

DIGIT PRIVATE CAR STAND ALONE DAMAGE ADD-ON COVER – WORDINGS

LIST OF PRIVATE CAR STAND ALONE DAMAGE ADD-ON COVERS:

1. **Digit Private Car Consumable Cover with Stand-alone Own Damage Policy**
(UIN: IRDAN158RP0002V01201920/A0004V01201920)
2. **Digit Private Car Parts Depreciation Protect with Stand-alone Own Damage Policy**
(UIN: IRDAN158RP0002V01201920/A0005V01201920)
3. **Digit Private Car Engine and Gear Box Protect with Stand-alone Own Damage Policy**
(UIN: IRDAN158RP0002V01201920/A0006V01201920)
4. **Digit Private Car Tyre Protect with Stand-alone Own Damage Policy**
(UIN: IRDAN158RP0002V01201920/A0008V01201920)
5. **Digit Private Car Daily Conveyance Benefit with Stand-alone Own Damage Policy**
(UIN: IRDAN158RP0002V01201920/A0010V01201920)
6. **Digit Private Car Key and Lock Protect with Standalone Own Damage Policy**
(UIN: IRDAN158RP0002V01201920/A0070V01202021)
7. **Digit Private Car Loss to Personal Belongings with Stand-alone Own Damage Policy**
(UIN: IRDAN158RP0002V01201920/A0071V01202021)
8. **Digit Private Car Pay as You Drive with Standalone Own Damage Policy**
(UIN: IRDAN158RP0002V01201920/A0011V01202223)
9. **Digit Private Car Breakdown Assistance with Stand-alone Own Damage Policy**
(UIN: IRDAN158RP0002V01201920/A0007V02201920)
10. **Digit Private Car Return to Invoice with Stand-alone Own Damage Policy**
(UIN: IRDAN158RP0002V01201920/A0009V02201920)
11. **Digit Private Car Preferred Garage Discount with Standalone Own Damage Policy**
(UIN: IRDAN158RP0002V01201920/A0022V01202223)
12. **Digit Private Car EV Shield with Standalone Own Damage Policy**
(UIN: IRDAN158RP0002V01201920/A0018V01202223)
13. **Digit Private Car NCB Protector with Standalone Own Damage Policy**
(UIN: IRDAN158RP0002V01201920/A0003V01202425)
14. **Digit Private Car Accidental Hospitalization Cover with Standalone Own Damage Policy**
(UIN: IRDAN158RP0002V01201920/A0022V01202425)
15. **Digit Private Car Daily Hospital Cash Cover with Standalone Own Damage Policy**
(UIN: IRDAN158RP0002V01201920/A0023V01202425)

16. Digit Private Car Good Driver Benefit with Standalone Own Damage Policy

(UIN: IRDAN158RP0002V01201920/A0038V01202425)

17. Digit Private Car Advantage Plus with Standalone Own Damage Policy

(UIN: IRDAN158RP0002V01201920/A0004V01202526)

DEFINITIONS (Applicable to all the Add-On Covers)**You may need to know (more legalese)**

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. **Add-On Cover Policy:** The Schedule containing information related to **You** and **Your Vehicle**, Terms and Conditions, Exclusion and without limitation any Annexure or Endorsement to it, which sets out the Insurance contract between **You** and **Us**.
3. **Car Insurance:** Private Car Stand Alone Own Damage Policy, pertaining to **Your** Car issued by an IRDAI licensed insurance company covering damage to Your Vehicle.
4. **Co-Payment:** is a cost-sharing arrangement which provides that the policyholder/insured will bear a specified percentage of the admissible claim amount.
5. **Digit Authorized Repair Shop:** Any automobile repair shop which is formally approved by **Us** as preferred Service Provider for repair of **Your Vehicle**.
6. **IDV:** Insured's Declared Value (Sum Insured) of **Your Vehicle** as per the **Car Insurance**.
7. **Market Value:** This is the replacement value of similar item less depreciation for age, usage and condition.
8. **Own Damage Claim:** The claims raised by **You** under the **Car Insurance** against **Your** Insurance Company for loss or damage to **Your Vehicle**.
9. **Original ex-showroom Price:** This is the price mentioned on the Original Purchase Invoice of the Insured Vehicle.
10. **Partial Loss:** Any loss involving repair of **Your** Car but not amounting to **Total Loss/ Constructive Total Loss**.
11. **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**.
12. **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 Add-On Covers (if Opted), the exclusions, the deductibles, and the payment receipt details.
13. **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.
14. **We, Our, Us, Digit:** Go Digit General Insurance Ltd.
15. **Your Vehicle/Insured Vehicle:** The Car Insured by us as per the **Add-On Cover Policy**.
16. **You, Your:** The person or persons whose vehicle are insured as set out in the Policy Schedule.

DIGIT PRIVATE CAR CONSUMABLE COVER WITH STAND-ALONE OWN DAMAGE POLICY

A. ADD-ON WORDINGS

Under this **Add on 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 **Your Car Insurance** 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.

B. CONDITIONS

Claims made by **You** under this **Add-On Cover** are subject to conditions set forth under **Your Car Insurance** Policy.

