

## **DIGIT COMMERCIAL VEHICLE ADD-ON COVER WORDINGS**

### **(Goods Carrying Vehicles)**

#### **LIST OF ADD-ON COVERS:**

1. **Consumable Cover (UIN: IRDAN158RP0001V01201819/A0034V01201920)**
2. **Parts Depreciation Protect (UIN: IRDAN158RP0001V01201819/A0035V01201920)**
3. **Engine and Gear Box Protect (UIN: IRDAN158RP0001V01201819/A0036V01201920)**
4. **Breakdown Assistance (UIN: IRDAN158RP0001V01201819/A0037V01201920)**
5. **Loss of Revenue (UIN: IRDAN158RP0001V01201819/A0038V01201920)**
6. **Debris Removal Expenses (UIN: IRDAN158RP0001V01201819/A0039V01201920)**
7. **Additional Towing Expenses (UIN: IRDAN158RP0001V01201819/A0040V01201920)**
8. **EMI Protection Cover (UIN: IRDAN158RP0001V01201819/A0041V01201920)**

## Definition

### 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. **Vehicle Insurance:** Package Policy, pertaining to **Your** Commercial Vehicle issued by an IRDAI licensed insurance company covering Own Damage under Section I and Third-Party Liability under Section II of the Indian Motor Tariff.
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 **Vehicle Insurance**.
7. **Own Damage Claim:** The claims raised by **You** under the **Vehicle Insurance** against **Your** Insurance Company for loss or damage to **Your Vehicle** under **Section I – Own Damage**.
8. **Original Ex-Showroom Price:** This is the price mentioned on the Original Purchase Invoice of the Insured Vehicle.
9. **Partial Loss:** Any loss involving repair of **Your Vehicle** but not amounting to **Total Loss/ Constructive Total Loss**.
10. **Policy Period:** The Period from the Commencement Date and Time to the Expiry Date and Time as shown in the Policy Schedule of **Vehicle Insurance**.
11. **Policy Schedule:** Policy schedule is the part of the insurance contract that identifies the policyholder and includes details of the property and persons covered, the amount of coverage, the extent of coverage including Add-On Covers (if Opted), the exclusions, the deductibles, and the payment receipt details.
12. **Total Loss/ Constructive Total Loss:** A Vehicle will be considered to be a **Total Loss/ Constructive Total Loss**, where the aggregate cost of retrieval and / or repair of the insured vehicle, subject to terms and conditions of the **Vehicle Insurance** exceeds 75% of the IDV.
13. **We, Our, Us, Digit:** Go Digit General Insurance Ltd.
14. **Your Vehicle/Insured Vehicle:** The Vehicle Insured by **Us** as per the **Add-On Cover Policy**.
15. **You, Your:** The person or persons or entity whose vehicle are insured as set out in the **Policy Schedule**.

## CONSUMABLE COVER

### **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 **Section I – Own Damage of Your Vehicle 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**

1. Claims made by **You** under this **Add-On Cover** are subject to conditions set forth under **Your Vehicle Insurance** Policy.
2. The benefits under this **Add-On Cover Policy** would be available only if **Your Vehicle** is repaired at **Digit Authorized 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, unless this condition is specifically agreed and waived off by Us.

### **C. EXCLUSIONS**

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

1. Where **Vehicle Insurance** is not valid.
2. Where the **Section I – Own Damage** Claim made by **You** under the **Vehicle Insurance** is not payable or admitted.
3. **Consumables** pertaining to any part/sub part/accessories not approved for replacement by **Us** under **Your Vehicle 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. The loss claimed or covered under any other type of insurance policy or cover.
6. **Constructive Total Loss/ Total Loss of Your Vehicle.**
7. Any claim where an opportunity is not given to **Us** to inspect the damage or loss before commencement of repair.

## **PARTS DEPRECIATION PROTECT**

### **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 Authorized 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 **Vehicle 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 **Vehicle Insurance**, we shall not be liable to pay any claim whatsoever

1. Where **Vehicle Insurance** is not valid.
2. Where any claim made by **You** under Section I (Own Damage Section) of **Your Vehicle 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 **Vehicle Insurance**.
4. Depreciation applicable to tyres, battery of **Your Vehicle** as per **Vehicle 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.

## ENGINE AND GEAR BOX PROTECT

### **A. ADD-ON WORDINGS**

By opting for this **Add-on Cover, Your Vehicle 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 **Vehicle Insurance** but resulted consequentially 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 Vehicle 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 **Vehicle 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 Insure Vehicle 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 ingress related loss

## **BREAKDOWN ASSISTANCE**

### **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.
  
- II. Spare Keys: If **Your Vehicle** keys are lost or the keys are locked inside the vehicle within the **geographical limit**, 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**.
  
- 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 breakdown or accident, **We** would arrange for appropriate towing services to the nearest garage.

Provided always that

- a. We will bear the cost of Towing the Insured Vehicle up to 50 kms from the place of accident or breakdown.
- b. Any cost and expenses pertaining to towing of the Insured Vehicle over and above 50 Kms 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 would 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** would arrange for the telephonic contact details of the nearest available Medical Centre.

