



# Total Protect Policy

## For Protection Against Personal Accident

### Digit Total Protect Policy Advantage



Completely Modular product



Digital Claims Settlement process



5800+ Cashless Network Hospitals\*



2X benefit for Daily Hospital Cash on ICU Hospitalization



Multiple Cumulative Bonus options to choose from



Discount on long term policy 4% for 2yr & 8% for 3yr term

### Our Distinguished Features



Long Hospitalization Cash Benefit



Out-Patient (OPD) Benefit



Coma Benefit, Fracture and Burns Cover



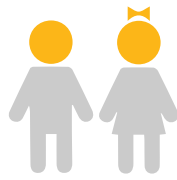
Lifestyle Modification Benefit



Expense for External Aids and Appliances



Compassionate Visit and Trauma Counselling



Children Education, Marriage Expense for Child & Orphan Benefit



Home (Domiciliary) Hospitalization

\*With our TPA Mediassist

### Things to Know



Policy Tenure  
1 / 2 / 3 year



Sum Insured type  
Individual



Age Limit  
18 years to 65 years



Sum Insured Options  
1 L to 25 L



Family Definition\*  
Self+ Spouse+  
4 Dependent Children\*\*



Free Lookup Period  
15 days

\*Policy for parents (Mother + Father or Mother in Law + Father in Law) of age below 65 years can be bought as a separate policy

\*\*Dependent children of age 3 month to 25 years can be covered

# What is covered under Digit Total Protect Policy

Digit gives you a variety of options to choose from.

You can select coverages and create a package as per your requirements!

| Section                                  |  | Options Available with the limits   |
|--|--|---|
| Accidental Death                         |  | 100% of SI up to 25 Lakhs   |
| Permanent Total Disablement              |  | 100% / 125% / 150% of SI up to Max 25 Lakhs   |
| Permanent Partial Disablement*           |  | 0% / 100% up to Max 25 Lakhs  |
| Loss of Income Benefit                   |  | 0% / 0.5% / 1% of SI per week for 100 weeks with 1 week deductible up to max INR 5000 per week  |
| Children Education Benefit***            |  | 0% / 5% / 10% of SI   |
| Marriage Expense for Child Benefit***    |  | 0% / 5% / 10% of SI   |
| Orphan Benefit for Children***           |  | 0% / 5% / 10% of SI   |
| Funeral Expenses                         |  | 0% / 1% / 2% of SI  |
| Transportation Expenses                  |  | 0% / 1% / 2% of SI  |
| Trauma Counselling                       |  | 0% / 1% / 2% of SI  |
| Accidental Hospitalization Cover         | A. Hospitalization Expenses            | 0% / 50% / 60% / 70% / 80% / 90% / 100% of SI max up to 5 Lakhs   |
|  | B. Day Care Procedures                 | Covered up to SI opted for Accidental Hospitalization Cover   |
|  | C. Pre-Hospitalization Expenses        | 30 days   |
|  | D. Post-Hospitalization Expenses       | 60 days   |
|  | E. Dental Treatment                    | Covered up to SI opted for Accidental Hospitalization Cover   |
|  | F. Road Ambulance                      | 1% of SI opted for Accidental Hospitalization upto INR 5000   |
|  | G. Second Medical Opinion              | Covered up to SI opted for Accidental Hospitalization Cover   |
|  | H. Transportation of Imported Medicine | Covered up to SI opted for Accidental Hospitalization Cover   |
| Home (Domiciliary) Hospitalization       |  | Covered up to SI opted for Accidental Hospitalization Cover   |
| Long Hospitalization Cash Benefit        |  | INR 0 / INR 5000 / INR 10000 Lumpsum payment on minimum 1 week of hospitalization   |
| Daily Hospital Cash Cover                |  | INR 0 / INR 500 / INR 1000 per day for 30 days with 1-day deductible  |
| Out Patient (OPD) Benefit                |  | INR 0 / INR 2500 / INR 5000   |
| Coma Benefit Cover                       |  | 0% / 10% / 20% of SI  |
| Fracture Cover*                          |  | 0% / 10% / 20% of SI  |
| Burns Cover*                             |  | 0% / 10% / 20% of SI  |
| Lifestyle Modification Benefit           |  | 0% / 5% / 10% of SI   |
| Expense for External Aids and Appliances |  | 0% / 5% / 10% of SI   |
| Compassionate Visit                      |  | 0% / 5% / 10% of SI   |
| Cumulative Bonus**                       |  | <ul style="list-style-type: none"> <li>• 5% of Base SI for each claim free year up to max 25%</li> <li>• 10% of Base SI for each claim free year up to max 50%</li> <li>• 20% of Base SI for each claim free year up to max 100%</li> </ul> |

\*Claims will be paid as per the sublimit mentioned in the table of benefits in policy wordings against the respective section

\*\*Cumulative Bonus will be applicable only on SI for Section- 1 Death, Section 2-PTD, Section 3-PPD and Section 11-Accidental Hospitalization.

\*\*\*This section is applicable for dependent children below 25 years who are unmarried.