C. EXCLUSIONS

In addition to the General Exclusions listed under your **Car Insurance**, 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 **Your Car Insurance** Policy.
4. Any claim which is notified after 30 days of the happening of the loss or damage, provided, we may, at our sole discretion, condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.
5. Claim where Vehicle is not repaired at **Digit Authorized Repair Shop**.
6. The loss claimed or covered under any other type of insurance policy or cover.
7. **Constructive Total Loss/ Total Loss of Your Vehicle**.
8. Any claim where an opportunity is not given to **Us** to inspect the damage or loss before commencement of repair.

DIGIT PRIVATE CAR PARTS DEPRECIATION PROTECT WITH STAND-ALONE OWN DAMAGE POLICY

A. ADD-ON WORDINGS

Under this **Add on 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**.

B. CONDITIONS

1. The benefits under this **Add-On 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 **Car Insurance**.
3. The benefits under '**Parts Depreciation Protect**' can be utilized up to maximum of specified number of times (as mentioned in Policy Schedule) during the Policy Period. This **Add on 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**.

C. EXCLUSIONS

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

1. Where **Car Insurance** is not valid.
2. Where any claim made by **You** under **Your Car insurance** 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 **Car Insurance**.
4. Depreciation applicable to tyres, battery of **Your Vehicle** as per **Car Insurance**.
5. Any claim which is notified after 30 days of the happening of the loss or damage, provided, we may, at our sole discretion, condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.
6. The loss claimed or covered under any other type of insurance policy or cover.
7. Any claim where an opportunity is not given to **Us** to inspect the damage or loss before commencement of repair.

D. NO CLAIM BONUS (NCB)

You are also entitled for a No Claim Bonus (NCB) on **Your Add-on Cover Policy**, if no claim under **Your Car Insurance** is made or pending during the preceding year(s), as per the following table:

Period of Insurance	% of NCB on Add-On Premium
No claim made or pending during the preceding full year of insurance	20%
No claim made or pending during the preceding 2 consecutive years of insurance	25%
No claim made or pending during the preceding 3 consecutive years of insurance	35%

No claim made or pending during the preceding 4 consecutive years of insurance	45%
No claim made or pending during the preceding 5 consecutive years of insurance	50%

No Claim 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. Maximum NCB that can be earned by an Insured is 50%
- ii. 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.

DIGIT PRIVATE CAR ENGINE AND GEAR BOX PROTECT WITH STAND-ALONE OWN DAMAGE POLICY

A. ADD-ON WORDINGS

By opting for this **Add-on Cover**, Your Car Insurance 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.

B. CONDITIONS

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

C. EXCLUSIONS

In addition to the General Exclusions listed under your **Car Insurance**, 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 Add-On.
2. Any payment under this **Add-On Cover** in case of **Constructive Total Loss/ Total Loss of Your Vehicle**.
3. Any claim which is notified after 3 days of the happening of the loss or damage, provided, we may, at our sole discretion, condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.
4. Loss or damage covered under any other type of insurance policy or manufacturer's warranty or recall campaign or any other packages.

5. Any Claim where the repair has been carried out without prior approval from Us.
6. Aggravated loss, deterioration or consequential damage to the engine, differential, gear box and transmission assembly including corrosion due to following:
 - a) Delay
 - a. In retrieving the car from water logged area to a safe place.
 - b. In instructing the garage to start the repair after the survey is done.
 - c. On the part of the garage chosen by **You** in executing the repair work.
 - b) Where minimum required reasonable care has not been taken by **You** to protect the further loss or damage
 - c) Any claim where water inundation is not proved in case of water ingressions related los

DIGIT PRIVATE CAR TYRE PROTECT WITH STAND-ALONE OWN DAMAGE POLICY

(Offered only to Vehicles fitted with Run Flat Technology)

A. ADD-ON WORDING

Under this **Add on 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 Car insurance/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

B. CONDITIONS

1. Claims made by **You** under this **Add-On Cover** are subject to conditions set forth under **Your Car Insurance 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 Period
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 the **Car Insurance**, then Benefit payment under this **Add-On Cover** will be admissible claim amount as per table above less amount payable under the **Car Insurance**
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.

C. EXCLUSIONS

In addition to the General Exclusions listed under your **Car Insurance**, 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.

DIGIT PRIVATE CAR DAILY CONVEYANCE BENEFIT WITH STAND-ALONE OWN DAMAGE POLICY

A. ADD-ON WORDINGS

If a claim for accidental loss or damage is admitted under Your **Car Insurance** 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.

B. CONDITIONS

1. Claims made by **You** under this **Add-On Cover** are subject to conditions set forth under **Your Car Insurance** Policy.
2. Maximum two (2) claims shall be admissible under this **Add-On** during the **Policy Period** 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. If **You** wish to retain the standby vehicle for more than 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**.

C. EXCLUSIONS

In addition to the General Exclusions listed under your **Car Insurance**, **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 **Car Insurance** is not valid.

3. Where the own damage claim made by you under the **Car insurance** is not payable or admitted.
4. Claim where vehicle is not repaired at **Digit Authorized Repair Shop**
5. Losses arising out of Act of God Perils, Riots & Strikes.
6. The loss claimed or covered under any other type of insurance policy or cover.
7. If **You** are claiming only for windscreen or glass damage under **Your Car Insurance**.
8. Time taken by the garage for damage not admissible under **Your Car Insurance**. (Example: Due to an accident, there is a damage only to the Bumper which is covered under **Your Car Insurance**, 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.

