

DIGIT AVIATION INSURANCE POLICY FOR PILOTS

Prospectus – (UIN: IRDAN158RPAV0044V01202425)

Go Digit General Insurance Ltd.

Go Digit General Insurance Ltd. ('Digit') is a new-age general insurance company that is backed by the Fairfax Group – one of the world's largest financial holding companies which is engaged in General Insurance, Reinsurance and Investment management across more than 30 countries.

Digit's singular mission is to make insurance simple for all. With that mission in mind, we are reimagining products and redesigning processes. Our products are designed keeping the consumer in mind, our processes are simple, fast and transparent & our documents are easy to understand. With the help of cutting-edge technology and people who bring in years of experience in both the insurance and technology domain, we want to be the new-age insurance company that's revolutionising the insurance industry. And by doing so, we want to be part of our consumers' lives by enabling them to live life, without worrying about an uncertain future.

Who Can buy this Product?

This policy has been designed to cover risk associated with loss of license and Personal Accident of Pilots and personals involved in similar profession.

This policy can be purchased by individuals / entity / organisations.

What is covered under this policy?

There are total 2 sections available under the product. Customer can opt for any section as per their requirements.

SECTION I: - LOSS OF LICENSE INSURANCE

SECTION II: - PERSONAL ACCIDENT

Detailed Coverage of the above section is explained below:

SECTION I: LOSS OF LICENSE INSURANCE

In the event of Insured Person's bodily injury and/or illness or disease sustained and/or contracted anytime during the period of insurance resulting whether during or after the period of insurance but not beyond the period of 15 Months (unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance) after the expiry of the policy, in Insured Person's Incapacity as herein after defined, then compensation will be paid to the Insured Person as follows by the Company.

The company hereby agrees to pay compensation as per the following:

- Item 1: In the case of the incapacity causing Permanent Total Disablement due to disease, illness otherwise than that due directly or indirectly to Psychosis, psychoneurosis or epilepsy, after the deduction of any payment made under item 3 or 4, the balance of One Hundred Percent (100%) of the Sum Insured.
- Item 2: In the case of the incapacity causing Permanent Total Disablement due to disease, illness due to psychosis, psychoneurosis or epilepsy, after deduction of any payments made under item 3 or 4, the balance of Eighteen Percent (18%) of the Sum Insured.
- Item 3: In the case of the incapacity causing Temporary Total Disablement due to disease, illness otherwise than that due directly or indirectly to Psychosis, psychoneurosis or epilepsy, at the rate per calendar month for not more Fifteen Months (unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance) or up to the Death or Permanent Total Disablement of the Insured Person of 75% of the net salary as per Form 16 of last financial year OR Net Pay for the last 3 months as per the salary slip will be evaluated and the higher of the 2 will be considered.
- Item 4: In the case of the incapacity causing Temporary Total Disablement due to disease, illness due to Psychosis, psychoneurosis or epilepsy at the rate per calendar month for not more than twelve Months (unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance) or up to the Death or permanent Total Disablement of the Insured Person the above amount will be then compared to 1.25% of the SI and the lower of the same will be considered (unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance).

Provided That:

- (i) The liability of the Insurance Company shall be limited to one hundred percent of the capital sum insured.
- (ii) No compensation shall be payable in respect of the first Sixty days (unless specifically mentioned otherwise in

the Policy Schedule/ Certificate of Insurance) for Pilots employed in India, as the case may be, of the incapacity for temporary disablement

- (iii) Coverage's for Indian Pilot employed abroad with valid Indian License and valid Indian Medical are here by covered under the policy subject to unfitness declared by DGCA form CA 35 only. Benefit to start post 70 days (unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance) cooling period from Temporary Medical Unfitness (TMU) date as DGCA issued CA 35 and no payment can be made to any foreign accounts or in foreign currency.
- (iv) Temporary Medical Unfitness claims will be processed up to the fitness date of receipt of CA-35 from competent authority.
- (v) In case of Permanent Medical Unfitness (PMU) claim, claimant has to survive for 30 days (unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance). However, for PA cases there shall be no binding on survival limitation.
- (vi) Tail period for TMU is 15 months (unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance), however if the same TMU gets converted to PMU the tail period should be 24 months (unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance) from the date of expiry of the Policy.

While in the due course of the Pilot being declared as PMU and is within the cooling period – in an unforeseen event of accident the Personal Accident (PA) cover as per – his / her eligibility will remain in force and the Pilot will get compensated as per the eligible Sum Insured under PA.

- Item 5: If in the case of the Insured Person being required to attend any Court of enquiry or legal or other proceedings in connection with an event which in the opinion of the Insurance Company might give rise to a claim under this insurance, legal and/or other costs incurred with the consent of the Insurance Company up to an amount (or its equivalent in the currency in which this policy is issued) of Rs. 10,000, unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance.

SECTION II: PERSONAL ACCIDENT

In the event of Insured Person's accidental bodily injury sustained during the period of insurance, directly caused or arising out of or attributable to an accident including an Aviation accident caused by external, violent and visible means and resulting in the death or loss of two limbs, two eyes or loss of one limb and one eye of the insured person anytime during the period of insurance or afterwards but before the expiry of twelve months from the date of the accident, then the Company will pay to Insured Person or his/ her nominee, one hundred percent (100%) of the Sum Insured or as per table of benefit shown in the Policy Schedule / Certificate of Insurance.

What are the exclusions under this Policy?

