

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 group in the world. Following are some stats till September 2019

6.9M+

6.9+ Million Customers

1.4L+

1.4 Lakh Claims settled



Awarded General Insurance Company of the Year 2019 in Asia



Rated 4.7 on 5 by our customers on Facebook

Let's Talk Health

When you are healthy or in the prime of your age, the thought of buying a health insurance won't cross your mind. While we wish the best for you, with the medical inflation rates being so high and lifestyle diseases being fairly common, we want you to stay prepared for the worst.



We got together with Dr. M.C. Misra, ex-Director of AIIMS, who helped us with his recommendations in designing 4 comprehensive options which will help you and your families to be prepared for all the health adversities that lie ahead in the future.

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



2 | 3 | 4 yr waiting period option for Maternity. New born baby covered upto age of 90 days from the date of delivery within Maternity limit



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



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



Cover for bariatric surgery and psychiatric illness available



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 Doctor Recommended Options

Features	Option A	Option B	Option C	Option D
In patient Hospitalization	Covered Up to SI	Covered Up to SI	Covered Up to SI	Covered Up to SI
Pre Post Hospitalization days	60 90 days	30 60 days	60 90 days	90 120 days
Room Rent and Type Restriction	No Restriction	No Restriction	No Restriction	No Restriction
ICU Charge	Covered Up to SI	Covered Up to SI	Covered Up to SI	Covered Up to SI
Day Care Treatment	Covered	Covered	Covered	Covered
Sum Insured Refill on Partial Exhaustion	One time for un-related illness	One time for un-related illness	For <= 40 Yr : Unlimited times for unrelated illness For >40 Yr : One time for unrelated illness	For <= 40 Yr : Unlimited times for related illness also For >40 Yr : One time for related illness also
Cumulative Bonus for each claim free year	10% of Base SI upto 50%	5% of Base SI upto 25%	20% of Base SI upto 100%	50% of Base SI upto 100%
Pre Existing Disease Waiting Period	3 years	2 years	2 years	2 years
Specific Illness waiting period	2 years	2 years	2 years	2 years
Additional Accidental Hospitalization SI (% of Base SI)	X	25%	25%	25%
Additional Critical Illness (% of Base SI)	X	25%	25%	25%
Complimentary Health Check up (% of Base SI Upto max 5K per policy)	0.25%	0.25%	0.50%	0.50%
Post Hospitalization Lumpsum (% approved claim amount)	1.50%	1.50%	2%	3%
AYUSH	Covered Up to SI	X	Covered Up to SI	Covered Up to SI
Organ Donor	X	X	Covered Up to SI	Covered Up to SI
Emergency Air Ambulance	X	X	X	Covered Up to SI
Road Ambulance (% of Base SI) max upto 5K	1%	1%	1%	1%
Domiciliary Treatment	X	X	Covered Up to SI	Covered Up to SI
Second medical opinion	Covered	Covered	Covered	Covered
Bariatric cover (% of Base SI)	5%	5%	5%	Covered Up to SI
Psychiatric cover(% of Base SI) up to 1 Lakh	5%	5%	5%	20%

Points To Keep In Mind

Zone Upgrade

Daily Hospital Cash Cover

Cumulative Bonus Options

Out-Patient (OPD) Benefit

Maternity Benefit and New Born baby Cover

Copayment Option

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 come to the most important aspect of your life- your Health, Don't Compromise!

digit

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.
Please read terms and condition - For more details, please read policy terms and conditions carefully before concluding sale

Digit Health Care Plus Policy

UIN : GODHLIP19045V011920

Ad Code: GDG/2019-20/169

Points to remember

1. Entry age: 18 years (min for individual), 91 days (min for floater). Maximum age- 85 years
2. Policy Tenure: 1 | 2 | 3 years. Long term discount - 7% for 2 year Policy and 10% for 3 years
3. Covers upto 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 medium
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 cheque or online by the proposer
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/Defence 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, Ahmedabad, Vadodara, Chennai, Pune and Surat
Zone C	Rest of India apart from Zone A and Zone B cities are classified as Zone C

Copayment(%) 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

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

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 Life long renewability

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

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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 has a network of 5800+ hospitals in the country as on date



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

Cashless

1

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

2

Hospital furnishes all the documents and sends to Digit

3

Amount will be settled with the hospital directly upon approval

Reimbursement

1

Call: 1800-258-4242 or write to us at: healthclaims@godigit.com within 2 days of admission

2

Upload the documents to be assessed by the claims team on the link provided by our team

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 on
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/network-hospitals

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

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Go Digit General Insurance Ltd.

Health Insurance Designed to suit your needs!



Digit Health Care Plus Policy

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