

**CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY**

**This document provides key information about your policy. You are also advised to go through your policy document.**

**Please Note:** *This Customer Information Sheet provides information available under this Product. Kindly refer to the Policy Schedule to know exact details of coverage opted by You.*

<b>SI No</b>	<b>Title</b>	<b>Description (Please refer to applicable Policy Clause Number in next column)</b>	<b>Policy / Clause Number</b>
1	Product Name	<b>DIGIT ALL RISK POLICY</b>	
2	Unique Identification Number (UIN) allotted by IRDAI	<b>IRDAN158RP0076V01202021</b>	
3	Structure	<b>Modified indemnity Basis</b>	
4	Interests Insured	<b>Individuals/ entities/firms/trusts/companies and can also be offered on group basis in line with group guidelines issued by IRDAI and any amendments thereafter.</b>	
5	Sum Insured / Motor Insured Declared Value Scope	<b>Sum Insured Amount available under Your policy will be as per the amount mentioned in Your Policy Schedule.</b>	
6	Policy Coverage	<p><b><u>COVERAGE</u></b></p> <p><b>Coverages will be as mentioned in your Policy Schedule/Certificate of Insurance.</b></p> <p><b><u>OPERATIVE CLAUSE</u></b></p> <p><b>We hereby agree, subject to the terms, conditions, warranties, deductibles and exclusions herein contained, or endorsed or otherwise expressed hereon, to indemnify You up to the Sum Insured and/or Limit of Liability mentioned in Your Policy Schedule/ Certificate of Insurance against loss of or damage to the Property Insured and/or liability suffered or occurring during the Policy Period and covered in the following Sections, provided always</b></p>	<b>Operative clause</b>

that the liability of the Company shall in no case exceed:

- For Section I – Loss of or Damage to Property Insured: The Sum Insured on each item or on the whole of the Total Sum Insured mentioned in the Policy Schedule/ Certificate of Insurance.
- For Section II – Third Party Liability: The Limit of Liability for any one Accident and in Aggregate i.e., Any one Year Limit mentioned in the Policy Schedule/ Certificate of Insurance.

**SECTION I: LOSS OF OR DAMAGE TO PROPERTY INSURED**

**Insuring Clause:**

Under this Section, We will pay up to the Sum Insured mentioned in the Policy Schedule/ Certificate of Insurance, as per the Sum Insured basis opted by You, for any loss of or damage to Property Insured, within the Territorial Limits, against any fortuitous cause except causes excluded and mentioned in Policy.

Provided always that,

- a. such loss or damage has occurred during the Policy Period mentioned in the Policy Schedule/ Certificate of Insurance or during any further Period for which We may accept payment for the renewal or extension of this Policy.
- b. the liability of the company shall in no case exceed the Sum Insured on each item or on the whole of the Total Sum Insured mentioned in the Policy Schedule/ Certificate of Insurance.

**SPECIFIC CONDITIONS / EXTENSIONS APPLICABLE TO SECTION I:**

Below special conditions / extensions shall be applicable to Section I of this Policy, unless specifically agreed otherwise and mentioned in the Policy Schedule/Certificate of Insurance:

**1. Single Item Limit:**

Our liability in respect of each item or Items in pair or set shall not exceed specific amount or percentage of the “Section I – Loss of or Damage to Property Insured” Total Sum Insured. This limit, if applicable, is mentioned in Your Policy Schedule/Certificate of

**Insurance.****2. Articles in Pairs or Sets:**

If any claim arises hereon for loss or damage, consequent upon a peril specifically covered by the Policy, of or to an article constituting one of an insured pair or set, no regard shall be made to any special value as such and the amount recoverable under this policy shall be calculated as though the article had been separately insured at pro-rata of the insured value of the pair or set.

**3. Transfer of Interest:**

This Policy shall cease to attach to any Property Insured in which the Insured's interest shall pass from the Insured otherwise than by will or operation of law, unless the Company's consent to the continuance of the Insurance is obtained and Endorsed on the Policy.