EXCLUSIONS APPLICABLE TO SECTION I:

This policy does not cover incapacity resulting directly or indirectly from:

- i. Any personal injury, illness, disease or disability existing prior to the inception of this insurance, whether such personal injury, illness disease or disability has been declared in writing to the company or not.
- ii. War, whether declared or not including any enforcement action by or on behalf of the United Nations. Invasion, acts of foreign enemies' hostilities civil war rebellion revolution Insurrection military or usurped power martial law strikes seizure capture arrests restraints and detentions of all kings princes and people of whatever nation condition or quality whatsoever arising out of participation in any naval, military or air force operations whether in the form of military exercise or war games.
- iii. The Insured Person taking part in riots or civil commotion.
- iv. Intentional self-injury, suicide or attempted suicide (whether felonious or not) provoked assault, dueling fighting (except in bonafide self-defense).
- v. Deliberate exposure of the Insured Person to exceptional danger (except in an attempt to save human life or property of any kind) or any criminal act of the Insured Person for which he shall have been convicted upon indictment, or personal injury sustained due to the Insured Person being in a state of permanent or temporary insanity.
- vi. Riding or driving in any kind of a race.
- vii. Chronic alcoholism or the habitual taking of drugs.
- viii. The death of the Insured Person.
- ix. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from or any nuclear waste or from the combustion of nuclear fuel.

- x. Incapacity, which but for the Provisions of point no (ix) above would be covered by this policy and is directly or indirectly caused by or contributed to by or arises from ionizing radiations or contamination by radioactivity from any radioactive materials in course of carriage as cargo under International Air Transport Association regulations shall (subject to all other provisions, of this policy) be covered Provided that: it shall be a condition precedent to the liability of the company that the carriage of any radioactive materials shall in all respects comply with the current regulations issued by the International Air Transport Association relating to the carriage of restricted article by air.
- xi. While under the influence of liquor or drugs.
- xii. Through deliberate or intentional, unlawful or criminal act, error or omission.

EXCLUSION APPLICABLE TO SECTION II:

Exceptions PROVIDED FURTHER THAT this policy shall not apply to death or bodily injury due to or arising out of or directly or indirectly connected with or traceable to:

- i. Suicide or attempted suicide whether felonious or not.
- ii. Disease, self-injury, deliberate self-exposure to unnecessary danger or.
- iii. Any act resulting into breach of law or violation of DGCA rules by the Insured Person.
- iv. The insured person being in a state of insanity or under the influence of intoxicating liquor or any drug.
- v. The insured Person flying in an aircraft used for any illegal purpose or engaged or taking part in racing, record attempts speed trials, acrobatics.
- vi. Test flights after construction or reconstruction of the aircraft will be covered for full Spectrum.
- vii. The Insured person and/or the aircraft in which he/she is flying engaging or taking part in any military naval or air force operations or maneuvers, except for rescue operations as directed by the Govt. of India to the employers and thereon to the Pilots.
- viii. War, whether declared or not including any enforcement action by or on behalf of the United Nations. Invasion, acts of foreign enemies' hostilities civil war rebellion revolution Insurrection military or usurped power martial law strikes seizure capture arrests restraints and detentions of all kings princes and people of whatever nation condition or quality whatsoever.
- ix. Death of or bodily injury or any disease or illness to the insured.
 - a. 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.
 - b. Directly or indirectly caused by or contributed to by or arising from nuclear weapon material.

Death or bodily injury which but for the Provisions of paragraph ix (a) & (b) above would be covered by this policy and is directly or indirectly caused by or contributed to by or arises from ionizing radiations or contamination by radioactivity from any radioactive materials in course of carriage as cargo under International Air Transport Association regulations shall (subject to all other provisions, of this policy) be covered Provided that it shall be a condition precedent to the liability of the company that the carriage of any radioactive materials shall in all respects comply with the current regulations issued by the International Air Transport Association relating to the carriage of restricted article by air.

- x. "Pregnancy Exclusion Clause: The Insurance under this policy shall not extend to cover death or temporary disablement resulting directly or indirectly from pregnancy or in consequence thereof. Whereas pregnancy is not a cause to prefer a claim under the policy, it is understood and agreed that in case a lady member, during the course of pregnancy leave, suffers any illness/accident/heart attack/ stroke and/ or any other similar illness or accident that incapacitates her permanently in a manner as would normally prevent her from exercising the privileges of her license, by an event not in any way related to her pregnancy or any complications thereof of permanent nature as laid down in the policy her claim will be honoured as in any normal case for the duration of the contract. The compensation, however, for the purpose of TMU would exclude the compulsory grounding period due to pregnancy as laid down by the authority and the policy would respond from 60 days after the date of otherwise medical unfitness or from the date from which the lady pilot would have been allowed to resume duties after the childbirth, whichever is later.
- xi. 100% of the Sum Insured for both Fixed wing & Rotary Wing pilots

What are endorsements available under this product?

The product has Repatriation Expenses endorsement available under the product.

What are Policy Period options?

The policy period under this product will be for 1 year only.

What are the renewal conditions under this Policy?

The Company shall neither be bound to issue any renewal notice nor to accept renewal premium thereunder. Unless renewed as herein provided, this Policy shall terminate at the expiration of the period for which the premium has been paid.

What are the cancellation terms under this Policy?

- a. **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 refund proportion premium for unexpired policy period, there is no claim(s) made during the policy period.
- b. **Cancellation by Insurer:** Policy may be cancelled by the Company on the grounds of established fraud, by giving minimum notice of 7 (seven) days to the insured.

How do I get the premium amount for this Insurance Cover?

Based on filled proposal form and information furnished, we will provide you with the premium amount.

What do I do in case of a claim?

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

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

What do I do in case of any grievance?**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.

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