DIGIT PRIVATE CAR KEY & LOCK PROTECT WITH STANDALONE OWN DAMAGE POLICY

A. ADD-ON WORDINGS

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 Add-On Cover.

B. CONDITIONS

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 Add-On 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 Period. The benefit provided under this Add- On 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 add on cover and not under the Car Insurance policy (base policy) – there will not be any impact on the NCB eligibility as provided in the Car Insurance policy.

C. EXCLUSIONS

In addition to the General Exclusions listed under your Car Insurance, 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 Car Insurance Policy.

DIGIT PRIVATE CAR LOSS TO PERSONAL BELONGINGS WITH STAND-ALONE OWN DAMAGE POLICY

A. ADD-ON WORDINGS

Under this Add-On 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 Own Damage Section of Your Car Insurance Policy.

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

Definition Specific to this add on 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.

B. CONDITIONS

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. 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.
3. The benefits under this Add-On can be utilized up to maximum of specified number of times (ie one or two times) as mentioned in Policy Schedule during the Policy Period. The benefit provided under this Add- On Cover will cease, once you have Claimed for the specified number of times mentioned in Your Policy Schedule.
4. In case claim is admissible only under this add on cover and not under the Car Insurance policy (base policy) – there will not be any impact on the NCB eligibility as provided in the Car Insurance policy.

C. EXCLUSIONS

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

1. Where the Own Damage Claim made by You against Us under the Car Insurance 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.
12. Any claim caused due to contributory negligence will be invalid.

CANCELLATION (Applicable to all the above Add-On Cover)

1. If **You** want to Cancel this Policy (God forbid), **You** can do so by giving **Us** 7 days prior written notice, provided no claim is made or pending under the **Add-on Cover Policy**. In such cases, we will refund you premium on the basis of short period rates as per Indian Motor Tariff
2. **We** may terminate this agreement on grounds of misrepresentation, fraud, non-disclosure of material facts or non-co-operation of the Insured by sending to the insured seven days' notice by recorded delivery at last known address/e-mail ID and the Company will refund to the insured the pro-rata premium for the balance period of the policy.
3. **Add-On Covers** cannot be Cancelled on Standalone basis unless the base **Car Insurance** Policy is cancelled.

DIGIT PRIVATE CAR PAY AS YOU DRIVE WITH STANDALONE OWN DAMAGE POLICY

A. ADD- ON WORDINGS

If You have opted for this Add on 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 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 Your base policy.

B. SPECIFIC CONDITIONS

1. At the inception of Policy, we will require details of the odometer / telematics device/ IOT device of Your vehicle.
2. The coverage under Own Damage Section of the base policy will be available maximum till the kilometres as per plan opted by You (*ie. 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 the base cover as mentioned in the Policy Schedule, whichever is earlier.
3. In case Your vehicle meets with an accident, the claim under 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.

C. SPECIFIC EXCLUSIONS

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 Your Car Insurance Policy will also be applicable to this Add-on Cover.

CANCELLATION CLAUSE APPLICABLE TO ALL ADD-ON COVER:

Cancellation Condition of the Add-On Cover will be same as that mentioned in Your Car Insurance (Base Policy) to which this Add-On Cover is attached.

Subject otherwise to all other terms, conditions, limitation and exclusions mentioned in Your Vehicle Insurance Policy.

DIGIT PRIVATE CAR BREAKDOWN ASSISTANCE WITH STANDALONE OWN DAMAGE POLICY

A. ADD-ON WORDINGS

Under this **Add on Cover**, **you** shall be entitled to one or more of the below mentioned services or benefits from Us or Assistance Service Provider depending on the Plan opted under this **Add-On 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 **geographical limit**, **we** would make an alternate arrangement to make **Your Vehicle** mobile.
Provided always that
 - a. **Vehicle** has not already reached a workshop/repairer.
 - b. **We** would pay for all labour and conveyance costs towards this assistance.
 - c. **You** would bear any Cost of charging/replacement of battery.

In case Your vehicle is an electric vehicle and is immobilized due to malfunctioning of battery within the geographical limit, we would arrange for towing the Insured's vehicle to the nearest vehicle workshop, subject to terms and condition as mentioned under – "Towing Facility".

- II. **Spare Keys:** If **Your Vehicle** keys are lost or the keys are locked inside the vehicle within 100 kms from Your city of residence, we would arrange for pickup and delivery of the spare keys of **Your Vehicle** to the place where the **Vehicle** is located

Alternatively, in the absence of spare keys, **we** would provide the service of unlocking **Your Vehicle** with the help of vehicle technicians at the location of the vehicle. Provided always that

- a. **We** would pay for all labour and conveyance costs towards this assistance
- b. **You** need to submit an Identity Proof to prove the Ownership of the **Vehicle**.
- c. There is no restriction from vehicle manufacturer in unlocking the vehicle which may lead to electrical or mechanical breakdown of the vehicle.

