

DIGIT COMMERCIAL VEHICLE ADD-ON COVER WORDINGS
(Passenger Carrying Vehicles)

LIST OF ADD-ON COVERS:

1. **Consumable Cover (UIN: IRDAN158RP0002V01201819/A0042V01201920)**
2. **Parts Depreciation Protect (UIN: IRDAN158RP0002V01201819/A0043V01201920)**
3. **Engine and Gear Box Protect (UIN: IRDAN158RP0002V01201819/
A0044V01201920)**
4. **Breakdown Assistance (UIN: IRDAN158RP0002V01201819/A0045V01201920)**
5. **Return to Invoice (UIN: IRDAN158RP0002V01201819/A0046V01201920)**
6. **Loss of Revenue (UIN: IRDAN158RP0002V01201819/A0047V01201920)**
7. **Additional Towing Expenses (UIN: IRDAN158RP0002V01201819/
A0048V01201920)**
8. **Key & Lock Replacement (UIN: IRDAN158RP0002V01201819/A0049V01201920)**
9. **EMI Protection Cover (UIN: IRDAN158RP0002V01201819/A0050V01201920)**

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.

RETURN TO INVOICE

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 i.e. prevailing Ex-Showroom Price of same or near equivalent make, model, features, specification of the Insured Vehicle less amount payable under **Section I – Own Damage** of **Your Vehicle 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 Ex-Showroom Price of the **Insured Vehicle** immediately before discontinuation.

In addition to the above, **We** will also pay **You** Cost of any accessories including bi-fuel kit which were specifically Insured under **Section I – Own Damage** of the **Vehicle 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 Vehicle Insurance**
4. Any compensation under this **Add-On Cover** will be full and final settlement of **Our** liability under this **Add-On Cover**.

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. If the Claim of **Total Loss / Constructive Total Loss / Total Theft** of the vehicle is not admissible under **Section I – Own Damage** of the **Vehicle 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 **Section I – Own Damage** of the **Vehicle Insurance** Policy Or not part of Original Equipment Manufacturer (OEM) fitment.
4. Non-submission of Final Investigation Report and Non-Traceable Report issued by the Police Authorities.
5. Any claim which does not qualify as **Total Loss / Constructive Total Loss** as per the **Vehicle Insurance** Policy.

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 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 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)

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**.

KEY & LOCK REPLACEMENT

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 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 2 days from date of incident, lodge a complaint(FIR) 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 '**Key & Lock Replacement**' 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.
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.

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. **Co-Payment** as opted by You and mentioned in Your Policy Schedule.
2. Any claim which is reported or notified after 2 days to **Us** or Police Authority after the date of the incident, 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.
3. Any claim for additional or duplicate vehicle keys.
4. 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.
5. Any claim for replacing vehicle keys or lockset when child parts of the same only can be replaced.
6. Pre-existing damages of any kind due to whatsoever reason.
7. Any loss or damage covered under manufacturer's warranty.
8. Where the replaced keys or locks are of higher standards or specification as compared to the Original keys or locks of the Insured Vehicle.
9. Claim where repair is not carried out at in **Manufacturer's Authorized Dealership** or **Digit Authorized Repair Shop**.

10. Any claim where the Insured is not able to provide the invoices/receipts for the payments made in respect of repair/replacement.
11. Any deliberate damage to the key/lock/lockset.

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.



That's a beauty on the road!



Digit Commercial Vehicle Package Policy
(Miscellaneous and Special Type of Vehicles)

Visit us at www.godigit.com or call
1800-258-5956, anytime, for more information.

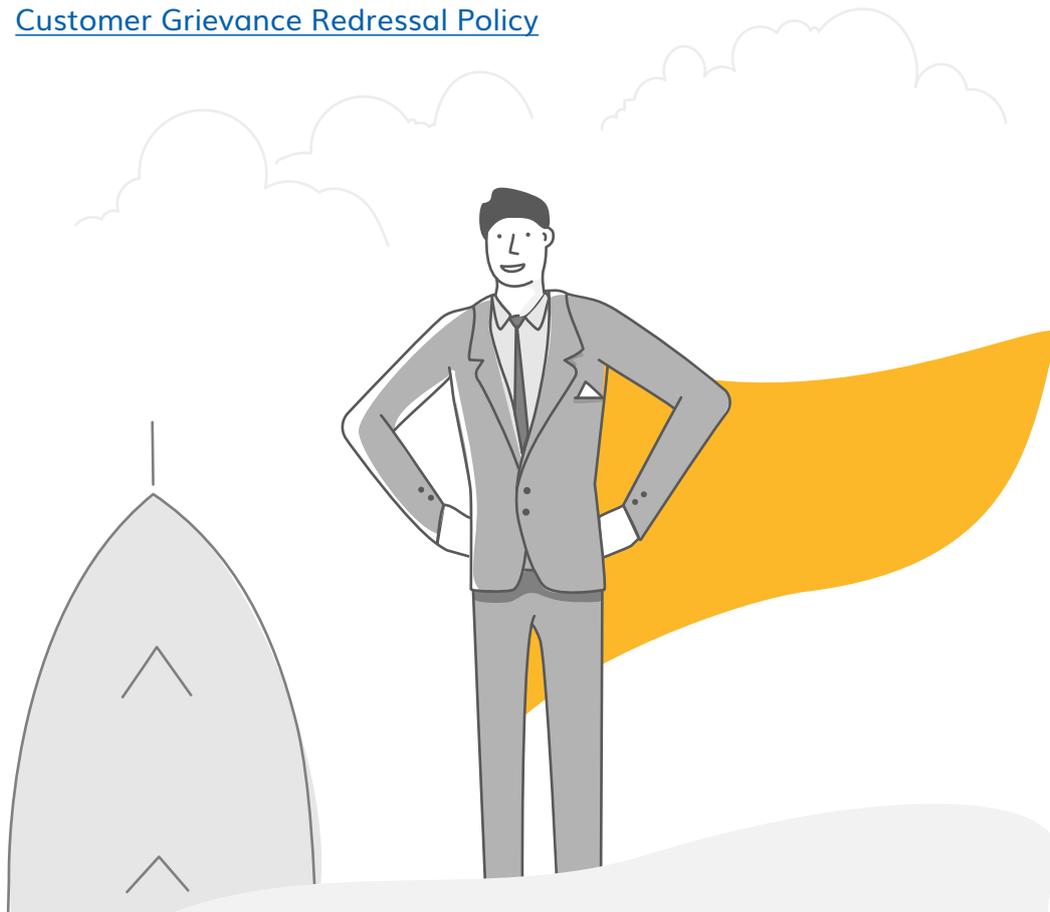
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WHEREAS the insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to Go Digit General Insurance Ltd. (herein after referred to as "Company/DIGIT")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

NOW THIS POLICY WITNESSETH: That subject to the Terms Exceptions and Conditions contained herein or endorsed or expressed hereon.

SECTION I

Loss of or Damage to the Vehicle Insured

The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and/or its accessories whilst thereon

- a. by fire, explosion, self-ignition or lightning;
- b. by burglary, housebreaking or theft;
- c. by riot and strike;
- d. by earthquake (fire and shock damage);
- e. by flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost;
- f. by accidental external means;
- g. by malicious act;
- h. by terrorist activity;
- i. whilst in transit by road rail, inland-waterway, lift, elevator or air;
- j. by landslide, rockslide.

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:

1. For all rubber/nylon/plastic parts, tyres and tubes, batteries and air bags - **50%**
2. For fibre glass components - **30%**
3. For all parts made of glass - **Nil**
4. Rate of Depreciation for Painting - In the case of painting, the **depreciation rate of 50%** shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of the total painting charges for the purpose of applying the depreciation.
5. Rate of depreciation for all other parts including wooden parts will be as per the following schedule.