VIII. Fuel Assistance:

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** will bear the cost of Towing the Insured Vehicle up to 50 kms from the place where the Insured Vehicle is immobilized.
- c. Any cost and expenses pertaining to towing of the Insured Vehicle over and above 50 Kms shall be borne by **You**.

IX. Taxi benefits: In case of **Your vehicle** being immobilized due to an accident / breakdown at least 200 kms away from **Your City of Residence**, **We** shall make arrangement for an alternate hired vehicle with the same carrying capacity as that of the insured vehicle for continuation of their onward journey.

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 will bear the expenses incurred in respect of the hired vehicle for the first 50 Kms from the place of accident / breakdown. Any expense beyond this needs to be borne by **You**.
- c. 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**.

- X. Accommodation Benefits: In case of **Your Vehicle** being immobilized due to an accident / breakdown at least 200 kms away from **Your City of Residence**, **We** shall provide occupants of the Insured vehicle (subject to the maximum of licensed carrying capacity of the insured vehicle) with a hotel accommodation / stay arrangement for maximum of one-night subject up to a limit of Rs. 10,000. 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 Hotel Accommodation will be provided on twin sharing basis for all occupant (subject to the maximum of licensed carrying capacity of the insured vehicle).
  - c. 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**.

- XI. Legal Advice: If **Your Vehicle** meets with an accident, as a result of which **You** require the services of a legal advisor, **we** would 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 100 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 2 times during the **Add -On Cover Policy Period** except for 'Fuel Assistance', 'Taxi Benefits' and 'Accommodation Benefits' for which the aggregate utilization limit is 1 time 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 **Vehicle 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 **Vehicle 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 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.

## LOSS OF REVENUE

### **A. ADD-ON WORDINGS**

If a claim for accidental loss or damage is admitted under **Section I – Own Damage** of Your **Vehicle Insurance** Policy, **We** will compensate You towards loss of income during the repair period due to non-availability of **Your** Vehicle, as per Maximum Number of Days, Time Excess & Per Day Fixed Allowance opted by You and mentioned in Your 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.

**“Date of First Loss Assessment”** shall mean the date of loss assessment first carried out after the vehicle is given to garage for repairs and all the documents as advised by the loss assessor are submitted.

**“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 01<sup>st</sup> Aug and it was given for repair on 3<sup>rd</sup> Aug, whereas the first Loss Assessment was on 05<sup>th</sup> Aug, Time Excess will be applicable from 05<sup>th</sup> Aug.

### **B. CONDITIONS**

1. Claims made by **You** under this **Add-On Cover** are subject to conditions set forth under **Your Vehicle 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** Claims, the start date will be calculated from the date of First Loss Assessment of **Your Vehicle** conducted by Us at the 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 total theft claim, **We** will compensate You 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. In case of **Total Loss / Constructive Total Loss** claim, We will compensate You from the date of intimation of claim up to a maximum eligible number of days or date of final claim payment under Your Vehicle Insurance whichever is earlier and subject to Time Excess opted by **You** and mentioned in the **Policy Schedule**.

6. The benefits under this **Add-On Cover Policy** would be available only if **Your Vehicle** is repaired at **Digit Authorized 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, unless this condition is specifically agreed and waived off by Us.

### **C. EXCLUSIONS**

In addition to the General Exclusions listed under your **Vehicle 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 **Vehicle Insurance** is not valid.
3. Where the **Section I – Own Damage** claim made by **You** under the **Vehicle insurance** is not payable or admitted.
4. Losses arising out of Act of God Perils, Riots & Strikes.
5. The loss claimed or covered under any other type of insurance policy or cover.
6. If **You** are claiming only for windscreen or glass damage under **Section I – Own Damage of Your Vehicle Insurance**.
7. Time taken by the garage for damage not admissible under **Section I – Own Damage**. (Example: Due to an accident, there is a damage only to the Bumper which is covered under Section I, however, **You** also opt to get the Pre-existing damaged door repaired at **Your Cost**, it will increase time and we shall not be liable for this increased time)

## **DEBRIS REMOVAL EXPENSES**

### **A. ADD-ON WORDINGS**

**We** will pay maximum up to the Sum Insured opted by **You** and mentioned in **Your** Policy Schedule against this Add-On Cover, for the expenses incurred by You towards cleaning up, removing debris, wreckage, transshipment of goods from the **Insured Vehicle** to other substitute vehicle, in case the **Insured Vehicle** is not in a condition to carry goods post accidental loss or damage occurring during the Policy Period .

### **B. CONDITIONS**

1. Benefit under this **Add-On Cover** is available only if Claim is admitted under **Section I – Own Damage** of **Your Vehicle Insurance Policy**.
2. Claims made by **You** under this **Add-On Cover** are subject to conditions set forth under **Your Vehicle Insurance Policy**.
3. Intimation and approval needs to be taken from Us prior to the unloading and loading of goods.
4. The claim will be subject to Goods Receipt (GR) issued by the carrier of the alternate vehicle within two days from the date of loss.