- III. **Flat Tyre:** In Case of **Your Vehicle** being immobilized due to flat tyres within the **geographical limit**, **we** would assist you in either of the following ways:

- 1) Organize for a vehicle technician to replace the flat tyre with the spare tyre of the vehicle at the location of breakdown
or
- 2) In the event of repairs not being possible at the place of breakdown, arrange to take the flat tyre to the nearest place of repair and deliver the tyre back to the place of breakdown & attach it to **Your Vehicle**.
Provided always that
 - a. **We** would pay the expenses on labour cost and conveyance cost, in relation to point (1) and (2) above,
 - b. **You** would bear any expenses on material/spare parts and any other incidental costs, if required while carrying out the repairs

- IV. **Minor Repairs:** In Case of **Your Vehicle** being immobilized due to a minor mechanical/electrical fault within the **geographical limit**, **we** would assist **You** with telephonic assistance to come up with solutions for such minor mechanical errors/faults/non-functioning of the insured's vehicle or sending a vehicle technician to the location of breakdown to carry out the Minor Repairs.

Provided always that

- a. **We** would pay the expenses on labour cost and conveyance cost
- b. Minor Repairs, for the purpose of this Add-On, would be defined as repairs which can be carried out at the location of breakdown/accident, requiring no spares and less than 45 minutes of labour time

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

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

Provided always that

- a. We will bear the cost of Towing the Insured Vehicle up to maximum of 50 kms 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 50 kms 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. **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 arrange for the telephonic contact details of the nearest available Medical Centre.

- VIII. **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 **geographical limit**, **we** would arrange for supply of up to **five** litres of fuel, at the location of the breakdown.
2. In case of **Your Vehicle** being immobilized due contaminated fuel within the **geographical limit**, **we** would arrange for towing the Insured's vehicle to nearest garage (for the purpose of emptying the fuel tank).

Provided always that

- a. **You** would bear all expenses on fuel
- b. **We** would bear all charges towards the towing of the vehicle
- c. Towing of the vehicle is subject to the terms and conditions as mentioned under – "Towing Facility".

- IX. **Taxi 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 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** are 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**.

- X. **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** are 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**.

- XI. **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** would intimate **You** of all charges payable for the services of such legal advisor and all such charges would be borne by **You**.

"Geographical Limit" shall mean area lying within 500 Kilometers of radius from the center point of your city of residence.

"City of Residence" shall mean City as mentioned in the address declared by **You** at the time of Policy issuance and mentioned in the Policy Schedule.

B. CONDITIONS

1. The benefits under 'Breakdown Assistance' can be utilized for a maximum of 4 times during the **Add -On Cover Policy Period** except for 'Fuel Assistance', 'Taxi Benefits' and 'Accommodation Benefits' for which the aggregate utilization limit is 2 times during the **Add-On Cover Policy Period**
2. Claims made by **You** against **Us** under 'Breakdown assistance' are subject to the terms and conditions set forth under **Car Insurance**.
3. List of cities where we offer breakdown assistance service is available on our website and can be updated from time to time.

C. EXCLUSIONS

In addition to the General Exclusions listed under your **Car Insurance**, **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**.
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.

- D. **WHAT TO DO IN CASE OF BREAKDOWN:** If **Your Vehicle** breaks down please call our Assistance Service Provider at 1800 XXXX XX. 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.

DIGIT PRIVATE CAR RETURN TO INVOICE WITH STANDALONE OWN DAMAGE POLICY

A. ADD-ON WORDING

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 **Car Insurance 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.

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 Insurance Policy which includes Own Damage Cover, Third Party Liability Cover and Add-On 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 insurance 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 Add on Cover premium of the Insured Vehicle
- (d) Payment of Cost of any accessories including bi-fuel kit which were specifically Insured Own Damage Cover of the **Car Insurance Policy** provided these are not part of factory fitted accessories of the new vehicle

B. CONDITIONS

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 **Add-on Cover**. Applicable Co-payment percentage is shown on the Policy Schedule.
3. Claims made by **You** under this Add-On Cover are subject to conditions set forth under **Your Car Insurance**.
4. Any compensation under this **Add-On Cover** will be full and final settlement of **Our** liability under this **Add-On 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.

C. EXCLUSIONS

In addition to the General Exclusions listed under your **Car Insurance**, 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 Own Damage Cover of the **Car Insurance 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 Own Damage Cover of the **Car Insurance 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 Car Insurance Policy.
6. Any cost of extended warranty, fast tag which You had incurred on the Insured Vehicle.

Digit Private Car Preferred Garage Discount with Standalone Own Damage Policy

A. ADD- ON WORDINGS

If You have opted for this Add on 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 on the Policy Schedule:

- i. Discount on net premium of Own Damage Section (including Own damage add-on) 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.

B. SPECIFIC CONDITIONS

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.

C. SPECIFIC EXCLUSIONS

1. Exclusions as applicable under section I of Your Car Insurance Policy will also be applicable to this Add-on Cover.

CANCELLATION CLAUSE APPLICABLE TO ALL ADD-ON COVER:

Cancellation Condition of the Add-On Cover will be same as that mentioned in Your Car Insurance (Base Policy) to which this Add-On Cover is attached.