Age of Vehicle	% of Depreciation
Not Exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

1. The Company shall not be liable to make any payment in respect of:

- a. Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages nor for damage caused by overloading or strain of the insured vehicle nor for loss of or damage to accessories by burglary, housebreaking or theft unless such insured vehicle is stolen at the same time.;
- b. Damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement;
- c. Any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs.

2. In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and redelivery to the insured but not exceeding ₹2500 for commercial vehicles in respect of any one accident.

3. The insured may authorize the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided that:

- a. The estimated cost of such repair including replacements, if any, does not exceed ₹500;
- b. The Company is furnished forthwith with a detailed estimate of the cost of repairs; and
- c. The insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

Sum Insured, Insured's Declared Value (IDV)

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle.

The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the

manufacturer's listed selling price of the brand and model as the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below).

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

The Schedule of Depreciation for Fixing IDV of the Vehicle

Age of Vehicle	% of Depreciation for fixing IDV
Not Exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

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

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

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

SECTION II

Liability To Third Parties

1. Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the vehicle against all sums including claimant's cost and expenses which the insured shall become legally liable to pay in respect of
 - i. death of or bodily injury to any person caused by or arising out of the use (including the loading and/or unloading) of the vehicle.
 - ii. damage to property caused by the use (including the loading and/or unloading) of the vehicle.

Provided always that:

- a. The Company shall not be liable in respect of death, injury damage caused or arising beyond the limits of any carriage way or thoroughfare in connection with the bringing of the load to the insured vehicle for loading thereon or the taking away of the load from the insured vehicle after unloading there from.
 - b. Except so far as is necessary to meet the requirements of the Motor Vehicle Act the Company shall not be liable in respect of death or bodily injury to any person in the employment of the insured arising out of and in the course of such employment.
 - c. Except so far as is necessary to meet the requirements of the Motor Vehicle Act in relation to the liability under the Workmen's Compensation Act 1923 the Company shall not be liable in respect of death or bodily injury to any person (other than a passenger carried by reason of or in pursuance of a contract of employment) being carried in or upon entering or mounting or alighting from the insured vehicle at the time of occurrence of the event out of which any claim arises.
 - d. The Company shall not be liable in respect of damage to property belonging to or held in trust by or in the custody of the insured or a member of the insured's household or being conveyed by the insured vehicle.
 - e. The Company shall not be liable in respect of damage to any bridge and/or viaduct and/or to any road and/or anything beneath by vibration or by the weight of the insured vehicle and/or load carried by the insured vehicle.
 - f. Except so far as is necessary to meet the requirements of the Motor Vehicles Act the Company shall not be liable in respect of death and/or bodily injury to any person(s) who is/are not employee(s) of the insured and not being carried for hire or reward, other than owner of the goods or representative of the owner of goods being carried in or upon or entering or mounting or alighting from the insured vehicle described in the Schedule of this Policy.
2. The Company will pay all costs and expenses incurred with its written consent.
 3. In terms of and subject to the limitations of the indemnity granted by this section to the insured the Company will indemnify any driver who is driving the insured vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she were the insured observe fulfil and be subject to the terms exceptions and conditions of this policy in so far as they apply.
 4. The Company may at its own option
 - a. Arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy and
 - b. Undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Section.
 5. In the event of the death of any person entitled to indemnity under this Policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative(s) in terms of and subject to the limitations of this Policy provided that such personal representative shall as though they were the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.

SECTION III

Towing Disabled Vehicles

The policy shall be operative whilst the insured vehicle is being used for the purpose of towing any one disabled mechanically propelled vehicle and the indemnity provided by Section II of this policy shall subject to its terms and limitations be extended to apply in respect of liability in connection with such towed vehicle;

Provided always that

- a. such towed vehicle is not towed for reward
- b. the Company shall not be liable by reason of this section of this policy in respect of damage to such towed vehicle or property being conveyed thereby.

SECTION IV

Personal Accident Cover For Owner-Driver

Subject otherwise to the terms, exceptions, conditions and limitations of this policy, the Company undertakes to pay compensation as per the following scale for bodily injury/death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or whilst mounting into/dismounting from or traveling in the insured vehicle as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Nature of Injury	Scale of compensation
i. Death	100%
ii. Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii. Loss of one limb or sight of one eye	50%
iv. Permanent total disablement from injuries other than named above	100%

Provided always that

1. Compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of 2 lakhs during any one period of insurance.
2. No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to
 - a. Intentional self-injury suicide or attempted suicide physical defect or infirmity or

- b. An accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- 3. Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.
- 4. This cover is subject to
 - i. The owner-driver is the registered owner of the vehicle insured herein;
 - ii. The owner-driver is the insured named in this policy.
 - iii. The owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989 (or any amendments thereafter), at the time of the accident.

Avoidance Of Certain Terms And Right Of Recovery

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this Policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicles Act, 1988.

But the Insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provision.

General Exceptions

(Applicable to all Sections of the Policy)

The Company shall not be liable under this Policy in respect of

1	Any accidental loss or damage and / or liability caused, sustained or incurred outside the geographical area;
2	Any claim arising out of any contractual liability;
3	Any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is <ul style="list-style-type: none"> a. being used otherwise than in accordance with the 'Limitations as to Use' or b. being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause.
4	<ul style="list-style-type: none"> a. Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss b. Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.

5	Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
6	Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the Insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.

Deductible

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

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

Conditions

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

1	Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim and thereafter the insured shall give all such information and assistance as the Company shall require. Every letter claims writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by the insured. Notice shall also be given in writing to the Company immediately after the insured shall have knowledge of any impending prosecution, inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or criminal act which may be the subject of a claim under this Policy the insured shall give immediate notice to the police and cooperate with the Company in securing the conviction of the offender. Wherever details pertaining to any incident which results in a claim, are conveyed by the insured to the insurer after reasonable period, insured shall provide the reasons of such delay to the insurer and insurer may on analysis of reasons provided by insured, condone the delay in intimation of claim or delay in providing the required information / documents to the insurer.
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2	<p>No admission offer promise payment or indemnity shall be made or given by or on behalf of the insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the insured the defence or settlement of any claim or to prosecute in the name of the insured for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the insured shall give all such information and assistance as the Company may require.</p>
3	<p>At any time after the happening of any event giving rise to a claim under Section II of this Policy the Company may pay to the Insured the full amount of the Company's liability under the Section and relinquish the conduct of any defence settlement or proceedings and the Company shall not be responsible for any damage alleged to have been caused to the Insured in consequence of any alleged action or omission of the Company in connection with such defence settlement or proceedings or of the Company relinquishing such conduct; nor shall the Company be liable for any costs or expenses whatsoever incurred by the Insured or any claimant or other person after the Company shall have relinquished such conduct.</p>
4	<p>The Company may at its own option repair reinstate or replace the vehicle or part thereof and / or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed:</p> <ol style="list-style-type: none"> a. For total loss / constructive total loss of the vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck. b. For partial losses, i.e. losses other than Total Loss/Constructive Total Loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.
5	<p>The insured shall take all reasonable steps to safeguard the vehicle insured from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle insured or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk.</p>
6	<p>Cancellation</p> <p>Cancellation by Insurer: Policy may be cancelled by the Company on the grounds of misrepresentation, fraud, non-disclosure of material facts or non-co-operation 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.</p> <p>Cancellation by Insured: Policy may be cancelled at the option of the insured with seven days' notice of cancellation and the Company will be entitled to retain premium on short period scale of rates for the period for which the cover has been in existence prior to the cancellation of the policy. The balance premium, if any, will be refundable to the insured.</p> <p>In case of cancellation of policy by the insured, premium would be retained as per below table:</p>

