

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.*

Sl No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	Digit Boiler and Pressure Plant Insurance	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN158RP0077V01202021	
3	Structure	Modified Indemnity Basis/ Indemnity Basis	
4	Interests Insured	Physical loss or damage to boilers and/or another pressure plant.	
5	Sum Insured / Motor Insured Declared Value Scope	Sum Insured Amount available under Your policy will be as per the amount mentioned in Your Policy Schedule.	
6	Policy Coverage	<p>Coverages will be as mentioned in your Policy Schedule/Certificate of Insurance</p> <p><u>COVERAGE</u> This Product shall cover any unforeseen and sudden physical damage to the plant and machinery by any cause not excluded.</p> <p>1. Damage (other than by fire) to the Boilers and/or other Pressure Plant described in the Schedule; 2. Damage (other than by fire) to surrounding property of the Insured described in the Schedule or to property held by the Insured in trust or on commission or for which he is responsible;</p>	

3. Liability of the Insured at law on account of -
 a) death of or bodily injury to any person (other than a person under a contract of service or apprenticeship with the Insured sustaining death or bodily injury which arises out of and in the course of employment with the Insured);
 b) damage to property not belonging to the Insured nor held in trust or on commission nor for which he is responsible;
 caused by and solely due to Explosion or Collapse as hereinafter defined of the Boiler/s and/or other Pressure Plant described in the Schedule occurring in the course of ordinary working.

Provided that the liability of the Company for any one item of the insured property and third-party liability shall not exceed in the aggregate in any one period of insurance the Sum Insured set against such item in the attached Schedule(s) unless the Sum Insured under such item is reinstated after occurrence of a claim for balance period.

Endorsements: Following Tariff Endorsements/Clauses may be attached to the Policy by adjusting or providing additional Sum Insured where applicable.

- 1..
- 2.
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- 6.

Note: For detailed wordings of the endorsements mentioned above, kindly refer to Endorsements and Clauses document attached.

Please refer your Policy schedule/COI to know the exact coverage insured under this product

7 Add-on Cover

Below is the list of all the add on cover/ endorsements please refer your Policy Schedule/COI for the add on cover you have opted for:

Sl.no	Name of the endorsement	UIN	Sum Insured
1	Owner's Surrounding Property	IRDAN158RP0077V01202021	As per Policy Schedule

		2	Third Party Liability	IRDAN158RP0077V01202021	As per Policy Schedule		
		3	Express Freight	IRDAN158RP0077V01202021	As per Policy Schedule		
		4	Air Freight	IRDAN158RP0077V01202021	As per Policy Schedule		
		5	Additional Custom Duty	IRDAN158RP0077V01202021	As per Policy Schedule		
		6	Escalation Clause	IRDAN158RP0077V01202021	As per Policy Schedule		
8	Loss Participation	Deductible will be as per your Policy schedule/Certificate of Insurance. 5% of claim amount subject to minimum of Rs.10,000/-					
9	Exclusions	<p>The company shall not be liable under this policy in respect of –</p> <p>1) Loss, damage and/or liability caused by or arising from or in consequences, directly or indirectly, of Fire (arising from explosion or collapse or any other cause whatsoever) including extinguishment of a fire or clearance of debris and dismantling necessitated thereby, smoke, soot, aggressive substance, lightning, theft, collapse of buildings, subsidence, landslide, rockslide, water which escapes from water containing apparatus, flood, inundation, storm, tempest, earthquake, volcanic eruption or other Acts of God, impact of land borne, waterborne, or airborne craft or other aerial devices and/or articles dropped therefrom.</p> <p>2)</p> <p>a) War Invasion, Act of Foreign Enemy, Hostilities or War like operations (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection, Mutiny, Riot, Strike, Lock out and Malicious Damage, Civil Commotion, Military or Usurped power, Martial law, Conspiracy, Confiscation, Commandeering a group of Malicious Person or persons acting on behalf of or in connection with any Political Organisation. Requisition or Destruction or damage by order of any Government de jure or defacto or by any Public, Municipal or Local Authority.</p> <p>b) Nuclear reaction, nuclear radiation, or radioactive contamination.</p> <p>3) Accident, loss, damage and/or liability resulting from overload experiments or tests requiring the imposition of abnormal conditions.</p>					General Exclusions