### **C. EXCLUSIONS**

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

1. Where the **Section I – Own Damage** claim made by you under the **Vehicle Insurance** is not payable or admitted.
2. Where the loss is covered under any other type of insurance policy.
3. Any Claim where the transshipment of goods has been carried out without prior approval from Us.

## **ADDITIONAL TOWING EXPENSES**

### **A. ADD-ON WORDINGS**

**We** will pay maximum up to the Sum Insured opted by **You** and mentioned in **Your** Policy Schedule against this **Add-On Cover**, for the additional expenses incurred by **You** towards removal, protection and towing of the **Vehicle Insured** from the spot of accident to the nearest garage, repairer or place of safety or any other place as approved by Us, in the event of the Insured Vehicle being disabled by reason of loss or damage covered under **Section I – Own Damage** of **Your Vehicle Insurance** Policy.

### **B. CONDITIONS**

1. The benefits under this Add-On Cover shall be available in excess of the amount payable for protection and removal under “**Section I – Own Damage**” of **Your Vehicle Insurance Policy**.
2. Upon happening of an event which may give rise to a claim under this **Add-On Cover**, **You** shall immediately, but in any case, within 24 hours, inform **Us** with full particulars of the such event.

For any event notified after 24 hours of the happening of the loss or damage, **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.

3. Approval needs to be taken from Us prior to making the Towing arrangements.
4. In the event of Insured’s non-compliance with the above-mentioned conditions (2) and (3), the Our liability under this Add-On Cover shall be restricted to 30% of the limits of liability as mentioned in **Your** Policy Schedule against this **Add-On Cover**.
5. Maximum two claims shall be admissible under this **Add-On Cover** during the Policy Period.

### **C. EXCLUSIONS**

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

1. Where the **Section I – Own Damage** claim made by you under the **Vehicle Insurance** is not payable or admitted.
2. Any claim where the Insured is not able to provide the invoices/receipts for the payments made in respect of towing, protection and removal of the **Insured Vehicle**.
3. Any claim where the **Insured Vehicle** is able to be driven on its own power on self-propelled basis unless in **Our** opinion it could increase or aggravate the damages sustained by the **Insured Vehicle**.

## EMI PROTECTION COVER

### **A. ADD-ON WORDINGS**

In the event of **Your Vehicle** being damaged by a peril covered under **Section I – Own Damage** of **Your Vehicle Insurance** Policy and is in garage for repair or is a Total Loss/Constructive Total Loss/ Total Theft , **You** will be paid the regular Equated Monthly Instalment (EMI) payable to the Financial Institution mentioned in Your Policy Schedule as per the Number of EMI and Time Excess opted by **You** and subject the conditions mentioned below.

“**Equated Monthly Instalment (EMI)**” means the amount of monthly payment required to repay the principal amount of loan and interest by You as mentioned in the amortization chart referred in the loan agreement (or amendments thereto) between the **Financial Institution** and You prior to the date of loss or damage under this Policy.

“**Financial Institution**” means an institution defined under Section 45I of Reserve Bank of India Act 1934 and shall include a non-banking financial company as defined under Section 45I of Reserve Bank of India Act 1934.

### **B. CONDITIONS**

1. Benefit under this Add-On Cover is available only if Claim is admitted under **Section I – Own Damage** of **Your Vehicle Insurance Policy** and all repairs are carried out at **Digit Authorized 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, unless this condition is specifically agreed and waived off by Us.
2. Number of monthly instalments payable will depend on the Plan opted by **You** at the Policy Inception/Renewal and subject to the repair time exceeding the **Time Excess** mentioned in each Plan.
3. **Our** liability in respect of all claims in aggregate, during the Policy Period, will not exceed the Number of monthly instalments and EMI amount mentioned in the Policy Schedule.
4. **Our** liability will be limited to the EMI amount mentioned in **Your** Policy Schedule or the actual EMI prevailing at the time of loss, whichever is lower. Also, in no case, Company shall pay an amount higher than the actual amount of loan outstanding against the **Insured Vehicle**.
5. **Time Excess** will be applicable for **Partial Loss Claims** only and will be calculated from the day on which vehicle is given to garage for repair, to the time on which intimation regarding delivery of repaired vehicle is given to Insured.
6. **Time Excess** will not be applicable for **Total Loss/Constructive Total Loss/ Total Theft Claim**. For **Total Loss/Constructive Total Loss Claims**, We will pay the EMI mentioned in Your Plan or Two EMIs, whichever is lower. For **Total Theft Claims**, We will pay maximum one EMI irrespective of the Plan Opted by **You**.

7. Claim Payment in case of **Total theft** of the Insured Vehicle will be subject to submission of Final Investigation Report by the Policy Authorities but not before 90 days from the date of theft.

### **C. EXCLUSIONS**

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

1. Where the **Section I – Own Damage** claim made by you under the **Vehicle Insurance** is not payable or admitted.
2. We shall not be liable to pay for any arrears or over-due instalment amount including interest prior to the date of accident.

#### **CANCELLATION CLAUSE APPLICABLE TO ALL 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.

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

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