	Period	% of Annual Premium
	Not Exceeding 1 month	20%
	Exceeding 1 month but not exceeding 2 months	30%
	Exceeding 2 months but not exceeding 3 months	40%
	Exceeding 3 months but not exceeding 4 months	50%
	Exceeding 4 months but not exceeding 5 months	60%
	Exceeding 5 months but not exceeding 6 months	70%
	Exceeding 6 months but not exceeding 7 months	80%
	Exceeding 7 months but not exceeding 8 months	90%
	Exceeding 8 months	Full Annual Premium / Rate
	<p>A Refund of premium will be subject to:</p> <p>a. There being no claim under the policy, and</p> <p>b. The retention of minimum premium as specified in the India Motor Tariff 2002.</p> <p>c. A policy can be cancelled only after ensuring that the vehicle is insured elsewhere, at least for Liability Only cover and after surrender of the original Certificate of Insurance for cancellation.</p>	
7.	<p>If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted), such difference shall independent of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute or if they cannot agree upon a single arbitrator within 30 days of any party invoking Arbitration, the same shall be referred to a panel of three arbitrators comprising two arbitrators one to be appointed by each of the parties to the dispute / difference, and a third arbitrator to be appointed by such two arbitrators who shall act as the presiding arbitrator and Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996 and any amendments thereafter.</p> <p>It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy.</p> <p>It is hereby expressly stipulated and declared that it shall be condition precedent to any right of action or suit upon this policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.</p> <p>It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the insured for any claim hereunder and such claim shall not, within twelve calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.</p>	

8.	The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.
9.	If at the time of occurrence of an event that gives rise to any claim under this Policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation, cost or expense.
10.	<p>In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (whichever is earlier). During the said period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle. Where such legal heir(s) desire(s) to apply for transfer of this policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:</p> <ol style="list-style-type: none"> a. Death Certificate in respect of the insured b. Proof of title to the vehicle c. Original Policy
11.	No change can be made to this policy unless the Company has approved it and confirmed by endorsing the policy schedule.
12.	Any and all disputes arising out of and under this Policy shall be governed by and determined in accordance with Indian law.
13.	All other conditions which are not specifically mentioned in the policy document will be as per Indian Motor tariff (IMT) 2002.

No Claim Bonus (NCB)

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

Period of Insurance	% of NCB on OD 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.

Customer Grievance Redressal Policy

We hope that we never leave you dissatisfied. However, if you ever wish to lodge a complaint, please feel free to call our 24 × 7 Toll free number **1800-258-5956** or email the customer service desk at **hello@godigit.com**.

Senior citizens can now contact us on **1800-258-5956** or write to us at **seniors@godigit.com**.

After investigating the matter internally and subsequent closure, we will send you our response.

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

The contact details of the Insurance Ombudsman centers are mentioned below: (Note: Address and contact number of Governing Body of Insurance Council)

Secretary General - Governing Body of Insurance Council Jeevan Seva Annexe, 3rd Floor, S.V. Road, Santacruz (W), Mumbai 400 054. Tel. No.: **022-26106889/671/980**, Fax No.: **022-26106949**, **080-26106052**, Email: **inscoun@ecoi.co.in**

Office Location	Contact Details	Jurisdiction of Office (Union Territory, District)
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06, Email: bimalokpal.ahmedabad@ecoi.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049, Email: bimalokpal.bengaluru@ecoi.co.in	Karnataka.
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202, Fax: 0755 - 2769203, Email: bimalokpal.bhopal@ecoi.co.in	Madhya Pradesh, Chhattisgarh.
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 / 2596455, Fax: 0674 - 2596429, Email: bimalokpal.bhubaneswar@ecoi.co.in	Orissa.
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468, Fax: 0172 - 2708274, Email: bimalokpal.chandigarh@ecoi.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.

CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284, Fax: 044 - 24333664, Email: bimalokpal.chennai@ecoi.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 – 23232481 / 23213504, Fax: 011 - 23230858 Email: bimalokpal.delhi@ecoi.co.in	Delhi.
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205, Fax: 0361 - 2732937, Email: bimalokpal.guwahati@ecoi.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 65504123 / 23312122, Fax: 040 - 23376599, Email: bimalokpal.hyderabad@ecoi.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363, Email: Bimalokpal.jaipur@ecoi.co.in	Rajasthan.
ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg, Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338, Fax: 0484 - 2359336, Email: bimalokpal.ernakulam@gbic.co.in	Kerala, Lakshadweep, Mahe-a part of Pondicherry.
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340, Fax: 033 - 22124341, Email: bimalokpal.kolkata@ecoi.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331, Fax: 0522 - 2231310, Email: bimalokpal.lucknow@ecoi.co.in	Districts of Uttar Pradesh: Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960, Fax: 022 - 26106052, Email: bimalokpal.mumbai@ecoi.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.

<p>NOIDA</p>	<p>Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253, Email: bimalokpal.noida@ecoi.co.in</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Orayya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p>PATNA</p>	<p>Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952, Email: bimalokpal.patna@ecoi.co.in</p>	<p>Bihar, Jharkhand.</p>
<p>PUNE</p>	<p>Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555, Email: bimalokpal.pune@ecoi.co.in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>



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Digit Commercial Vehicle Package Policy
(Goods Carrying Vehicle)

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1800-258-5956, anytime, for more information.

UIN:
IRDAN158RP0001V01201819

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

NOW THIS POLICY WITNESSETH: That subject to the Terms Exceptions and Conditions contained herein or endorsed or expressed hereon.

SECTION I

Loss of or Damage to the Vehicle Insured

The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and/or its accessories whilst thereon

- a. by fire, explosion, self-ignition or lightning;
- b. by burglary, housebreaking or theft;
- c. by riot and strike;
- d. by earthquake (fire and shock damage);
- e. by flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost;
- f. by accidental external means;
- g. by malicious act;
- h. by terrorist activity;
- i. whilst in transit by road rail, inland-waterway, lift, elevator or air;
- j. by landslide, rockslide.

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:

1. For all rubber/nylon/plastic parts, tyres and tubes, batteries and air bags - **50%**
2. For fibre glass components - **30%**
3. For all parts made of glass - **Nil**
4. Rate of Depreciation for Painting - In the case of painting, the **depreciation rate of 50%** shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of the total painting charges for the purpose of applying the depreciation.
5. Rate of depreciation for all other parts including wooden parts will be as per the following schedule.

Age of Vehicle	% of Depreciation
Not Exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

1. The Company shall not be liable to make any payment in respect of:

- a. Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages nor for damage caused by overloading or strain of the insured vehicle nor for loss of or damage to accessories by burglary, housebreaking or theft unless such insured vehicle is stolen at the same time.;
- b. Damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement;
- c. Any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs.

2. In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and redelivery to the insured but not exceeding ₹750 for three wheeled vehicles and ₹2500 for other commercial vehicles in respect of any one accident.

3. The insured may authorize the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided that:

- a. The estimated cost of such repair including replacements, if any, does not exceed ₹500;
- b. The Company is furnished forthwith with a detailed estimate of the cost of repairs; and
- c. The insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

Sum Insured, Insured's Declared Value (IDV)

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle.

The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below).

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

The Schedule of Depreciation for Fixing IDV of the Vehicle

Age of Vehicle	% of Depreciation for fixing IDV
Not Exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

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

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

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

SECTION II

Liability To Third Parties

1. Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the vehicle against all sums including claimant's cost and expenses which the insured shall become legally liable to pay in respect of
 - i. death of or bodily injury to any person caused by or arising out of the use (including the loading and/or unloading) of the vehicle.
 - ii. damage to property caused by the use (including the loading and/or unloading) of the vehicle.