		<p>4) Gradually developing flaws, defects, cracks, or partial fractures in any part not necessitating immediate stoppage although at some future time repair or renewal of the parts affected may be necessary.</p> <p>5) Defects due to the wearing away or the wasting of the materials of a Boiler or a Pressure Plant whether by leakage, corrosion or by the action of the fuel or otherwise, the grooving or the fracturing of any of the parts of a Boiler or Pressure Plant or for deterioration generally or for the development of cracks, blisters, lamination and other flaws or fractures, failures of joint within the range of steam or feed pipes, or for bulging and deformation due to overheating of tubes (unless such defects, fracture, failure or bulging result in explosion or collapse) or for the cracking of section of cast-iron heating boilers or other vessels constructed of cast iron.</p> <p>6) The failure of individual tubes in Boilers of the water tube locomotive or other multitubular types, in Super heaters or in Economizers (unless such defects result in explosion or collapse).</p> <p>7) Loss or damage to the insured plant or property and/or liability arising during and occasioned by the application of steam hydraulic or any other test of this plant as specified by Inspecting Authority or otherwise.</p> <p>8) Loss or damage and/or liability caused by or arising out of the willful act or willful neglect or gross negligence of the Insured or his responsible representatives.</p> <p>9) Liability assumed by the Insured by agreement unless such liability would have attached to the Insured notwithstanding such agreement.</p> <p>10) Loss or damage and/or liability due to faults or defects existing at the time of commencement of this insurance and known to the Insured or his responsible representatives but not disclosed to the Company.</p> <p>11) Loss of use of the Insured's plant or property or any other consequential loss incurred by the Insured.</p> <p>12) Loss or damage for which the manufacturer or supplier or repairer of the property is responsible either by law or under contracts.</p> <p>In any action, suit or other proceeding where the Company alleges that by reason of the exceptions or exclusions above any loss, destruction, damage or liability is not covered by this insurance, the burden of proving that such loss, destruction, damage or liability is covered shall be upon the Insured.</p> <p>Any other Specific exclusion as mentioned in Policy Schedule.</p>	
10	Special Conditions and	<p>Special Condition and warranties will be as mentioned in your Policy sc</p> <p>Warranties:</p> <p>It is hereby warranted that during the Policy period;</p>	

	Warranties (if any)	<p>I. The Boiler and Pressure Plants described in the Schedule are annually inspected by Inspectors appointed by the appropriate Government except where there is no statutory requirement for Government inspection; the inspections are to be carried out by an independent competent person;</p> <p>II. The Boilers and Pressure Plants described in the Schedule shall only be operated by Attendants holding a valid certificate of competency issued under the appropriate Boiler Act;</p> <p>III. The Insured shall be in possession of the unqualified permission in writing of the competent Inspecting Authority to operate the said Boilers and Pressure Plants. If the maximum pressure or load upon safety valve immediately prior to any explosion or collapse was in excess of that stipulated by the said Authority the Insured shall not be entitled to any compensation or indemnity under this Policy in respect of such explosion or collapse.</p>	
11	Admissibility of Claim	<p><u>Admissibility of Claim</u> The claim will be admissible only if loss/damage due to below perils:</p> <p>Any peril except for the exclusions mentioned in policy wordings including both specific and general exclusion.</p> <p><u>Reporting of Loss Occurrence</u> Call our Helpline numbers 1800-258-5956 or Email us - hello@godigit.com. 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><u>Obligations of the Insured</u></p> <p>a) The Insured shall take all reasonable steps to maintain the insured property in efficient working order and to ensure that no item is habitually or intentionally overloaded. The Insured shall fully observe the manufacturer's instructions for operating, inspection and overhaul, as well as Government, statutory, municipal and all other binding regulations including the rules under the Indian Boilers Act in force concerning the operation and maintenance of the insured Boilers and Pressure Plants.</p> <p>b) The Company's officials shall at all reasonable times have the right to inspect and examine any Boiler and Pressure Plant or any property insured hereunder and the Insured shall provide the officials of the Company with all details and information necessary for the assessment of the risk. The Company shall provide the Insured with a copy of the Inspecting official's report, which shall however be treated as strictly confidential both by the Insured and the Company. Whenever arrangements have been made for a 'Thorough Inspection' of Boiler or Pressure Plant the Insured shall cause the Boiler or Pressure Plant to be stopped, emptied and properly cleaned inside and outside, rendered accessible in every part, so far as its construction will allow.</p>	9 & 10 Condition s

- c) In the event of any -
- i. Material change in the original risk.
 - ii. Alteration, modification, or addition to an insured item.
 - iii. Departure from prescribed operating conditions whereby the risk of loss or damage increases.
 - iv. Changes in the Insured's interest (such as discontinuation or liquidation of the business or being placed in receivership)
- taking place, the Policy shall be void unless its continuance be agreed by endorsement signed by the Company.

Duty following an accident

In the event of any occurrence which might give rise to a claim under this Policy the Insured shall-

- a) immediately notify the Company giving an indication as to the nature and extent of loss or damage
 - b) take all reasonable steps within his power to minimize the extent of the loss or damage or liability;
 - c) preserve the damage or defective parts and make them available for inspection by an official or surveyor of the Company;
 - d) furnish all such information and documentary evidence as the Company may require.
- The Company shall not be liable for any loss or damage of which notice and completed form have not been received by the Company within Fourteen days of its occurrence.

Situations where your Claim might get Rejected:

- Due to exclusions mentioned in the Policy Wordings. Please refer exclusions provided in the Policy Wordings.

Sample Claim Calculation process (without endorsement)

Gross Assessed Liability - Rs. 6,00,000

Sum insured Opted - