

DIGIT COMMERCIAL VEHICLE ADD-ON COVER WORDINGS

(Applicable for Goods Carrying Vehicles)

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

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

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. 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.