Provided always that:

- a. The Company shall not be liable in respect of death, injury damage caused or arising beyond the limits of any carriage way or thoroughfare in connection with the bringing of the load to the insured vehicle for loading thereon or the taking away of the load from the insured vehicle after unloading there from.
 - b. Except so far as is necessary to meet the requirements of the Motor Vehicle Act the Company shall not be liable in respect of death or bodily injury to any person in the employment of the insured arising out of and in the course of such employment.
 - c. Except so far as is necessary to meet the requirements of the Motor Vehicle Act in relation to the liability under the Workmen's Compensation Act 1923 the Company shall not be liable in respect of death or bodily injury to any person (other than a passenger carried by reason of or in pursuance of a contract of employment) being carried in or upon entering or mounting or alighting from the insured vehicle at the time of occurrence of the event out of which any claim arises.
 - d. The Company shall not be liable in respect of damage to property belonging to or held in trust by or in the custody of the insured or a member of the insured's household or being conveyed by the insured vehicle.
 - e. The Company shall not be liable in respect of damage to any bridge and/or viaduct and/or to any road and/or anything beneath by vibration or by the weight of the insured vehicle and/or load carried by the insured vehicle.
 - f. Except so far as is necessary to meet the requirements of the Motor Vehicles Act the Company shall not be liable in respect of death and/or bodily injury to any person(s) who is/are not employee(s) of the insured and not being carried for hire or reward, other than owner of the goods or representative of the owner of goods being carried in or upon or entering or mounting or alighting from the insured vehicle described in the Schedule of this Policy.
2. The Company will pay all costs and expenses incurred with its written consent.
 3. In terms of and subject to the limitations of the indemnity granted by this section to the insured the Company will indemnify any driver who is driving the insured vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she were the insured observe fulfil and be subject to the terms exceptions and conditions of this policy in so far as they apply.
 4. The Company may at its own option
 - a. Arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy and
 - b. Undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Section.
 5. In the event of the death of any person entitled to indemnity under this Policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative(s) in terms of and subject to the limitations of this Policy provided that such personal representative shall as though they were the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.

SECTION III

Towing Disabled Vehicles

The policy shall be operative whilst the insured vehicle is being used for the purpose of towing any one disabled mechanically propelled vehicle and the indemnity provided by Section II of this policy shall subject to its terms and limitations be extended to apply in respect of liability in connection with such towed vehicle;

Provided always that

- a. such towed vehicle is not towed for reward
- b. the Company shall not be liable by reason of this section of this policy in respect of damage to such towed vehicle or property being conveyed thereby.

SECTION IV

Personal Accident Cover For Owner-Driver

Subject otherwise to the terms, exceptions, conditions and limitations of this policy, the Company undertakes to pay compensation as per the following scale for bodily injury/death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or whilst mounting into/dismounting from or traveling in the insured vehicle as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Nature of Injury	Scale of compensation
i. Death	100%
ii. Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii. Loss of one limb or sight of one eye	50%
iv. Permanent total disablement from injuries other than named above	100%

Provided always that

1. Compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of 2 lakhs during any one period of insurance.
2. No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to

- a. Intentional self-injury suicide or attempted suicide physical defect or infirmity or
 - b. An accident happening whilst such person is under the influence of intoxicating liquor or drugs.
3. Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.
4. This cover is subject to
- i. The owner-driver is the registered owner of the vehicle insured herein;
 - ii. The owner-driver is the insured named in this policy.
 - iii. The owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989 (or any amendments thereafter), at the time of the accident.

Avoidance Of Certain Terms And Right Of Recovery

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this Policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicles Act, 1988.

But the Insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provision.

General Exceptions

(Applicable to all Sections of the Policy)

The Company shall not be liable under this Policy in respect of

1	Any accidental loss or damage and / or liability caused sustained or incurred outside the geographical area;
2	Any claim arising out of any contractual liability;
3	Any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is <ul style="list-style-type: none"> a. being used otherwise than in accordance with the 'Limitations as to Use' or b. being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause.

4	<p>a. Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss</p> <p>b. Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.</p>
5	Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
6	Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the Insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.

Deductible

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

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

Conditions

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

1	<p>Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim and thereafter the insured shall give all such information and assistance as the Company shall require. Every letter claims writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by the insured. Notice shall also be given in writing to the Company immediately after the insured shall have knowledge of any impending prosecution, inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or criminal act which may be the subject of a claim under this Policy the insured shall give immediate notice to the police and cooperate with the Company in securing the conviction of the offender. Wherever details pertaining to any incident which results in a claim, are conveyed by the insured to the insurer after reasonable period, insured shall provide the reasons of such delay to the insurer and insurer may on analysis of reasons provided by insured, condone the delay in intimation of claim or delay in providing the required information / Documents to the insurer.</p>
2	<p>No admission offer promise payment or indemnity shall be made or given by or on behalf of the insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the insured the defence or settlement of any claim or to prosecute in the name of the insured for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the insured shall give all such information and assistance as the Company may require.</p>
3	<p>At any time after the happening of any event giving rise to a claim under Section II of this Policy the Company may pay to the Insured the full amount of the Company's liability under the Section and relinquish the conduct of any defence settlement or proceedings and the Company shall not be responsible for any damage alleged to have been caused to the Insured in consequence of any alleged action or omission of the Company in connection with such defence settlement or proceedings or of the Company relinquishing such conduct; nor shall the Company be liable for any costs or expenses whatsoever incurred by the Insured or any claimant or other person after the Company shall have relinquished such conduct.</p>
4	<p>The Company may at its own option repair reinstate or replace the vehicle or part thereof and/ or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed:</p> <ol style="list-style-type: none"> a. For total loss / constructive total loss of the vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck. b. For partial losses, i.e. losses other than Total Loss/Constructive Total Loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.

5	<p>The insured shall take all reasonable steps to safeguard the vehicle insured from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle insured or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk.</p>																				
6	<p>Cancellation</p> <p>Cancellation by Insurer: Policy may be cancelled by the Company on the grounds of misrepresentation, fraud, non-disclosure of material facts or non-co-operation 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.</p> <p>Cancellation by Insured: Policy may be cancelled at the option of the insured with seven days' notice of cancellation and the Company will be entitled to retain premium on short period scale of rates for the period for which the cover has been in existence prior to the cancellation of the policy. The balance premium, if any, will be refundable to the insured.</p> <p>In case of cancellation of policy by the insured, premium would be retained as per below table:</p>																				
	<table border="1"> <thead> <tr> <th data-bbox="228 931 940 987">Period</th> <th data-bbox="940 931 1455 987">% of Annual Premium</th> </tr> </thead> <tbody> <tr> <td data-bbox="228 987 940 1043">Not Exceeding 1 month</td> <td data-bbox="940 987 1455 1043">20%</td> </tr> <tr> <td data-bbox="228 1043 940 1099">Exceeding 1 month but not exceeding 2 months</td> <td data-bbox="940 1043 1455 1099">30%</td> </tr> <tr> <td data-bbox="228 1099 940 1155">Exceeding 2 months but not exceeding 3 months</td> <td data-bbox="940 1099 1455 1155">40%</td> </tr> <tr> <td data-bbox="228 1155 940 1211">Exceeding 3 months but not exceeding 4 months</td> <td data-bbox="940 1155 1455 1211">50%</td> </tr> <tr> <td data-bbox="228 1211 940 1267">Exceeding 4 months but not exceeding 5 months</td> <td data-bbox="940 1211 1455 1267">60%</td> </tr> <tr> <td data-bbox="228 1267 940 1323">Exceeding 5 months but not exceeding 6 months</td> <td data-bbox="940 1267 1455 1323">70%</td> </tr> <tr> <td data-bbox="228 1323 940 1379">Exceeding 6 months but not exceeding 7 months</td> <td data-bbox="940 1323 1455 1379">80%</td> </tr> <tr> <td data-bbox="228 1379 940 1435">Exceeding 7 months but not exceeding 8 months</td> <td data-bbox="940 1379 1455 1435">90%</td> </tr> <tr> <td data-bbox="228 1435 940 1491">Exceeding 8 months</td> <td data-bbox="940 1435 1455 1491">Full Annual Premium / Rate</td> </tr> </tbody> </table> <p>A Refund of premium will be subject to:</p> <ol style="list-style-type: none"> There being no claim under the policy, and The retention of minimum premium as specified in the India Motor Tariff 2002. A policy can be cancelled only after ensuring that the vehicle is insured elsewhere, at least for Liability Only cover and after surrender of the original Certificate of Insurance for cancellation. 	Period	% of Annual Premium	Not Exceeding 1 month	20%	Exceeding 1 month but not exceeding 2 months	30%	Exceeding 2 months but not exceeding 3 months	40%	Exceeding 3 months but not exceeding 4 months	50%	Exceeding 4 months but not exceeding 5 months	60%	Exceeding 5 months but not exceeding 6 months	70%	Exceeding 6 months but not exceeding 7 months	80%	Exceeding 7 months but not exceeding 8 months	90%	Exceeding 8 months	Full Annual Premium / Rate
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Exceeding 8 months	Full Annual Premium / Rate																				

7.	<p>If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted), such difference shall independent of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute or if they cannot agree upon a single arbitrator within 30 days of any party invoking Arbitration, the same shall be referred to a panel of three arbitrators comprising two arbitrators one to be appointed by each of the parties to the dispute / difference, and a third arbitrator to be appointed by such two arbitrators who shall act as the presiding arbitrator and Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996 and any amendments thereafter.</p> <p>It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy.</p> <p>It is hereby expressly stipulated and declared that it shall be condition precedent to any right of action or suit upon this policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.</p> <p>It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the insured for any claim hereunder and such claim shall not, within twelve calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.</p>
8.	<p>The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.</p>
9.	<p>If at the time of occurrence of an event that gives rise to any claim under this Policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation, cost or expense.</p>

10.	In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (whichever is earlier). During the said period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle. Where such legal heir(s) desire(s) to apply for transfer of this policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by: <ul style="list-style-type: none"> a. Death Certificate in respect of the insured b. Proof of title to the vehicle c. Original Policy
11.	No change can be made to this policy unless the Company has approved it and confirmed by endorsing the policy schedule.
12.	Any and all disputes arising out of and under this Policy shall be governed by and determined in accordance with Indian law.
13.	All other conditions which are not specifically mentioned in the policy document will be as per Indian Motor tariff (IMT) 2002.

No Claim Bonus (NCB)

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

Period of Insurance	% of NCB on OD 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.

Rules Applicable To Tankers Carrying Hazardous Chemicals

Rule 129:

A - Spark arrester six month from the date of commencement of Central Motor Vehicles (Amendment) Rules 1993, every goods carriage carrying goods of dangerous or hazardous nature to human life, shall be fitted with a spark arrester.

Rule 131:

Responsibility of the consignor for safe transport of dangerous or hazardous goods.

1. It shall be responsibility of the consignor intending to transport any dangerous or hazardous goods listed in Table II, to ensure the following, namely: -
 - a. the goods carriage has a valid registration to carry the said goods;
 - b. the vehicle is equipped with necessary first-aid, safety equipment and antidotes as may be necessary to contain any accident;
 - c. that transporter or the owner of the goods carriage has full and adequate information about the dangerous or hazardous goods being transported; and
 - d. that the driver of the goods carriage is trained in handling the dangers posed during transport of

such goods.

2. Every consignor shall supply to the owner of the goods carriage, full and adequate information about the dangerous or hazardous goods being transported as to enable owner and its driver to
 - a. Comply with the requirements of rules 129 to 137 (both inclusive) of these rules and
 - b. be aware of the risks created by such goods to health or safety or any person;
3. It shall be the duty of the consignor to ensure that the information is accurate and sufficient for the purpose of complying with the provisions of rules 129 to 137 (both inclusive) of these rules.

Rule 132:

Responsibility of the Transporter or owner of goods carriage.

1. It shall be the responsibility of the owner of the goods carriage transporting any dangerous or hazardous goods to ensure the following, namely: -
 - a. that the goods carriage has a valid registration to carry the said goods and the said carriage is safe for the transport of the said goods and
 - b. the vehicle is equipped with necessary first-aid, safety equipment, tool box and antidotes as may be necessary to contain any accident.
2. Every owner of a goods carriage shall, before undertaking the transportation of dangerous or hazardous goods in his goods carriage, satisfy himself that the information given by the consignor is full and accurate in all respects and correspond to the classification of such goods specified in rule 137.
3. The owner of goods carriage shall ensure that the driver of such carriage is given all the relevant information in writing as given in goods entrusted to him for transport and satisfy himself that such driver has sufficient understanding of the nature of such goods and the nature of the risks involved in the transport of such goods and is capable of taking appropriate action in case of an emergency.
4. The owner of the goods carriage dangerous or hazardous goods and the consignor of such goods shall lay down the route for each trip which the driver shall be bound to take unless directed or permitted otherwise by the Police Authorities. They shall also fix a time table for each trip to the destination and back with reference to the route so laid down.
5. It shall be the duty of the owner to ensure that the driver of the goods carriage carrying dangerous or hazardous goods holds a driving license as per provisions of rule 9 of these rules.
6. Notwithstanding anything contained in rules 131 and 132, it shall be sufficient compliance of the provisions of these rules if the consignor transporting dangerous or hazardous goods and the owner of the goods carriage or the transporter abide by these conditions within six months after the date of coming into force of the Central Motor Vehicles (Amendment) Rules, 1993.

Rule 133:

Responsibility of the driver.

1. The driver of a goods carriage transporting dangerous or hazardous goods shall ensure that the information given to him in writing under sub-rule (3) of rule 132 is kept in the driver's cabin and is

available at all times while the dangerous or hazardous goods to which it relates, are being transported.

2. Every driver of a goods carriage transporting any dangerous or hazardous goods shall observe at all times all the directions necessary for preventing fire, explosion or escape of dangerous or hazardous goods carried by him while the goods carriage is in motion and when it is not being driven he shall ensure that the goods carriage is parked in a place which is safe from fire, explosion and any other risk, and at all times the vehicle remains under the control and supervision of the driver or some other competent person above the age of 18 years.

Sub-rule (1) of rule 9 of the principal rules:

One year from the date of commencement of Central Motor Vehicles (Amendment) Rules, 1993 any person driving a goods carriage carrying goods of dangerous or hazardous nature to human life shall, in addition to being the holder of a driving license to drive a transport vehicle also have the ability to read and write at least one Indian Language out of those specified in the VII schedule of the Constitution and English and also possess a certificate of having successfully passed a course consisting of following syllabus and periodicity connected with the transport of such goods.

Period of training: 3 days

Place of training: At any institute recognized by the State Government

Syllabus

A. Defensive Driving

Duration of training for A& B – 1st and 2nd day

Questionnaire	Breaking distance	Head on collision
Cause of accidents	Highway driving	Rear end collision
Accidents statistics	Road/Pedestrian crossing	Night driving
Driver's personal fitness	Railway crossing	Film and discussion
Car condition	Adapting to weather	

B. Advanced Driving Skills And Training

- i. Discussion

Before Starting	During Driving	Before Stopping	After Stopping
check list	correct speed / gear	safe stopping place	preventing vehicle movement
outside / below / near vehicle	signaling	signaling	wheel locks
product side	lane control	road width	vehicle attendance
inside vehicle	overtaking / giving side	condition	
	speed		
	limit/safe distance		
	driving on slopes		

Night driving

ii. Field test/training

- 1 driver at a time.

C. Product Safety

Duration of training for C – 3rd day

UN Panel Training	Product Information	Emergency procedure
UN Classification	TREMCARDS	Communication
Hazchem Code	CISMSDS	Spillage handling
Toxicity, Flammability, Other definitions	importance of temperature pressure, level.	Use of FEE
	Explosive limits	Fire fighting
	Knowledge about equipment	First aid
		Toxic release control
		Protection of wells, rivers, lakes, etc.
		Use of protective equipment
		knowledge about valves etc.

Customer Grievance Redressal Policy

We hope that we never leave you dissatisfied. However, if you ever wish to lodge a complaint, please feel free to call our 24 × 7 Toll free number **1800-258-5956** or email the customer service desk at **hello@godigit.com**.