**4. Onus of Proof:**

In any action, suit or other proceedings where the Company alleges that by reason of the above provisions any damage is not covered by this Insurance, the burden of proving that such damage is covered shall be upon the Insured.

**5. Reinstatement of Sum Insured:**

Immediately upon the happening of any loss of or damage to the Property Insured as described in the Policy, the total Sum Insured and the Sum Insured upon the various descriptions of property which have been lost or damaged shall be reduced by the amount of loss or damage and such reduced sums insured shall be the limit of Our liability in respect of any further loss or damage occurring during the current Policy Period, unless We consent, upon payment of additional premium, to reinstate the full Sum Insured.

**6. Personal Conveyance Clause**

This Insurance only covers the Property Insured in transit when in the "close personal custody and control" of the Insured and/or Insured's Employee(s) and/or representative(s) , unless otherwise agreed by Us. For the purpose of this clause, "Close Personal Custody and Control" means that the Property Insured shall be held by, or attached to, or within

sight and not more than arm's length reach of the designated individual at all times whilst in transit, subject to the Hotel/Motel Clause if applicable. A negligent or voluntary relinquishment of "close personal custody and control" over the Property insured by the designated individual will not constitute a loss for the purposes of recovery hereunder, and will result in an immediate cessation of coverage, subject to the Hotel/Motel Clause if applicable. Losses due to the infidelity of the designated individual are excluded.

**7. Hotel/ Motel Clause**

In respect of stay risks, this Insurance only covers the Property insured when in the hand or within sight of the Insured and/or Insured's Employee(s) and/or representative(s) or when deposited in either bank safe deposit vault or in the safe of a Hotel or Motel and/or whilst in custody of customs. For the purpose of this clause, coverage in respect of a safe in a Hotel/ Motel room will be operative only when the room is occupied or the insured Property is contained in a safe and/or vault. This insurance excludes loss of or damage to the insured Property from unattended Hotel/Motel rooms.

**8. Storage at Residence Clause**

It is agreed and understood between parties that whenever the Insured and/or Insured's representatives take any insured goods home, these goods have to remain under the personal and permanent supervision of an adult person unless locked in a safe at private dwelling house.

**9. Maintenance of Keys Clause**

The keys to the Insured's Premises and/or Safe shall not be left on the Insured's Premises out of business hours unless such premises are occupied by the Insured or any authorized Employees of the Insured; in which case, such keys if left on the premises shall be deposited in a secured place.

**10. Packing and Securing of Property Insured in Storage or Transit Clause**

It is warranted that the Insured will ensure that the Property Insured, the subject-matter of this Policy, will be packed, stored and transported in such manner as to withstand the normal hazards associated with such storage or transit.

		<p><b><u>SECTION II: THIRD PARTY LIABILITY</u></b></p> <p><b>Insuring Clause:</b></p> <p>If You have opted for this Section, We will indemnify You for an amount, for which You become legally liable to pay as Compensation, including claimant’s defense costs incurred with Our prior approval, arising out of the following Occurrence during the Policy Period, subject always to the Limit of Liability mentioned in the Policy Schedule/ Certificate of Insurance against this Section, terms, conditions, exclusions and Deductible of this Policy:</p> <ol style="list-style-type: none"> <li>1. Third Party Bodily Injury or Death; or</li> <li>2. Third Party Property Damage</li> </ol> <p>Provided always that, such Bodily Injury or Death or Property Damage is solely as a result of Property Insured under “Section I – Loss of or Damage to Property Insured”.</p>	
7	Add-on Cover	Add on cover/Endorsement will be as per your Policy Schedule/COI.	
8	Loss Participation	Deductible/Loss Participation will be as per your Policy Schedule/COI. Options for Deductible will range from 0% to 10% of the Sum Insured/Limit of Liability Opted.	
9	Exclusions	<p><b><u>SPECIFIC EXCLUSION APPLICABLE TO SECTION I:</u></b></p> <p>This Policy does not cover the following, unless specially mentioned in the Policy Schedule/ Certificate of Insurance and expressly insured by the Policy:-</p> <ol style="list-style-type: none"> <li>1. The amount of the Excess specified in the Policy Schedule/ Certificate of Insurance ascertained after the application of all other terms and conditions of this Policy including any condition of average (under-insurance).</li> <li>2. Loss of or Damage to property not belonging to or held in trust by or in the custody or control of the Insured.</li> <li>3. Loss of or Damage to property caused by any process of cleaning, dyeing or bleaching, restoring, repairing or renovation or deterioration arising from wear and tear, moth, vermin, insects or mildew or any other gradually operating cause or due to deformation or distortion.</li> <li>4. Breakage, cracking or scratching of crockery, glass, cameras, binoculars, lenses, sculptures, curios, paintings, pictures, musical instruments, sports gear and similar articles of brittle or fragile nature, unless caused by fire and/or accident.</li> </ol>	Specific Exclusions

