

DIGIT PRIVATE CAR ADD-ON COVER**WORDINGS****LIST OF DIGIT PRIVATE CAR STANDALONE OWN DAMAGE POLICY ADD-ON COVERS:**

Sr.No	Add-On Cover	UIN
1	Digit Private Car Key and Lock Protect with Standalone Own Damage Policy	IRDAN158RP0002V01201920/A0070V01202021
2	Digit Private Car Loss to Personal Belongings with Stand-alone Own Damage Policy	IRDAN158RP0002V01201920/A0071V01202021

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 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 under Own Damage Section.
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 KEY & LOCK PROTECT WITH STANDALONE OWN DAMAGE POLICY

UIN: IRDAN158RP0002V01201920/A0070V01202021

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

UIN: IRDAN158RP0002V01201920/A0071V01202021

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. Where the Insured Item can reasonably be repaired or reinstated at a cost less than the replacement cost, then We will indemnify You up to the Sum Insured in respect of the expenses necessarily incurred to restore such item to its state immediately prior to the happening of the Insured Event. No Depreciation will be applied except for parts with limited life.
3. In the event of Total Loss, We will indemnify You in respect of the restoration or replacement costs of the lost or damaged Item subject to maximum of the Sum Insured and number of claims as opted by You and mentioned in Your Policy Schedule.
4. The benefits under this 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.
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. 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. 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.
2. 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.