Senior citizens can now contact us on **1800-258-5956** or write to us at **seniors@godigit.com**.

After investigating the matter internally and subsequent closure, we will send you our response.

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

The contact details of the Insurance Ombudsman centers are mentioned below: (Note: Address and contact number of Governing Body of Insurance Council)

Secretary General - Governing Body of Insurance Council Jeevan Seva Annexe, 3rd Floor, S.V. Road, Santacruz (W), Mumbai 400 054. Tel. No.: **022-26106889/671/980**, Fax No.: **022-26106949**, **080-26106052**, Email: **inscoun@ecoi.co.in**

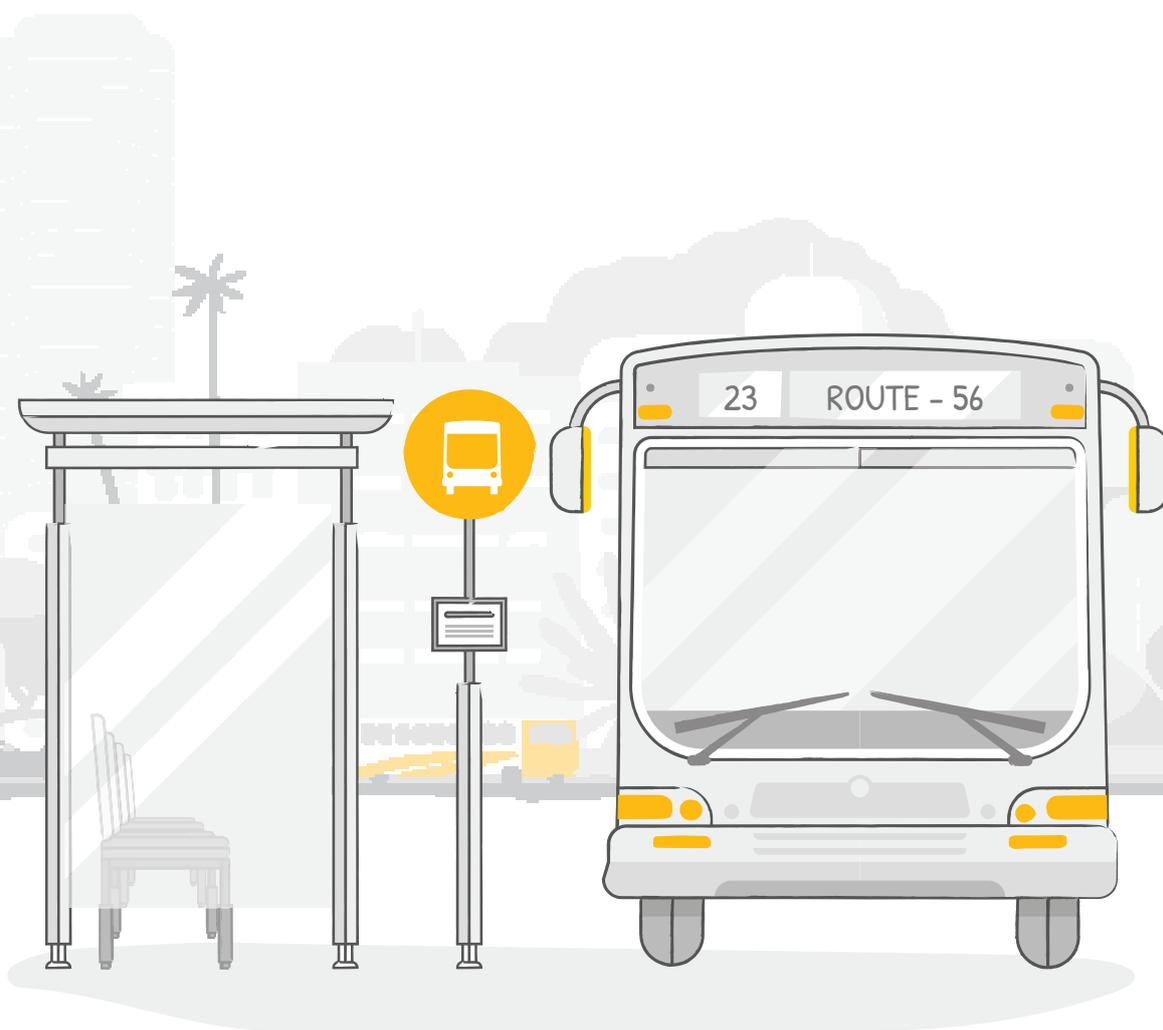
Office Location	Contact Details	Jurisdiction of Office (Union Territory, District)
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 , Email: bimalokpal.ahmedabad@ecoi.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 , Email: bimalokpal.bengaluru@ecoi.co.in	Karnataka.
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 , Fax: 0755 - 2769203 , Email: bimalokpal.bhopal@ecoi.co.in	Madhya Pradesh, Chhattisgarh.
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 / 2596455 , Fax: 0674 - 2596429 , Email: bimalokpal.bhubaneswar@ecoi.co.in	Orissa.
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 , Fax: 0172 - 2708274 , Email: bimalokpal.chandigarh@ecoi.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.

CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284, Fax: 044 - 24333664, Email: bimalokpal.chennai@ecoi.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 – 23232481 / 23213504, Fax: 011 - 23230858 Email: bimalokpal.delhi@ecoi.co.in	Delhi.
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205, Fax: 0361 - 2732937, Email: bimalokpal.guwahati@ecoi.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 65504123 / 23312122, Fax: 040 - 23376599, Email: bimalokpal.hyderabad@ecoi.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363, Email: Bimalokpal.jaipur@ecoi.co.in	Rajasthan.
ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg, Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338, Fax: 0484 - 2359336, Email: bimalokpal.ernakulam@ecoi.co.in	Kerala, Lakshadweep, Mahe-a part of Pondicherry.
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340, Fax: 033 - 22124341, Email: bimalokpal.kolkata@ecoi.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331, Fax: 0522 - 2231310, Email: bimalokpal.lucknow@ecoi.co.in	Districts of Uttar Pradesh: Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960, Fax: 022 - 26106052, Email: bimalokpal.mumbai@ecoi.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.

<p>NOIDA</p>	<p>Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253, Email: bimalokpal.noida@ecoi.co.in</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanoj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Orayya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p>PATNA</p>	<p>Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952, Email: bimalokpal.patna@ecoi.co.in</p>	<p>Bihar, Jharkhand.</p>
<p>PUNE</p>	<p>Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555, Email: bimalokpal.pune@ecoi.co.in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>



