

About Us

We are backed by Fairfax Group which has operations in over 30 countries and also happens to be one of the largest financial groups in the world. Following are some stats till September 2020



Awarded General Insurance Company of the Year 2019 and 2020¹



Rated 4.9 on 5 by our customers on Facebook as of Feb 2021



SKOCH Gold Award - BFSI for India's first COVID Insurance cover²



First Unicorn Company for the year 2021, valued at \$1.9 Billion

16M

Customers³

3L+

Claims closed³

1.34%

Market Share³

\$700M+

Premium Collected³

1.9M

Lives insured under Digit Retail & Group Health products⁴

19K+

Groups insured in Digit's Group Health products⁴

1. Awarded at Asia Insurance Industry Awards in Singapore
2. Awarded at 71st SKOCH Summit Awards
3. For the period since inception to 31st Jan 2021
4. For the period 1st April 2020 to 31st Jan 2021

For detailed information on the coverages, please refer to the policy wordings.

Why you should buy Digit Health Care Plus



Unlimited Sum Insured refill benefit available even for related illness



Additional Sum Insured for accidental and critical illness hospitalisation each



Pre-Existing Diseases waiting period: 2 years and 3 years



Option to choose long term cover up to 3 years with discount on premium*



Option to avail seamless fixed annual increase in SI for protection against medical inflation



Straight through policy issuance for individuals up to 60 yrs of age with no ongoing / pre-existing medical condition



2 | 3 | 4 yr waiting period option for Maternity. Newborn baby covered up to age of 90 days from the date of delivery within Maternity limit



Infertility treatment covered on opting for maternity benefit and newborn baby cover



No age-based co-payment

*Discount applicable as per the rates filed with IRDAI

For detailed information on the coverages, please refer to the policy wordings.

Digit Health Insurance Options

Inbuilt Coverages	Option 1 - S	Option 2 - G	Option 3 - D
Hospitalization Cover	Up to SI	Up to SI	Up to SI
Day Care Procedure	Up to SI	Up to SI	Up to SI
Room rent restriction	No Restriction	No Restriction	No Restriction
PED waiting period	3 years	3 years	3 years
Pre- & Post-Hospitalization expenses	30 & 60 days	60 & 90 days	60 & 90 days
Sum Insured Refill Benefit (Exhaustion clause not applicable)	1 time up to 100% SI, Unrelated Illness Only	1 time up to 100% SI, Related + Unrelated Illness	Age <= 40 Yrs - Unlimited Age > 40 Yrs - 1 time up to 100% SI, Related + Unrelated illness
Cumulative Bonus for each claim free year	10% up to 50%	20% up to 100%	50% up to 100%
Road Ambulance (% of base SI)	1% up to INR 5000	1% up to INR 5000	1% up to INR 5000
Complimentary Health check-up at each renewal (% of base SI)	0.25% up to INR 5000	0.25% up to INR 5000	0.5% up to INR 5000
Post Hospitalization Lumpsum Benefit % of claim amount	Up to 1%	Up to 1%	Up to 1%
Bariatric surgery cover	5% of Base SI	5% of Base SI	5% of Base SI
Psychiatric illness cover	5% of Base SI Up to 1L	5% of Base SI Up to 1L	5% of Base SI Up to 1L
Organ Donor	Up to SI	Up to SI	Up to SI
Second Medical Opinion	Covered	Covered	Covered
Additional Accidental Hospitalization cover	-	25% of Base SI	25% of Base SI
Additional Critical Illness Hospitalization Cover	-	25% of Base SI	25% of Base SI
Alternate Treatment (AYUSH) Cover	-	Up to SI	Up to SI
Daily Hospital Cash Cover (Max up to 30 days with 1 day deductible)	-	INR 500	INR 500
Long Hospitalization Cash Benefit (Minimum 10 days of hospitalization)	-	INR 10000	INR 10000
Home (Domiciliary) Hospitalization	-	-	Up to SI
Emergency Air Ambulance	-	-	Up to SI

Additional Options

Zone Upgrade

Daily Hospital Cash Cover

Cumulative Bonus

Out-Patient (OPD) Benefit

Maternity Benefit and Newborn baby Cover

Voluntary Co-payment

PED Waiting Period Reduction

Option to reduce Initial WP to 7 days

Coverage options suggested above are indicative and are based on market study / experience and medical expertise.

You may opt for any additional/different coverages/options as per your requirements.

For detailed information on the coverages, please refer to the policy wordings.



When thinking of health, think twice!

Health, unlike the other insurance products, is not a decision that one can alter easily. It is a long term commitment and thus, one must think twice before making this choice.

Our distinctive features are carefully designed keeping the hassles that one faces on a regular basis with their Health insurance plans in mind. We want you to feel that we always have your back.

When it comes to the most important aspect of your life - your Health, don't Compromise!