5. Cracking, scratching, denting, chipping or breakage or any other aesthetic defect not affecting the operation or function of the Property Insured.
6. Cost of normal upkeep and normal maintenance.
7. Over-winding, denting or internal damage of watches and clocks.
8. Loss of or damage to money, securities, virtual currency, manuscripts, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, stamps, travel tickets, travelers' cheques, business books or documents.
9. Loss of or damage to accessories and/or tools and/or items of consumable nature and/or packaging material including but not limited to lubricating oil, fuel, catalyst, refrigerant, dowerm etc.
10. Theft from any vehicle except vehicle of fully enclosed saloon type having at the time all the doors, windows and other openings securely locked and properly fastened.
11. Any damage to the Property Insured that existed before the Policy Inception i.e. any Pre-existing damage.
12. Any Loss or Damage to property that is prototype in nature
13. Loss or damage for which the manufacturer or supplier or repairer of the property is responsible either by law or contract/maintenance agreement.
14. Loss or damage arising due to defective design or workmanship by the manufacturer or supplier.
15. Loss or damage caused by or arising out of the willful act or willful neglect or contributory negligence of the insured or his responsible representatives.
16. Any loss or damage in which You or any person acting on Your behalf is involved or implicated.
17. Loss due to or in any way contributed to by the Insured having knowingly permitted or caused or suffered anything to be done or not done whereby the risks hereby insured against were increased.
18. Loss or damage arising from seepage, pollution or contamination
19. Loss or damage arising from delay, detention, confiscation, nationalization, requisition, occupation or willful destruction by or under the order of the government or any public or local authority or Customs.
20. Loss or damage resulting out of misuse or abuse, unlawful act or illegal activities including criminal acts or intentional or fraudulent act with an objective to gain undue benefit or economical gain.
21. Loss or damage due to theft or attempted theft by any employee or any other person with a

- connivance of the Insured or any employee.
22. Consequential losses of any kind including but not limited to loss of profit, business interruption, market loss.
23. Loss destruction or damage directly occasioned by pressure wave caused by aircraft and other aerial devices traveling at Sonic or Supersonic speeds.
24. Legal liability of any kind, except to the extent covered under “Section II – Third Party Liability”, if opted by You.
25. Unexplained losses, shortages due to error or omissions, losses discovered when making an inventory or a periodic stock taking or loss resulting from the Insured's voluntarily parting with title or possession of any property or induced to do so by deception.
26. Loss or damage directly or indirectly arising from war (whether war be declared or not), war-like operations, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrections, mutiny, commandeering a group of malicious persons or persons acting on behalf of or in connection with any political organization, civil commotion, military or usurped power, seizure, capture, confiscation, arrests, restraint and/or detainment by the order of any government or any other authority.
27. Loss or damage due to ionising radiation or contamination by radioactive substance from any nuclear fuel or from any nuclear assembly or nuclear waste or from the combustion of nuclear fuel.
28. Loss or damage to the Property Insured whilst in Transit under contract of affreightment unless agreed and specifically mentioned in the policy schedule
29. Cyber Exclusion Clause:  
Electronic Data Exclusion  
Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:
- a. This Policy does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
- ELECTRONIC DATA means facts, concept and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes,