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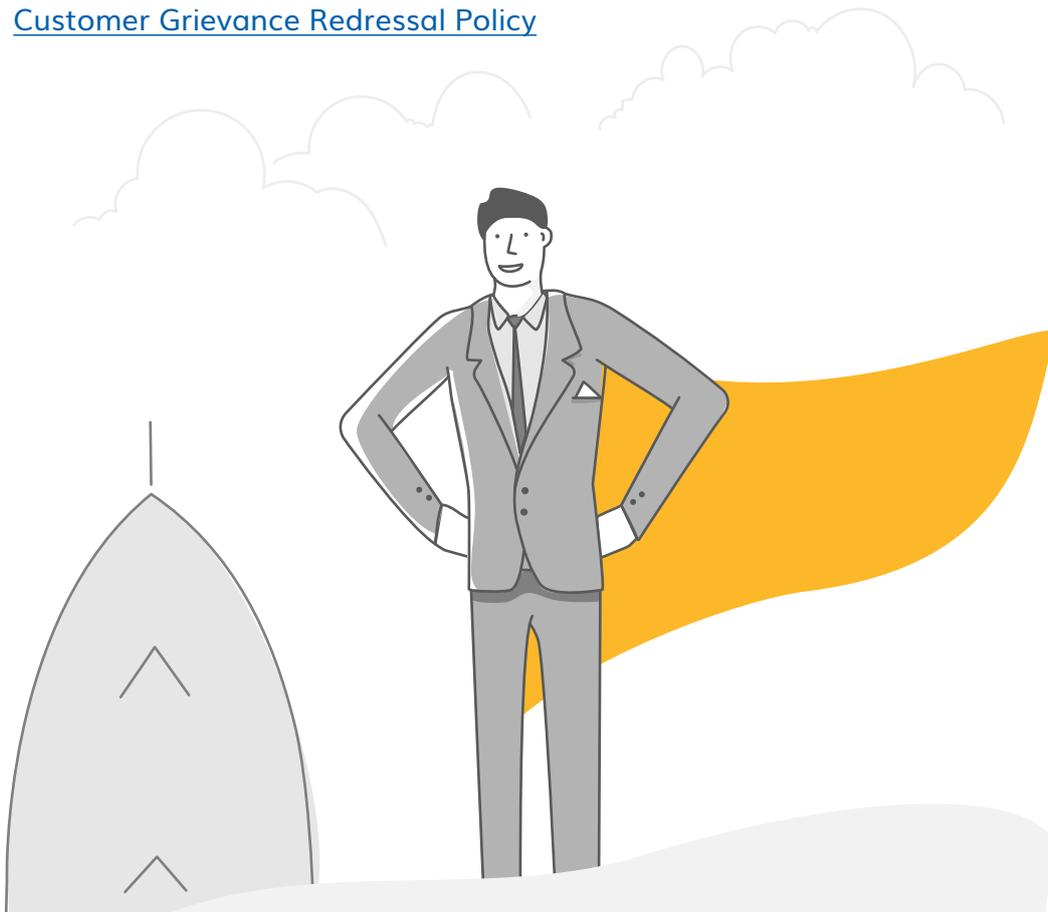
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WHEREAS the insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to Go Digit General Insurance Ltd. (herein after referred to as "Company/DIGIT")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

NOW THIS POLICY WITNESSETH: That subject to the Terms Exceptions and Conditions contained herein or endorsed or expressed hereon.

SECTION I

Loss of or Damage to the Vehicle Insured

The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and/or its accessories whilst thereon

- a. by fire, explosion, self-ignition or lightning;
- b. by burglary, housebreaking or theft;
- c. by riot and strike;
- d. by earthquake (fire and shock damage);
- e. by flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost;
- f. by accidental external means;
- g. by malicious act;
- h. by terrorist activity;
- i. whilst in transit by road rail, inland-waterway, lift, elevator or air;
- j. by landslide, rockslide.

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:

1. For all rubber/nylon/plastic parts, tyres and tubes, batteries and air bags - **50%**
2. For fibre glass components - **30%**
3. For all parts made of glass - **Nil**
4. Rate of Depreciation for Painting - In the case of painting, the **depreciation rate of 50%** shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of the total painting charges for the purpose of applying the depreciation.
5. Rate of depreciation for all other parts including wooden parts will be as per the following schedule.

Age of Vehicle	% of Depreciation
Not Exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

1. The Company shall not be liable to make any payment in respect of:

- a. Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages nor for damage caused by overloading or strain of the insured vehicle nor for loss of or damage to accessories by burglary, housebreaking or theft unless such insured vehicle is stolen at the same time.;
- b. Damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement;
- c. Any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs.

2. In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and redelivery to the insured but not exceeding ₹ 750/- for three wheeled vehicles, ₹1500 for taxis and ₹2500 for other commercial vehicles in respect of any one accident.

3. The insured may authorize the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided that:

- a. The estimated cost of such repair including replacements, if any, does not exceed ₹500;
- b. The Company is furnished forthwith with a detailed estimate of the cost of repairs; and
- c. The insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

Sum Insured, Insured's Declared Value (IDV)

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle.

The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below).

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

The Schedule of Depreciation for Fixing IDV of the Vehicle

Age of Vehicle	% of Depreciation for fixing IDV
Not Exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

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

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

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

SECTION II

Liability To Third Parties

1. Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the vehicle against all sums including claimant's cost and expenses which the insured shall become legally liable to pay in respect of
 - i. death of or bodily injury to any person caused by or arising out of the use (including the loading and/or unloading) of the vehicle.
 - ii. damage to property caused by the use (including the loading and/or unloading) of the vehicle.

Provided always that:

- a. The Company shall not be liable in respect of death, injury damage caused or arising beyond the limits of any carriage way or thoroughfare in connection with the bringing of the load to the insured vehicle for loading thereon or the taking away of the load from the insured vehicle after unloading there from.
 - b. Except so far as is necessary to meet the requirements of the Motor Vehicle Act the Company shall not be liable in respect of death or bodily injury to any person in the employment of the insured arising out of and in the course of such employment.
 - c. Except so far as is necessary to meet the requirements of the Motor Vehicle Act in relation to the liability under the Workmen's Compensation Act 1923 the Company shall not be liable in respect of death or bodily injury to any person (other than a passenger carried by reason of or in pursuance of a contract of employment) being carried in or upon entering or mounting or alighting from the insured vehicle at the time of occurrence of the event out of which any claim arises.
 - d. The Company shall not be liable in respect of damage to property belonging to or held in trust by or in the custody of the insured or a member of the insured's household or being conveyed by the insured vehicle.
 - e. The Company shall not be liable in respect of damage to any bridge and/or viaduct and/or to any road and/or anything beneath by vibration or by the weight of the insured vehicle and/or load carried by the insured vehicle.
 - f. Except so far as is necessary to meet the requirements of the Motor Vehicles Act the Company shall not be liable in respect of death and/or bodily injury to any person(s) who is/are not employee(s) of the insured and not being carried for hire or reward, other than owner of the goods or representative of the owner of goods being carried in or upon or entering or mounting or alighting from the insured vehicle described in the Schedule of this Policy.
2. The Company will pay all costs and expenses incurred with its written consent.
 3. In terms of and subject to the limitations of the indemnity granted by this section to the insured the Company will indemnify any driver who is driving the insured vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she were the insured observe fulfil and be subject to the terms exceptions and conditions of this policy in so far as they apply.
 4. The Company may at its own option
 - a. Arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy and
 - b. Undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Section.
 5. In the event of the death of any person entitled to indemnity under this Policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative(s) in terms of and subject to the limitations of this Policy provided that such personal representative shall as though they were the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.

SECTION III

Towing Disabled Vehicles

The policy shall be operative whilst the insured vehicle is being used for the purpose of towing any one disabled mechanically propelled vehicle and the indemnity provided by Section II of this policy shall subject to its terms and limitations be extended to apply in respect of liability in connection with such towed vehicle;

Provided always that

- a. such towed vehicle is not towed for reward
- b. the Company shall not be liable by reason of this section of this policy in respect of damage to such towed vehicle or property being conveyed thereby.

SECTION IV

Personal Accident Cover For Owner-Driver

Subject otherwise to the terms, exceptions, conditions and limitations of this policy, the Company undertakes to pay compensation as per the following scale for bodily injury/death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or whilst mounting into/dismounting from or traveling in the insured vehicle as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Nature of Injury	Scale of compensation
i. Death	100%
ii. Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii. Loss of one limb or sight of one eye	50%
iv. Permanent total disablement from injuries other than named above	100%

Provided always that

1. Compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of 2 lakhs during any one period of insurance.
2. No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to
 - a. Intentional self-injury suicide or attempted suicide physical defect or infirmity or

- b. An accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- 3. Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.
- 4. This cover is subject to
 - i. The owner-driver is the registered owner of the vehicle insured herein;
 - ii. The owner-driver is the insured named in this policy.
 - iii. The owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989 (or any amendments thereafter), at the time of the accident.

Avoidance Of Certain Terms And Right Of Recovery

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this Policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicles Act, 1988.

But the Insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provision.