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Go Digit General Insurance Limited,
95, 4th B Cross Road, Karamangala Industrial Layout, 5th Block, Bengaluru 560095, www.godigit.com,
1800-258-5956 or 1800-103-4448. IRDAI Regn. No. 158, CIN: U66010PN2016PLC167410.
For more details, please read policy terms and conditions carefully before concluding sale.

Digit Health Care Plus Policy

UIN : GODHLIP21486V022021

Ad Code: GDG/2020-21/365

Points to remember

1. Entry age: Minimum - 18 years for individual, 91 days for floater. Maximum age - 70 years
2. Policy Tenure: 1 | 2 | 3 years. Long term discount - 7% for 2-year Policy and 10% for 3 years
3. Covers up to 6 members. Self, spouse, 4 children can be covered in 1 floater policy. Parents or parents-in-law can be covered under separate policy
4. Free look period: 30 days from the date of receipt of the policy documents for policies issued through distance marketing and 15 days from the date of receipt of the policy documents for policies issued through other mediums
5. Loading applicable based on individual's health status and personal habits
6. No premium refund for cancellation of policy due to non-disclosure of facts
7. Premium paid is eligible for deduction under applicable tax laws, provided money is paid by the proposer by cheque or online.
8. Family discount: 5% if 2 family members are covered and 10% if 2+ family members are covered under a single policy with individual Sum Insured

General Exclusions:

- Substance abuse and Addictions by the Insured
- Any accidental hospitalization under the influence of alcohol
- Cosmetic, Aesthetic and Re-Shaping Treatment & Surgeries
- Unproven or Experimental treatment
- Hazardous Activities / Professional Sports / Defense Operation
- War and hazardous substances
- Artificial Life Maintenance
- Insufficient document submission
- External Congenital Anomaly
- Sexually Transmitted Infections & Disease
- Sleep Disorders and Sleep Problems
- Non-Medical Expenses - Items of personal comfort and convenience
- Vitamins / Nutritional Supplements unless prescribed by the physician as part of treatment

Zone wise Classification

- Zone A** Delhi/NCR, Mumbai (including Navi Mumbai, Thane and Kalyan)
- Zone B** Hyderabad, Secunderabad, Bangalore, Kolkata, Surat, Ahmedabad, Vadodara, Chennai, Pune
- Zone C** Rest of India apart from Zone A and Zone B cities are classified as Zone C

Co-payment (%) applicable on the admissible non-accidental claim is:

- 10% for person with Zone B policy availing treatment in Zone A
- 20% for person with Zone C policy availing treatment in Zone A
- 10% for person with Zone C policy availing treatment in Zone B

For detailed information on the coverages, please refer to the policy wordings.

07

Policy Issuance



No physical Proposal Forms required



OTP-based customer verification process

For cases requiring medical assessment



Self serving Medical Examination Requirement questionnaire



Preliminary medical assessment through telephone/video call



Online documents upload for past medical record



Home visit for medical check up*

*Subject to the availability of our service partners

For detailed information on the coverages, please refer to the policy wordings.

08

Renewal Benefits

- 1 Cumulative Bonus for each claim-free year
- 2 Options to enhance Sum Insured to beat inflation
- 3 No loading in renewal premium based on claims made in the policy period
- 4 Lifelong renewability

For detailed information on the coverages, please refer to the policy wordings.

09

Claims as easy as 1-2 -3



One Point Contact

Digit to remain front end for all communications, in case of claims, just call us!



Huge Network of Hospitals

Our TPA, Mediassist, has a network of 6,300+ hospitals in the country as of Jan 2021



Post-Hospitalization Lumpsum

Choose to receive a lumpsum benefit of opted % of the approved claim amount at the time of discharge.



Paperless Claims process

Digital claims intimation process with option to upload scanned images of claims documents

Note: For pre-planned procedures, Digit also allows advanced cash payment of up to 50% of estimated claims expenses. Balance Payment is done upon submission of all the claims-related documents (bills, payment receipts etc).

Cashless

1

Display e-health card at the network hospital and get cashless form

2

Hospital furnishes all the documents and sends to Digit

3

Amount is settled with the hospital directly upon approval

Reimbursement

1

Call: 1800-258-4242 or write to us at: healthclaims@godigit.com

2

Upload documents to be assessed by the claims team on the link sent on email & whatApp

3

Receive the claim amount in your bank account upon approval

Want to raise a claim? Just get in touch with us!

24x7 Helpline
1800-103-4448

24x7 Claims Helpline
1800-258-4242

Write to us at
healthclaims@godigit.com or
seniors@godigit.com
(for senior citizens only)

For a list of Network Hospitals, visit our TPA - Mediassist's website medibuddy.in/networkhospitals

For detailed information on the coverages, please refer to the policy wordings.

10

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Health Insurance Designed to suit your needs!



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Front page