software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

**COMPUTER VIRUS** means a set of corrupting, harmful or otherwise unauthorized instructions or code including a set of maliciously introduced unauthorized instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. **COMPUTER VIRUS** includes but not limited to 'Trojan Horses', 'Worms' and 'Time or logic bombs'.

**30. Terrorism Damage Exclusion Warranty:**

Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss, unless specifically agreed by Us and mentioned in Your Policy Schedule/ Certificate of Insurance.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.

The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.

If the Company alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the insured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.



**Specific Exclusion applicable to Section II:**

**We are not liable to make any payment under this Section in respect of following, unless specifically agreed and mentioned in Your Policy Schedule/ Certificate of Insurance:**

- 1. The amount of the Excess specified in the Policy Schedule/ Certificate of Insurance ascertained after the application of all other terms and conditions of this Policy.**
- 2. Death of or Bodily Injury to any person under contract of employment or apprenticeship of the Insured arising out of and in the course of such employment.**
- 3. Death of or Bodily Injury to Insured's Contractors and/or Sub-Contractors, when such injury arises out of the execution of such contract.**
- 4. Any liability arising out of property not belonging to or held in trust by or in the custody or control of the Insured.**
- 5. Arising out of fines, penalties, punitive or exemplary damages.**
- 6. Whilst the Property Insured is being used for any illegal purpose or for any purpose other than the Property Insured is designed for.**
- 7. Liability arising from war (whether war be declared or not), war-like operations, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrections, mutiny, commandeering a group of malicious persons or persons acting on behalf of or in connection with any political organization, civil commotion, military or usurped power, seizure, capture, confiscation, arrests, restraint and/or detainment by the order of any government or any other authority.**
- 8. Liability arising due to ionising radiation or contamination by radioactive substance from any nuclear fuel or from any nuclear assembly or nuclear waste or from the combustion of nuclear fuel.**
- 9. Liability arising out of the willful act or willful neglect or contributory negligence of the insured or his responsible representatives;**
- 10. Liability arising out of deliberate, willful or intentional or non-compliance or statutory provisions.**
- 11. Liability assumed by the Insured by agreement and which would not have attached in the absence of such agreement.**
- 12. Liability arising out of loss of pure financial nature such as loss of goodwill, loss of market, etc.**
- 13. Cyber Exclusion Clause:**

**Electronic Data Exclusion**

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:

- a. This Policy does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of **ELECTRONIC DATA** from any cause whatsoever (including but not limited to **COMPUTER VIRUS**) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

**ELECTRONIC DATA** means facts, concept and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

**COMPUTER VIRUS** means a set of corrupting, harmful or otherwise unauthorized instructions or code including a set of maliciously introduced unauthorized instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. **COMPUTER VIRUS** includes but not limited to 'Trojan Horses', 'Worms' and 'Time or logic bombs'.

**14. Terrorism Damage Exclusion Warranty:**

Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss, unless specifically agreed by Us and mentioned in Your Policy Schedule/ Certificate of Insurance.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.