General Exceptions

(Applicable to all Sections of the Policy)

The Company shall not be liable under this Policy in respect of

1	Any accidental loss or damage and / or liability caused, sustained or incurred outside the geographical area;
2	Any claim arising out of any contractual liability;
3	Any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is <ul style="list-style-type: none"> a. being used otherwise than in accordance with the 'Limitations as to Use' or b. being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause.
4	<ul style="list-style-type: none"> a. Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss b. Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.

5	Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
6	Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the Insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.

Deductible

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

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

Conditions

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

1	Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim and thereafter the insured shall give all such information and assistance as the Company shall require. Every letter claims writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by the insured. Notice shall also be given in writing to the Company immediately after the insured shall have knowledge of any impending prosecution, inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or criminal act which may be the subject of a claim under this Policy the insured shall give immediate notice to the police and cooperate with the Company in securing the conviction of the offender. Wherever details pertaining to any incident which results in a claim, are conveyed by the insured to the insurer after reasonable period, insured shall provide the reasons of such delay to the insurer and insurer may on analysis of reasons provided by insured, condone the delay in intimation of claim or delay in providing the required information / documents to the insurer.
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2	<p>No admission offer promise payment or indemnity shall be made or given by or on behalf of the insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the insured the defence or settlement of any claim or to prosecute in the name of the insured for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the insured shall give all such information and assistance as the Company may require.</p>
3	<p>At any time after the happening of any event giving rise to a claim under Section II of this Policy the Company may pay to the Insured the full amount of the Company's liability under the Section and relinquish the conduct of any defence settlement or proceedings and the Company shall not be responsible for any damage alleged to have been caused to the Insured in consequence of any alleged action or omission of the Company in connection with such defence settlement or proceedings or of the Company relinquishing such conduct; nor shall the Company be liable for any costs or expenses whatsoever incurred by the Insured or any claimant or other person after the Company shall have relinquished such conduct.</p>
4	<p>The Company may at its own option repair reinstate or replace the vehicle or part thereof and / or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed:</p> <ol style="list-style-type: none"> a. For total loss / constructive total loss of the vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck. b. For partial losses, i.e. losses other than Total Loss/Constructive Total Loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.
5	<p>The insured shall take all reasonable steps to safeguard the vehicle insured from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle insured or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk.</p>
6	<p>Cancellation</p> <p>Cancellation by Insurer: Policy may be cancelled by the Company on the grounds of misrepresentation, fraud, non-disclosure of material facts or non-co-operation 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.</p> <p>Cancellation by Insured: Policy may be cancelled at the option of the insured with seven days' notice of cancellation and the Company will be entitled to retain premium on short period scale of rates for the period for which the cover has been in existence prior to the cancellation of the policy. The balance premium, if any, will be refundable to the insured.</p> <p>In case of cancellation of policy by the insured, premium would be retained as per below table:</p>

	Period	% of Annual Premium
	Not Exceeding 1 month	20%
	Exceeding 1 month but not exceeding 2 months	30%
	Exceeding 2 months but not exceeding 3 months	40%
	Exceeding 3 months but not exceeding 4 months	50%
	Exceeding 4 months but not exceeding 5 months	60%
	Exceeding 5 months but not exceeding 6 months	70%
	Exceeding 6 months but not exceeding 7 months	80%
	Exceeding 7 months but not exceeding 8 months	90%
	Exceeding 8 months	Full Annual Premium / Rate
	<p>A Refund of premium will be subject to:</p> <p>a. There being no claim under the policy, and</p> <p>b. The retention of minimum premium as specified in the India Motor Tariff 2002.</p> <p>c. A policy can be cancelled only after ensuring that the vehicle is insured elsewhere, at least for Liability Only cover and after surrender of the original Certificate of Insurance for cancellation.</p>	
7.	<p>If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted), such difference shall independent of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute or if they cannot agree upon a single arbitrator within 30 days of any party invoking Arbitration, the same shall be referred to a panel of three arbitrators comprising two arbitrators one to be appointed by each of the parties to the dispute / difference, and a third arbitrator to be appointed by such two arbitrators who shall act as the presiding arbitrator and Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996 and any amendments thereafter.</p> <p>It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy.</p> <p>It is hereby expressly stipulated and declared that it shall be condition precedent to any right of action or suit upon this policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.</p> <p>It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the insured for any claim hereunder and such claim shall not, within twelve calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.</p>	

8.	The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.
9.	If at the time of occurrence of an event that gives rise to any claim under this Policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation, cost or expense.
10.	<p>In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (whichever is earlier). During the said period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle. Where such legal heir(s) desire(s) to apply for transfer of this policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:</p> <ol style="list-style-type: none"> a. Death Certificate in respect of the insured b. Proof of title to the vehicle c. Original Policy
11.	No change can be made to this policy unless the Company has approved it and confirmed by endorsing the policy schedule.
12.	Any and all disputes arising out of and under this Policy shall be governed by and determined in accordance with Indian law.
13.	All other conditions which are not specifically mentioned in the policy document will be as per Indian Motor tariff (IMT) 2002.

No Claim Bonus (NCB)

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

Period of Insurance	% of NCB on OD 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.

Customer Grievance Redressal Policy

We hope that we never leave you dissatisfied. However, if you ever wish to lodge a complaint, please feel free to call our 24 × 7 Toll free number **1800-258-5956** or email the customer service desk at **hello@godigit.com**.

Senior citizens can now contact us on **1800-258-5956** or write to us at **seniors@godigit.com**.

After investigating the matter internally and subsequent closure, we will send you our response.

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

The contact details of the Insurance Ombudsman centers are mentioned below: (Note: Address and contact number of Governing Body of Insurance Council)

Secretary General - Governing Body of Insurance Council Jeevan Seva Annexe, 3rd Floor, S.V. Road, Santacruz (W), Mumbai 400 054. Tel. No.: **022-26106889/671/980**, Fax No.: **022-26106949**, **080-26106052**, Email: **inscoun@ecoi.co.in**

Office Location	Contact Details	Jurisdiction of Office (Union Territory, District)
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 , Email: bimalokpal.ahmedabad@ecoi.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 , Email: bimalokpal.bengaluru@ecoi.co.in	Karnataka.
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 , Fax: 0755 - 2769203 , Email: bimalokpal.bhopal@ecoi.co.in	Madhya Pradesh, Chhattisgarh.
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455 , Fax: 0674 - 2596429 , Email: bimalokpal.bhubaneswar@ecoi.co.in	Orissa.
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 , Fax: 0172 - 2708274 , Email: bimalokpal.chandigarh@ecoi.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.

CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284, Fax: 044 - 24333664, Email: bimalokpal.chennai@ecoi.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 – 23232481 / 23213504, Fax: 011 - 23230858 Email: bimalokpal.delhi@ecoi.co.in	Delhi.
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205, Fax: 0361 - 2732937, Email: bimalokpal.guwahati@ecoi.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 65504123 / 23312122, Fax: 040 - 23376599, Email: bimalokpal.hyderabad@ecoi.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363, Email: Bimalokpal.jaipur@ecoi.co.in	Rajasthan.
ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg, Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338, Fax: 0484 - 2359336, Email: bimalokpal.ernakulam@ecoi.co.in	Kerala, Lakshadweep, Mahe-a part of Pondicherry.
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340, Fax: 033 - 22124341, Email: bimalokpal.kolkata@ecoi.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331, Fax: 0522 - 2231310, Email: bimalokpal.lucknow@ecoi.co.in	Districts of Uttar Pradesh: Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960, Fax: 022 - 26106052, Email: bimalokpal.mumbai@ecoi.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.

<p>NOIDA</p>	<p>Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253, Email: bimalokpal.noida@ecoi.co.in</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanoj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Orayya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p>PATNA</p>	<p>Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952, Email: bimalokpal.patna@ecoi.co.in</p>	<p>Bihar, Jharkhand.</p>
<p>PUNE</p>	<p>Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555, Email: bimalokpal.pune@ecoi.co.in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>