HOSPITAL CASH COVER

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

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

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

Conditions specific to this optional cover

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

Exclusions specific to this optional cover

In addition to the General Exclusions listed under your 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 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 Specific to this optional cover

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

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

List of Documents Specific to this optional cover

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

- a. Duly Filled and Signed Claim form
- b. Discharge Summary
- c. Medical Records (Optional Documents may be asked on need basis: Indoor case papers, OT notes, PAC notes etc.)
- d. Copy of Hospital Main Bill
- e. Investigation Reports & Consultation Papers
- f. Attending Physician Certificate (If applicable)
- g. FIR Reports (if applicable)
- h. Death Certificate (If applicable)
- i. *KYC (Photo ID card) (If applicable)
- j. Bank Details with Cancelled Cheque

k. Any other document required on case-to-case basis.

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

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.

GENERAL EXCEPTIONS (Applicable to all Sections of the Policy)

The Company shall not be liable under this Policy 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
 - a. being used otherwise than in accordance with the "Limitations as to Use"
 - or
 - b. being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause.
4. (i) Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss
(ii) Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
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 contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any

of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.

DEDUCTIBLE

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

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

CONDITIONS

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

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

Where such legal heir(s) desire(s) to apply for transfer of this policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:

- a. Death Certificate in respect of the insured
- b. Proof of title to the vehicle
- c. Original Policy

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

CANCELLATION

- a. Under no circumstances statutory Motor Third Party Liability insurance or any other compulsory insurance mandated by law can be cancelled, except in case of double insurance or total loss. A policy can be cancelled only after ensuring that the vehicle is insured elsewhere, at least for Liability Only cover and after surrender of the original Certificate of Insurance for cancellation.
- b. **Cancellation Due to Total Loss/Constructive Loss:** In case of cancellation due to Total Loss/Constructive Insured Vehicle, Insured will be entitled for refund of premium for the remaining full policy year(s).
- c. **Cancellation by Insured:** Policy may be cancelled at the option of the insured at any time during the term, by informing Us. In such a case we shall —
 - i. refund proportion premium for unexpired policy period, if the term of the policy is upto one year and there is no claim(s) made during the policy period.
 - ii. refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.
- d. **Cancellation by Insurer:** Policy may be cancelled by the Company on the grounds of established fraud, misrepresentation, non-disclosure of material facts or non-co-operation by sending to the insured seven days' notice by recorded delivery at last known address and/ or e-mail ID. In case of established fraud, all benefits under this policy will expire and there will not be any refund of premium.

NO CLAIM BONUS (NCB)

The insured is entitled for a No Claim Bonus (NCB) on the Own Damage section of the policy, if no claim is made or pending during the preceding year(s), as per the table mentioned in **Annexure I**.

No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

"However, in the case of Military or Para military Personnel working in Forward Areas, the period of 90 days may be extended up to 365 days depending on the circumstances of each individual case with a declaration in writing by the policy holder that the vehicle was not put to use during the interim period".

NOTE:

- i. An Insured becomes entitled for NCB only at the time of renewal of policy after the expiry of the full duration of the Policy.

Sunset Clause: If at the renewal falling due any time between 1st July 2002 and 30th June 2003, both days inclusive, (after completion of the full policy period of 12 months) an insured becomes entitled to an NCB of 55% or 65% in terms of the Tariff prevailing prior to 1st July 2002, the entitlement of such higher percentage of NCB will remain protected for all subsequent renewals till a claim arises under the policy, in which case the NCB will revert to "Nil" at the next renewal. Thereafter, NCB if any earned, will be in terms of the above table.

Customer Grievance Redressal Policy:

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

Email: grievance@godigit.com

For further information, please refer the below link,

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

You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at <https://irdai.gov.in/igms1>

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

Address and contact number of Council For Insurance Ombudsman

Office Location	Contact Details	Jurisdiction of Office Union Territory, District)
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chhattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Tamil Nadu Puducherry Town and Karaikal (which are part of Puducherry)
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka- Pool, Hyderabad - 500 004. Tel.: 040 – 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan.
ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 – 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15,	State of Uttaranchal and the following Districts of Uttar Pradesh:

	Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

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

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

ANNEXURE – I**NCB SLAB**

Entry NCB	Count of Claims in Policy Period	Claim Made in Last 12 months	3-year OD section			2-year OD section		
			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	45%	35%	35%	35%	25%	25%
0%	1	No	25%	25%	25%	20%	20%	20%
0%	2	No	20%	20%	20%	20%	20%	20%
0%	>=3	No	0%	0%	20%	0%	0%	20%
0%	1	Yes	25%	25%	0%	20%	20%	0%
0%	2	Yes	20%	20%	0%	0%	0%	0%
0%	>=3	Yes	0%	0%	0%	0%	0%	0%
20%	0	No	50%	45%	45%	45%	35%	35%
20%	1	No	35%	25%	25%	25%	20%	20%
20%	2	No	25%	20%	20%	20%	20%	20%
20%	>=3	No	20%	20%	20%	0%	0%	20%
20%	1	Yes	25%	25%	0%	20%	20%	0%
20%	2	Yes	20%	20%	0%	20%	20%	0%
20%	>=3	Yes	0%	0%	0%	0%	0%	0%
25%	0	No	50%	50%	50%	50%	45%	45%
25%	1	No	45%	35%	25%	35%	25%	20%
25%	2	No	25%	20%	20%	20%	20%	20%
25%	>=3	No	20%	20%	20%	0%	20%	20%
25%	1	Yes	35%	35%	0%	25%	20%	0%
25%	2	Yes	20%	20%	0%	0%	0%	0%
25%	>=3	Yes	0%	0%	0%	0%	0%	0%
35%	0	No	50%	50%	50%	50%	50%	50%
35%	1	No	45%	35%	25%	25%	20%	20%
35%	2	No	25%	20%	20%	20%	20%	20%
35%	>=3	No	20%	20%	20%	0%	20%	20%
35%	1	Yes	35%	35%	0%	20%	0%	0%
35%	2	Yes	20%	20%	0%	20%	0%	0%
35%	>=3	Yes	0%	0%	0%	0%	0%	0%
45%	0	No	50%	50%	50%	50%	50%	50%
45%	1	No	50%	45%	25%	35%	35%	20%
45%	2	No	25%	20%	20%	20%	20%	20%
45%	>=3	No	20%	20%	20%	0%	0%	20%
45%	1	Yes	45%	45%	0%	35%	35%	0%
45%	2	Yes	20%	20%	0%	20%	20%	0%
45%	>=3	Yes	0%	0%	0%	0%	0%	0%
50%	0	No	50%	50%	50%	50%	50%	50%
50%	1	No	50%	50%	25%	35%	35%	20%
50%	2	No	25%	20%	20%	25%	20%	20%
50%	>=3	No	20%	20%	20%	20%	20%	20%
50%	1	Yes	50%	50%	0%	35%	35%	0%
50%	2	Yes	20%	20%	0%	20%	20%	0%
50%	>=3	Yes	0%	0%	0%	0%	0%	0%
55%	0	No	55%	55%	55%	55%	55%	55%
55%	1	No	50%	50%	25%	35%	35%	20%
55%	2	No	25%	20%	20%	25%	20%	20%

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