## Who can Buy this Policy?

|                      |   |
|----------------------|---|
| <b>RISK CLASS I</b>  | <p><b>Risk Class I corresponds to insured members engaged in administrative or managing functions or Desk jobs like :</b></p> <ul style="list-style-type: none"> <li>• Banking</li> <li>• Teacher / Lecturer</li> <li>• Artist / Painter / writers</li> <li>• Shopkeepers</li> <li>• Software Engineer</li> <li>• Designers</li> <li>• Home Maker</li> <li>• School Going students</li> <li>• Accountant / Auditors / CA</li> <li>• Office Executives</li> <li>• Consultants working in office</li> <li>• Domestic Help</li> </ul>  |
| <b>RISK CLASS II</b> | <p><b>Risk Class II corresponds to person engaged in manual labour</b></p> <ul style="list-style-type: none"> <li>• Postman</li> <li>• Mechanics</li> <li>• Drivers and Conductors</li> <li>• Veterinary Doctor</li> <li>• Contractors</li> <li>• Porter</li> <li>• Photographer</li> <li>• Sanitation workers</li> <li>• Airline Staff (Crew &amp; Ground both)</li> <li>• Security Officers / Guard</li> <li>• Other Engineers (Non Desk)</li> <li>• Delivery Personnel</li> <li>• Industrial Workers (Non-Hazard)*</li> <li>• College / University Students</li> <li>• Hospitality &amp; Tourism workers (Non Desk)</li> <li>• Chefs / Commercial Kitchen Workers</li> <li>• Construction workers / Builders</li> <li>• Home Service Providers e.g. Plumber</li> </ul> |

\*Employees other than the those working in Nuclear power plants, underground mines, explosives, hazardous material (e.g. fertilizers, asbestos fibre, toxic gases, pesticides etc) will be considered as Non Hazard Workers

Strictly for internal circulation and training purpose only.

## Estimate Premium Rates\* (Excluding GST)

| Type                                | Sum Insured                                     | Coverage   | INR 500000         | INR 1000000        | INR 1500000        | INR 2000000        | INR 2500000        |
|-------------------------------------|---|--|--------------------|--------------------|--------------------|--------------------|--------------------|
| Base Cover                          | Accidental Death <sup>1</sup>                   | 100% of SI up to Max 25Lakhs                       | INR 5,00,000       | INR 10,00,000      | INR 15,00,000      | INR 20,00,000      | INR 25,00,000      |
|                                     | Permanent Total Disablement <sup>2</sup>        | 150% of SI up to Max 25Lakhs                       | INR 7,50,000       | INR 15,00,000      | INR 22,50,000      | INR 25,00,000      | INR 25,00,000      |
| Add On                              | Permanent Partial Disablement <sup>3</sup>      | 100% of SI up to Max 25Lakhs                       | INR 5,00,000       | INR 10,00,000      | INR 15,00,000      | INR 20,00,000      | INR 25,00,000      |
|                                     | Loss of Income Benefit (Rs. /Wks.) <sup>4</sup> | INR 5000/100 Weeks with 1 week Deductible          | INR 5000/100 Weeks | INR 5000/100 Weeks | INR 5000/100 Weeks | INR 5000/100 Weeks | INR 5000/100 Weeks |
|                                     | Accidental Hospitalization Cover <sup>5</sup>   | 50% of SI Max Up To 5 Lakhs                        | INR 2,50,000       | INR 5,00,000       | INR 5,00,000       | INR 5,00,000       | INR 5,00,000       |
|                                     | Daily Hospital Cash Cover <sup>6</sup>          | INR 1000 per day for 30 days with 1 day deductible | INR 1000/30 Days   | INR 1000/30 Days   | INR 1000/30 Days   | INR 1000/30 Days   | INR 1000/30 Days   |
| Premium for Risk Class I (1+2+3+4)  |   |  | INR 621            | INR 957            | INR 1293           | INR 1593           | INR 1877           |
| Premium for Risk Class II (1+2+3+4) |   |  | INR 935            | INR 1443           | INR 1951           | INR 2407           | INR 2836           |
| Premium for Risk Class I & II (5+6) |   |  | INR 415            | INR 541            | INR 541            | INR 541            | INR 541            |

\*18% GST will be applicable on the premium rates

## Claims as easy as 1-2-3

### Initiating a claim



Call us on  
**1800-258-5956**



Write to us on  
**healthclaims@godigit.com**

For list of Cashless Network Hospitals log on to our TPA website :

<https://www.medibuddy.in/networkHospitals>

### Claim Process



#### Initiating a claim

Call us or write to us to initiate a claim



#### Documents Upload

Digit will trigger a link where one needs to upload all the supportive documents



#### Claim settlement

Once the documents are verified, Digit will settle the claim in Insured's Bank Account

### Documents Required\*

- Medical Documents/ Records
- Valid Government ID proof
- Cancelled Cheque/ NEFT details
- Post-mortem Report/ Death Certificate (for Death Benefit)

\*Mandatory Documents for claim registration. for any further documents claims team will connect with the claimant

For more details, please read policy terms and conditions carefully before concluding sale

Go Digit General Insurance Limited, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru 560095, www.godigit.com, 1800-258-5956 or 1800-103-4448. IRDAI Regn. No. 158, CIN: U66010PN2016PLC167410. Digit Total Protect Policy :UIN: GODPAIP19072V011920  
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