Add-On Covers cannot be Cancelled on Standalone basis unless the base Car Insurance Policy is Cancelled.

Subject otherwise to all other terms, conditions, limitation and exclusions mentioned in Your Vehicle Insurance Policy.

DIGIT PRIVATE CAR EV SHIELD WITH STANDALONE OWN DAMAGE POLICY

Definitions specific to this add on 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 Car Insurance but resulted consequently to any damage.
3. **“Drive Motor/electric Motor”** shall mean a motor which is fitted on the axles which converts electric energy into mechanical energy.
4. **“HEV (Hybrid electric vehicle) system”** - The HEV system contains of Electric motor, DC/DC step down converter, electric generator and power electronics controller.

A. ADD-ON WORDINGS

This add on cover will be available for Electric Vehicles (EV) or Hybrid Vehicles (Petrol/Diesel +Electric).

Under this add on cover, we will indemnify You for the expenses incurred for repair or replacement due to consequential damages arising out of water ingressions 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 ingressions, payment under this add-on 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 add-on 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 Add Cover

In order to provide comprehensive coverage to the electric vehicles/ hybrid vehicles, the add on 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.

B. CONDITIONS

1. Claims made by You under this Add-On Cover are subject to conditions set forth under Your Car Insurance.
2. Maximum of number claims payable during the Policy Period will be as mentioned in the Policy Schedule.

C. EXCLUSIONS

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

1. Any payment under this Add-On Cover in case of Constructive Total Loss/ Total Loss of Your Vehicle.
2. Loss or damage covered under any other type of insurance policy or manufacturer's warranty or recall campaign or any other packages.
3. Any claim which is notified after 3 days of the happening of the loss or damage, provided, we may, at our sole discretion, condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.
4. Any Claim where the repair has been carried out without prior approval from Us.
5. Charging of the vehicle is not done as per the guidelines of OEM (Original Equipment Manufacturer)
6. Any claims related to loss or damage due to wear and tear
7. Any claim where battery state of health is below the threshold as per OEM guidelines.
8. Any claim where battery is already dead due to untimely charging or any other purpose.
9. Vehicle stopped due to over discharge of batteries and is not plugged for charge within 24 hours from the time of stoppage.
10. Where minimum required reasonable care has not been taken by You to protect the further loss or damage

CANCELLATION CLAUSE APPLICABLE TO ALL ADD-ON COVER:

Cancellation Condition of the Add-On Cover will be same as that mentioned in Your Car Insurance (Base Policy) to which this Add-On Cover is attached.

Subject otherwise to all other terms, conditions, limitation and exclusions mentioned in Your Vehicle Insurance Policy.

Digit Private Car NCB Protector with Standalone Own Damage Policy

A. ADD-ON WORDINGS

If You have opted for this Add-On 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 add-on:

- 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 period.

B. SPECIFIC CONDITIONS

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

C. SPECIFIC EXCLUSIONS

1. Exclusions as applicable under section I of Your Car Insurance Policy will also be applicable to this Add-on Cover.

CANCELLATION CLAUSE APPLICABLE TO ADD-ON COVER:

Cancellation Condition of the Add-On Cover will be same as that mentioned in Your Car Insurance (Base Policy) to which this Add-On Cover is attached.

Subject otherwise to all other terms, conditions, limitation and exclusions mentioned in Your Car Insurance Policy.

Digit Private Car Accidental Hospitalization Cover with Standalone Own Damage Policy

A. ADD-ON WORDINGS

If You have opted for this Add-On 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 Add-On Cover:

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

Additional Inbuilt Covers:

a. Day Care Procedures

If You and/or any other occupant(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 add on 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 Add Cover

The add on 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 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.

B. CONDITIONS

1. Claims made by You under this Add-On Cover are subject to conditions set forth under Your Vehicle Insurance 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 Period 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 add on cover.

C. EXCLUSIONS

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

1. Where the Own Damage Claim under the base Private Car Insurance Policy is not admitted, unless specifically agreed otherwise by Us.
2. Any Hospitalization/ treatment which is not related to the covered Accidental Bodily Injury.

3. Investigation & Evaluation- Code- Excl04

- a. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
- b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.

4. Breach of law: Code- Excl10

Expenses for treatment directly arising from or consequent upon You or vehicle occupant(s) committing or attempting to commit a breach of law with criminal intent.

5. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. **Code- Excl13**

6. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure. **Code- Excl14**

7. Unproven Treatments: Code- Excl16

Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

8. We do not cover treatment directly or indirectly arising from or contributed or aggravated or accelerated by any of the following:
 - a) Suicide or attempted suicide or intentional self-injury
 - b) Use or consumption of narcotic or intoxicating drugs or alcohol or solvent, or taking of drugs (except under the direction of a Medical Practitioner)
 - c) Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs
9. Any Hospitalization for an existing disability from a previous Accident which has occurred prior to the first of this Policy.
10. Consequential losses of any kind.
11. Any expense on treatment of Insured as outpatient (OPD Treatment).
12. Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of any of these.
13. Prosthetics and other devices NOT implanted internally by surgery.
14. Non-Medical Expenses: Items of personal comfort and convenience including but not limited to television (wherever specifically charged for), charges for access to telephone and telephone calls, internet, foodstuffs (except patient's diet), cosmetics, hygiene articles, body care products and bath additive, barber or beauty service, guest service as well as similar incidental services and supplies including but not limited to charges for admission, discharge, administration, registration, documentation and filing. (Please visit our website for complete list of non-medical items)
15. War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority.
16. Chemical contamination or contamination by radioactivity from any nuclear material whatsoever or from the combustion of nuclear fuel.