		<p>The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.</p> <p>If the Company alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the insured.</p> <p>In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect. Any other Specific exclusion mentioned in Policy Schedule.</p>	
10	Special Conditions and Warranties (if any)	<p><b>Special Conditions and Warranties will be as per your Policy Schedule/COI.</b></p>	
11	Admissibility of Claim	<p><b><u>Admissibility of Claim</u></b></p> <p>The claim will be admissible only if loss/damage of the property due to perils mentioned in the Policy wordings upto the coverage opted by insured in Policy schedule.</p> <ul style="list-style-type: none"> <li>• Any other peril except for the exclusions mentioned in policy wordings including both specific and general exclusion.</li> </ul> <p><b><u>Reporting of Loss Occurrence</u></b></p> <p>Call our Helpline numbers 1800-258-5956 or Email us - <a href="mailto:hello@godigit.com">hello@godigit.com</a>. Notice shall be given to the Company immediately upon the occurrence of any loss or damage in the event of any claim. Thereafter You shall give all such information and assistance as the Company shall require.</p> <p><b><u>Reasonable Care:</u></b></p> <p>The Insured shall take all reasonable precautions for safety and soundness of Insured Property and to prevent the loss in order to minimize claims. The Insured must comply with Maker's recommended actions for inspection and maintenance and shall comply all statutory</p>	

		<p>requirements or other regulations and will employ only competent and honest employees and/or representative(s).</p> <p><b><u>Situations where your Claim might get Rejected:</u></b></p> <ul style="list-style-type: none"> <li>• Due to exclusions mentioned in the Policy Wordings. Please refer exclusions provided in the Policy Wordings.</li> </ul> <p><b><u>Sample Claim Calculation process</u></b>  Value of Mobile Phone - Rs. 10,00,000  Sum insured Opted - Rs 10,00,000  Deductible/ Excess – INR 10000  Loss of mobile phone during the Policy Period – INR 5,00,000  Total Admissible claim amount as per Policy terms and Condition – INR 5,00,000-INR 10000  Claim payable under the policy – INR 4,90,000  (Please Note: Above mentioned calculation is for sample purpose, it may vary on claim-to-claim basis, nature of claim and as per the terms and conditions mentioned in Your policy schedule)</p>	
12	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> <li>• Toll free Number: <a href="tel:1800-258-5956">1800-258-5956</a></li> <li>• Email: <a href="mailto:hello@godigit.com">hello@godigit.com</a></li> <li>• You can connect with our customer service team at the time of occurrence of loss/ damage for its intimation.</li> <li>• TAT (turn around time) for settlement of the claim will depend on the nature of claim.</li> </ul> <p>In case the claim is not settled within the specified timelines, then the claimant is entitled for interest as per the rate specified in prevailing regulatory provision.</p>	
13	Grievance Redressal and Policyholders Protection	<p>You can approach the Insurance Ombudsman, depending on the nature of Your grievance and the financial implications, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at <a href="http://www.irdai.gov.in">www.irdai.gov.in</a>, or of the General Insurance Council at <a href="http://www.generalinsurancecouncil.org.in">www.generalinsurancecouncil.org.in</a> , the Consumer Education Website of the IRDAI at <a href="http://www.policyholder.gov.in">http://www.policyholder.gov.in</a>, or from any of Our Offices.</p> <p>If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at <a href="mailto:grievance@godigit.com">grievance@godigit.com</a></p> <p>For updated details of grievance officer, kindly refer the link:</p>	16. Grievances

		<p><a href="https://www.godigit.com/claim/grievance-redressal-procedure">https://www.godigit.com/claim/grievance-redressal-procedure</a></p> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management System- <a href="https://irdai.gov.in/igms1">https://irdai.gov.in/igms1</a></p> <p>For updated details of Ombudsman details, request to please check Council of Insurance Ombudsmen website available on <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a></p> <p>Note: COUNCIL FOR INSURANCE OMBUDSMAN ,3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.Tel.: 022 – 69038801/03/04/05/06/07/08/09 Email: <a href="mailto:inscoun@cioins.co.in">inscoun@cioins.co.in</a></p>	
14	Obligations of the Policyholder	<ul style="list-style-type: none"> <li>• To disclose all information correctly sought by the insurer at time of filling the proposal form</li> <li>• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately</li> <li>• Non-disclosure of material information may affect the claim settlement.</li> <li>• Disclosure of other material information during the policy period.</li> </ul>	