

***DIGIT***  
***POLICY ADD-ON WORDINGS***

# **DIGIT PRIVATE CAR 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 Authorised Repair Shop**. In case **You** have opted to repair **Your Vehicle** at any other workshop, then **You** will have to bear an additional Co-Payment of 20% of the assessed claim amount under this cover.
2. Claims made by **You** against **Us** under '**Parts Depreciation Protect**' are subject to the terms and conditions set forth under **Car Insurance**.
3. The benefits under '**Parts Depreciation Protect**' can be utilized up to maximum of specified number of times (as mentioned in Policy Schedule) during the Policy Period. This **Add on Cover Policy** will not be valid once you have Claimed for the specified number of times mentioned in your policy schedule.
4. Parts replacement during the repairs need to be approved by the Surveyor assigned by **Us**.

## **C. EXCLUSIONS**

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

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

# **DIGIT PRIVATE CAR ENGINE AND GEARBOX PROTECT**

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

By opting for this **Add-on Cover**, **Your Car Insurance** policy is extended to cover the **Consequential Damage** to the internal child parts of the Engine or Gear Box, differential or transmission assembly arising out of:

- a. Water ingress
- b. Leakage of lubricating oil
- c. Damage to gear box
- d. Undercarriage damage

The above damages may be due to non-operation of **Your Vehicle** as per the operating instructions given by the manufacturer of the **Your Vehicle** and we shall pay you for the following:

- i. Repair and replacement costs of the Engine's internal child parts such as Crankshaft, Cylinder head, cam shaft, pistons, piston sleeve, gadget pins, connecting rods and engine bearings, Oil pump and turbo/super charger and the like.
- ii. Repair or replacement of the affected internal child parts of the gear box, differential or transmission assembly such as gear shafts, shifter, synchroniser rings / sleeves, actuator, sensor, Mechatronics and its affected child parts and bearings.
- iii. Labour Cost required to carry out the repair or replacement of the damaged child-parts of the Engine or damaged gear box, differential and transmission assembly.
- iv. Cost of Consumables replenished including lubricating oil, coolant, nuts and bolts during the repair
- v. Depreciation on the parts replaced which are approved by **us**.

**“Consequential Damage” shall mean the damage caused to Your Vehicle not arising directly from an insured peril under the Car Insurance but resulted 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 Car Insurance**.
2. Claims made by **You** under this **Add-On Cover** would be admissible only if there is an evidence of:
  - a. **Your Vehicle** being stopped in water logged area resulting into damage to internal parts of the engine due to water ingress
  - b. Undercarriage Damage to Engine and/or gear box, differential and transmission assembly directly causing lubricating oil leakage.
3. Maximum of one claim would be payable during the **Policy Period**.

### **C. EXCLUSIONS**

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

1. Any other **Consequential Damage** due to an Accident, apart from the loss or damage covered under this Add-On.
2. Any payment under this **Add-On Cover** in case of **Constructive Total Loss/ Total Loss of Your Vehicle**.
3. Any claim which is notified after 3 days of the happening of the loss or damage, provided, we may, at our sole discretion, condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.
4. Loss or damage covered under any other type of insurance policy or manufacturer's warranty or recall campaign or any other packages.
5. Any Claim where the repair has been carried out without prior approval from Us.
6. Aggravated loss, deterioration or consequential damage to the engine, differential, gear box and transmission assembly including corrosion due to following:
  - a) Delay
    - a. In retrieving the car from water logged area to a safe place.
    - b. In instructing the garage to start the repair after the survey is done.
    - c. On the part of the garage chosen by **You** in executing the repair work.
  - b) Where minimum required reasonable care has not been taken by **You** to protect the further loss or damage

Any claim where water inundation is not proved in case of water ingress related loss

## **DIGIT PRIVATE CAR 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 of same or near equivalent make, model, features, specification of the Insured Vehicle less amount payable under **Car Insurance** Policy; or
2. If exactly same make, model, variant is discontinued **Our** Liability will be limited to the shortfall with respect to the last available invoice price of the **Insured Vehicle** immediately before discontinuation.