D. CLAIMS PROCESS

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

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

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

4. List of Documents

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

- a. Duly Filled and Signed Claim form
- b. Discharge Summary
- c. Original Hospital Main Bill
- d. Original Hospital Bill Breakup of Various Expenses
- e. Original Pharmacy Bills
- f. Prescription for the Medicine Purchased (Except Hospital Supply) and investigation done outside the hospital
- g. Consultation Paper
- h. Investigation Reports
- i. Digital Images/CDs of the investigation Procedures (If required)
- j. MLC/FIR Reports (If applicable)
- k. Original Invoice/Sticker (If applicable)
- l. Postmortem Reports (If applicable)
- m. Attending Physician Certificate (If applicable)
- n. Death Certificate (If applicable)
- o. KYC (Photo ID card)
- p. 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 add on 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.

E. DEFINITIONS SPECIFIC TO THIS ADD ON 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.

F. CANCELLATION CLAUSE APPLICABLE TO ADD-ON COVER:

Cancellation Condition of the Add-On Cover will be same as that mentioned in Your Vehicle Insurance (Base Policy) to which this Add-On Cover is attached.

Subject otherwise to all other terms, conditions, limitation and exclusions mentioned in Your Vehicle Insurance Policy.

Digit Private Car Daily Hospital Cash Cover with Standalone Own Damage Policy

A. ADD-ON WORDINGS

If You have opted for this Add on 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 add on cover is subject to the time excess as opted and mentioned in the Policy Schedule.

B. Conditions

1. Claims made by You under this Add-On Cover are subject to conditions set forth under Your vehicle insurance 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 Period, per occupant as opted. This period would be inclusive of the period of stay in Intensive Care Unit of a Hospital during the Policy Period.
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.

C. Exclusions

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

1. Where the Own Damage Claim under the base Private Car Insurance Policy is not payable, unless specifically agreed otherwise by Us.
2. Any Hospitalization which is not related to the covered Accidental Bodily Injury
3. Any Hospitalisation directly arising from or consequent upon You or vehicle occupant(s) committing or attempting to commit a breach of law with criminal intent.
4. Any Hospitalisation directly or indirectly arising from or contributed or aggravated or accelerated by any of the following:
 - a) Suicide or attempted suicide or intentional self-injury
 - b) Use or consumption of narcotic or intoxicating drugs or alcohol or solvent, or taking of drugs (except under the direction of a Medical Practitioner)
 - c) Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs
5. Any Hospitalization for an existing disability from a previous Accident which has occurred prior to the first of this Policy.
6. Consequential losses of any kind

7. Any Hospitalisation arising out of War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or 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.

D. Claims Process

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

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

4. List of Documents

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

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

5. If any claim made by You or persons covered under the add on 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.

E. DEFINITIONS SPECIFIC TO THIS ADD ON 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.

F. CANCELLATION CLAUSE APPLICABLE TO ADD-ON COVER:

Cancellation Condition of the Add-On Cover will be same as that mentioned in Your Vehicle Insurance (Base Policy) to which this Add-On Cover is attached.

Subject otherwise to all other terms, conditions, limitation and exclusions mentioned in Your Vehicle Insurance Policy.

Digit Private Car Good Driver Benefit

1. ADD- ON WORDINGS

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

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

- a) **Premium Discount:** We will provide discount on the premium of Own Damage Cover and Add on covers of Your base policy.
OR
- b) **IDV Booster:** Increase in the calculated IDV of the Insured vehicle subject to maximum upto 15%, without charging any additional premium for additional increased IDV.

These factors are including but not limited to:

- Less usage of your vehicle (*less usage of vehicle lead to less chances of accident*)
- If You Obey Traffic rules and having nil challans for traffic violations, (*hence a driver obeying traffic rules drive safely and will lead to have lower claim propensity*).
- how much care you take of your Car (*having a covered secured parking of the Car helps in reducing theft of vehicle risk and accidental damage risk such as arising out of falling of tree on the vehicle, Malicious Damage etc. Also, renewing your car well in advance shows how much care you take care of your car*)
- how much concerned you are towards your loved ones (*having a life and/ or health policy reflects about how sincere and responsible person you are*)
- how old your relationship is with Us (*rewarding you for continuing our long relationship*)
- how your policy is issued (*policy being issued from our Digit Mobile application or policy issued without any assistance from our side helps in reducing our operational cost, hence you will be eligible for additional discount*).

2. SPECIFIC CONDITIONS

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

C. SPECIFIC EXCLUSIONS

3. Exclusions as applicable under own damage cover of Your Car Insurance Policy will also be applicable to this Add-on Cover.

CANCELLATION CLAUSE APPLICABLE TO ALL ADD-ON COVER:

Cancellation Condition of the Add-On Cover will be same as that mentioned in Your Car Insurance (Base Policy) to which this Add-On Cover is attached.

