

MOTOR CLAIMS PROCESS AT A GLANCE

Welcome to our Motor Claims Process Guide!

We understand accidents can be stressful. At Digit, we're here to help. This document provides a clear overview of everything you should know about our motor claim process. From documentation to support, we'll guide you through it all, ensuring a smooth and efficient experience during this challenging time.

Before starting with the process, keep these documents/details handy as per the type of loss:

Documents List	Private Car & Two-Wheeler				Commercial Vehicles		
	PA	Repair	Theft	TL, NOS	Repair	Theft	TL/ NOS
Registration Certificate ((RC) Copy	Y	Y	Y	Y	Y	Y	Y
Tax Receipt, Fitness & Route permit Copy	N	N	N	N	Y	Y	Y
Original Registration Certificate (RC)	N	N	Y	Y	N	Y	Y
Motor Driving Licence copy of driver at the time of loss	Y	Y	N	Y	Y	N	Y
Motor Driving Licence copy of the vehicle owner.	Y	Y	N	Y	N	N	N
Police FIR in case of Third-Party involvement or theft loss	Y	Y	Y	Y	Y	Y	Y
Repair Bills and payment receipts to workshop, if any.	N	Y	N	N	Y	N	N
Vehicle original keys	N	N	Y	Y	N	Y	Y
Vehicle Sale Agreement, if any	N	N	Y	Y	N	Y	Y
Letter to RTO intimating making vehicle "NON-USE" and NCRB in theft and CTL	N	N	Y	Y	N	Y	Y
RC Cancellation	N	N	N	Total Loss	N	N	Total Loss
Vehicle transfer form: - Form 26, 28, 29 and 30 signed by the insured	N	N	Y	Y	N	Y	Y
Financier NOC - form 35	N	N	Y	Y	N	Y	Y
Letter of Subrogation, indemnity bond & Vakalatnama	N	N	Y	N	N	Y	N
Consent towards agreed claim settlement value	Y	Y	Y	Y	Y	Y	Y

*CTL – constructive Total Loss.

FOR THEFT CLAIMS / PARTIAL THEFT DOCUMENT LIST:

- 1) Vehicle registration certificate in original – Theft claim.
- 2) FIR copy, chargesheet.
- 3) NTR (Non-Traceable report) from Police authority/court.

We don't want you to have any troubles. So, we are mentioning all the relevant documents required in case of different types of claims. Don't worry, we'll be with you throughout the process if there is any confusion or help required. Hope you'll appreciate this clarity.

NOW, THERE ARE TWO WAYS TO REGISTER A CLAIM.

You can either

1. Send us a "Hi" on WhatsApp at 7026061234. We have an intuitive flow solely dedicated for registering a claim in which you just have to answer a few questions related to the accident for eg: loss type, date and time of the accident etc. following which you will receive your claim intimation number. Our customer care executive will then reach out to you shortly to complete the process and share the claim number with you.

OR

2. Call us on our toll-free number ([1800-258-5956](tel:1800-258-5956))

Then follow some simple steps.

1. Answer basic questions asked about the incident.
 - How did the accident happen?
 - Where did it happen?
 - When did it happen?
 - Confirm vehicle details.
2. Let us know where the vehicle is at that moment.

If the vehicle has already been dropped at a workshop for repairs, share workshop details. If not, don't worry, we have a trusted network of cashless garages where you can drop your vehicle for repairs, whose details will be shared with you.
3. We will then share a self-survey link to upload pictures of the damages caused. If the vehicle is with you at that moment, you can upload the pictures or if it has already been dropped at the workshop, they can handle this step for you.
4. Next, a surveyor/loss assessor is appointed to assess the extent of damages through the pictures uploaded.
5. Based on preliminary inspection, whatever damages seem genuine are approved for repairs. A Vehicle Repair Order (VRO) is then issued to the workshop to begin with repairs. Customers can seek clarification/discuss on rejected damages from the surveyor/loss assessor. The surveyor/loss assessor has the final say on feasibility of damages to be repaired.
6. The process of receiving the claim amount differs in terms of cashless and non – cashless claim. Refer to the table below for more clarity:

CASHLESS CLAIM	NON – CASHLESS / REIMBURSEMENT CLAIM
In case of a cashless claim, the workshop sends us (Digit) the invoice, and after thorough assessment of the same, Vehicle Delivery Order (VDO) is issued to the workshop to let the customer pick up his/her vehicle after paying deductible/excess as per the policy terms and condition.	In case of a reimbursement claim, the workshop/customer will have sent the invoice to you (customer) along with the part procurement bills in support of claim, which you can later send to Digit for a reimbursement. A settlement letter is then shared for record as per the policy terms and condition.

Note: We hope this guide has provided you with a clear understanding of our motor claims process. Always remember, our team is here to support you every step of the way. If you have any questions or need assistance, don't hesitate to reach out to us at hello@godigit.com or 1800-258-5956. We look forward to assisting you to the best of our abilities.