In addition to the above, you will also receive the following benefits:

- (a) Payment towards First time registration charges of the New Vehicle.
- (b) Payment of Road Tax
- (c) Insurance Policy to Cover the New Vehicle which includes Own Damage Cover, Third Party Liability Cover and Add-On Cover (as availed in Your **Car Insurance** Policy) provided you opt to insure the new vehicle with us.
- (d) Payment of Cost of any accessories including bi-fuel kit which were specifically Insured under Section 1 (Own Damage) of the **Car Insurance** Policy provided these are not part of factory fitted accessories of the new vehicle

### **B. CONDITIONS**

1. No depreciation will be applied to assess the loss in the event of **Total Loss / Constructive Total Loss**.
2. **You** shall bear the **Co-payment** percentage of the admissible claim amount under this **Add-on Cover**. Applicable Co-payment percentage is shown on the Policy Schedule.
3. Claims made by **You** under this Add-On Cover are subject to conditions set forth under **Your Car Insurance**
4. Any compensation under this **Add-On Cover** will be full and final settlement of **Our** liability under this **Add-On Cover**.
5. Claim Payment in case of Total theft of the Insured Vehicle will be subject to submission of Final Investigation Report by the Policy Authorities but not before 90 days from the date of theft.

### **C. EXCLUSIONS**

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

1. If the Claim of **Total Loss / Constructive Total Loss / Total Theft** of the vehicle is not admissible under Section 1 (Own Damage) of the **Car Insurance** Policy.
2. The bank/finance Company whose interest is endorsed in the policy shall agree in writing.

3. Cost of any accessories including bi-fuel kit which were not specifically Insured under Section 1 (Own Damage) of the **Car Insurance** Policy Or not part of Original Equipment Manufacturer (OEM) fitment.
4. If the vehicle is recovered within 90 days of the theft unless Final Investigation Report/Non-Traceable Report is submitted.
5. Any claim which does not qualify as **Total Loss / Constructive Total Loss** as per the Car Insurance Policy.

## **DIGIT PRIVATE CAR 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 of **Your Car Insurance** Policy.

“**Consumables**” shall mean any Item or substance of Insured Vehicle which is not damaged in the **Accident** and has limited life or has been consumed completely / partially during their usage and deemed to be unfit for reuse and need replacement to complete the vehicle repair. Such as bolt, screw, nut, engine oil, gear box oil, power steering oil, coolant, AC gas oil, brake oil, AC refrigerant, battery electrolyte, windshield washer fluid, radiator coolant, oil filter, fuel filter, bearings, washers, clip, rivets and items of similar nature excluding fuel.

### **B. CONDITIONS**

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

### **C. EXCLUSIONS**

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

1. Where **Car Insurance** is not valid.
2. Where the Own Damage Claim made by **You** under the **Car insurance** is not payable or admitted.
3. **Consumables** pertaining to any part/sub part/accessories not approved for replacement by us under **Your Car Insurance** Policy.
4. Any claim which is notified after 30 days of the happening of the loss or damage, provided, we may, at our sole discretion, condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.
5. Claim where Vehicle is not repaired at **Digit Authorized Repair Shop**.
6. The loss claimed or covered under any other type of insurance policy or cover.
7. **Constructive Total Loss/ Total Loss** of **Your Vehicle**.
8. Any claim where an opportunity is not given to **Us** to inspect the damage or loss before commencement of repair.

## **DIGIT PRIVATE CAR KEY LOSS COVER**

### **Coverage:**

- Sum Insured – Up to Rs.30,000
- It covers cost incurred towards repairing/replacing the car keys and / or locks and/ or lockset, including the locksmith charges, upon the occurrence of theft/burglary/loss/damage to the keys and /or lock and /or the lockset of the Insured's vehicle
- Any claim resulting from burglary/theft/loss must be supported by First Information Report (FIR) with the Police
- Applicable along with New Car policy only

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

1. **Co-Payment** as opted by You and mentioned in Your Policy Schedule.
2. Any claim which is reported or notified after 3 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.

Subject otherwise to the terms, conditions and exclusions of the **Car Insurance Policy**.