Subject otherwise to all other terms, conditions, limitation and exclusions mentioned in Your Vehicle Insurance Policy.

Digit Private Car Advantage Plus with Standalone Own Damage Policy

ADD- ON WORDINGS

COVERAGE

If You have opted for this add-on cover, You agree that in case of an accident leading to own damage claim of Your Insured Vehicle, You will give first notice of loss to Us (Go Digit) and will repair Your damaged insured vehicle at **Digit Preferred Repair Shop** (as updated from time to time), based on which You will be eligible for the following benefits as per the plan opted by You and mentioned in the **Policy Schedule**.

Please note that the benefits listed below will not be available if You have not given first notice of loss to Us or prefer to repair Your insured vehicle in a workshop which is not listed in **Digit Preferred Repair Shop**.

A. Discount on net premium of Own Damage Section

Discount on net premium of Own Damage section (including add-on cover) will be provided after taking no claim bonus into the account (if any), if You give first notice of loss to Us and repaired your damaged insured vehicle at **Digit Preferred Repair Shop**. In case You prefer to repair Your Insured vehicle in any workshop not listed in **Digit Preferred Repair Shop**, then each claim will be subject to an additional excess of INR 5000.

Please note that:

- Additional excess will be over and above the excess applicable under the policy.
- Additional excess will not be applicable in case Digit Preferred Repair Shop is not available at the particular centre in which the vehicle has to be repaired.

B. Waiver of applicable compulsory deductible

Waiver of applicable compulsory deductible will be provided on partial loss claims, provided You have given first notice of loss to Us and repaired your damaged insured vehicle at **Digit Preferred Repair Shop**.

C. Accumulated Damage Protection

Accumulated Damage Protection will be provided, wherein We will cover all the accidental damages to the Insured vehicle including accumulated damages to the insured vehicle. This will include accidental damages associated with earlier instance of accidental damage during the Policy Period (for which You have not lodged any claim/ not reported to us immediately), provided the accidental damage occurred during the policy period of this cover and subject to following conditions:

- i. You need to perform a pre-inspection of the vehicle at the time of purchasing the vehicle insurance policy. Any damage to the vehicle prior to purchasing the vehicle insurance policy will not be covered.
- ii. The benefit under this cover is available only while you make first accidental damage claim during the Policy Period.
- iii. The benefit under this cover is available only if You have given first notice of loss to Us and select **Digit Preferred Repair Shop** for repairs. In case You prefer to repair Your vehicle in any workshop not listed in **Digit Preferred Repair Shop**, then damages which are from earlier instance of accidental damage will not be covered under the claim lodged by You.

D. NCB Protection

In case of an own damage claim during the Policy Period, Your No Claim Bonus (NCB) will remain protected as it is and we will extend the same NCB percentage at the time of renewal of the Car Policy with Us, provided You have given first notice of loss to Us and Your vehicle is repaired at **Digit Preferred Repair Shop**.

This 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 of this cover.

Please note that the NCB percentage provided in the policy would reduce to zero in the event of:

- Loss claim lodged by You during the same Policy Year exceeds the maximum specified number of times mentioned in Your Policy Schedule.
- You prefer to repair Your insured vehicle in a workshop which is not listed in Digit Preferred Repair Shop

E. Garage Benefits

We will provide You following garage benefits, which can be used once in a year for Your Insured vehicle. Please note

that all the below benefits will lapse, if You have opted a workshop which is not listed in Digit Preferred Repair Shop for repair of Your insured vehicle Below benefits will be given either at the time of purchasing the policy with this cover or after making the claim:

- a. Service of Air Conditioner
- b. Battery Checkup
- c. Underbody Check up
- d. Inspection of the insured vehicle before or after scheduling a trip

e. Discount coupon for labour charges on next service at the preferred garage as mentioned in the policy schedule
In addition to the above-mentioned Garage Benefits, You will receive following benefits post repair of Your vehicle at Digit Preferred Repair Shop, subject to first notice of loss was given to Us:

- i. Washing (dry or wet washing as applicable) of insured vehicle.

Please note that:

Washing (dry or wet washing as applicable) of insured vehicle will not be available, if the claim is for windshield only.

F. Pick and Drop Service

At the time of claim, if You give first notice of loss to **Us** and agree to repair **Your** damaged insured vehicle at **Digit Preferred Repair Shop**, then we will pick up the Insured Vehicle and drop off, after completion of repairs at Digit preferred repair shop. This service will be available within a specified kilometre (as mentioned in the Policy Schedule).

G. Warranty on Repair Parts and workmanship

We will be provide assurance on the quality of repair parts and/ or workmanship for provided months and/ or Kilometres (whichever is earlier) as mentioned in the policy schedule, from the date of repair, for the repairs carried out at **Digit Preferred Repair Shop**. If any defect arise owing to the quality of parts or workmanship, same would be repaired/ replaced at no extra cost to You.

H. Car delivery within assured time

At the time of claim, if You give first notice of loss to **Us** and agree to repair **Your** damaged insured vehicle at **Digit Preferred Repair Shop** with Own Damage claim liability is not exceeding amount mentioned in the policy schedule, then Your vehicle will be repaired in assured turn-around time (TAT) of as mentioned in the Policy schedule. The assured time will be calculated from the next day of receipt of the insured vehicle at the **Digit Preferred Repair Shop**.

In case of any delay in repair of the insured vehicle at the **Digit Preferred Repair Shop** within the assured time, We will provide alternate travel arrangement as per terms mentioned in the policy schedule. The alternate travel arrangement may include provision of providing coupons from well-known taxi operators including without limitations to OLA and UBER. The applicable limit (maximum per day limit/ maximum total limit/ maximum number of days) for which the alternate travel arrangement can be provided, will be as mentioned in the policy schedule.

In the unlikely event of We are being unable to provide alternate travel arrangement, we may request You to arrange for travel on Your own and submit the bill for reimbursement, subject to applicable limits as mentioned in the Policy Schedule.

The alternate travel arrangement / vouchers / daily allowance will expire as and when **You** will get the delivery of **Your** Vehicle or You are informed about the completion of repair works.

Condition Specific to Car Delivery with Assured Time Cover

1. The assured time will be calculated from the next day of receipt of the insured vehicle at the **Digit Preferred Repair Shop**.
2. The amount of alternate travel arrangement provided per day cannot be carried forward to the subsequent day or any such day in the future. Any un-availed costs towards alternate travel arrangement shall automatically expire & cannot be redeemed later.

3. The assured TAT under this cover will not be available in case of delays due to Non availability of parts which is not in control of the workshop and any force majeure, natural event or manmade disturbance which impedes its ability to fulfil the assurance or where the delay in claim processing or repair/servicing or delivery of vehicle is caused by the insured, due to any reason, including but not limited to, additional service/repair request being made by the insured.

I. Breakdown Assistance Service

If You have opted this cover, **You** shall be entitled to below mentioned services or benefits from Us or Assistance Service Provider as mentioned in Your policy schedule.

Please note that all the below services or benefits will lapse, if You have opted a workshop which is not listed in Digit Preferred Repair Shop for repair of Your insured vehicle and haven't given first notice of loss to **Us**.

- 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:

- Vehicle has not already reached a workshop/repairer.
- We will pay for all labour and conveyance costs towards this assistance.
- 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:

- We will pay for all labour and conveyance costs towards this assistance
- You need to submit an Identity Proof to prove the Ownership of the Vehicle.
- 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:

- Organize for a vehicle technician to replace the flat tyre with the spare tyre of the vehicle at the location of breakdown

or

- 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:

- We will pay the expenses on labour cost and conveyance cost, in relation to points mentioned above,
- 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:

- We will pay the expenses on labour cost and conveyance cost
- Minor Repairs, for the purpose of this add-on 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:

- 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).
- 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:

- 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:

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

X. Battery Charging Assistance (Applicable in case of Electric 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.

Please Note That:

- The benefits under 'Breakdown Assistance' can be utilized for a maximum of 4 times (unless specifically mentioned otherwise in the Policy Schedule) during the add-on cover Policy Year except for 'Fuel Assistance', 'Taxi Benefits' and 'Accommodation Benefits' for which the aggregate utilization limit is 2 times during the add-on cover Policy Year.
- Claims made by **You** against **Us** under 'Breakdown assistance' are subject to the terms and conditions set forth under the Policy.
- List of cities where we offer breakdown assistance service is available on our website and can be updated from time to time.

Exclusion Specific to Breakdown Assistance cover

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

1. 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 OR 1800-103-4448. Please have the following information ready to share with the call recipient, who will use it to validate Your Policy,

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

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

SPECIFIC CONDITIONS

1. Claims made by You under this add-on cover are subject to conditions set forth under the Policy (Base Policy).
2. Benefit under the respective cover will be provided subject to the availability of such services at that particular **Digit Preferred Repair Shop**.

SPECIFIC EXCLUSIONS

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

1. Any Claim where the repair has been carried out without prior approval from Us.
2. Any claim related to loss or damage due to wear and tear.
3. Any claim of total loss of vehicle.
4. Any consequential losses are not covered under this add-on cover.
5. Any loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
6. Any loss or damage covered under the manufacturer's warranty
7. Fraudulent act committed by You or any person entrusted possession of the vehicle by You.

PLANS AVAILABLE UNDER THIS ADD-ON COVER

6 plans are available under this Cover

Benefits	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
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A. Discount on Net Premiums for Own Damage Section	Y					
B. Waiver of applicable compulsory deductible		Y			Y	Y
C. Accumulated Damage Protection				Y	Y	Y
D. NCB Protection						Y
E. Garage Benefit			Y	Y	Y	Y
F. Pick and Drop Services			Y	Y	Y	Y
G. Warranty on repair parts and workmanship			Y	Y	Y	Y
H. Car delivery within assured time			Y	Y	Y	Y
I. Breakdown Assistance service			Y	Y	Y	Y

CANCELLATION CLAUSE APPLICABLE TO ALL ADD-ON COVER:

Cancellation Condition of the Add-On Cover will be same as that mentioned in Your Car Insurance (Base Policy) to which this Add-On Cover is attached.

Subject otherwise to all other terms, conditions, limitation and exclusions mentioned in Your Vehicle Insurance Policy.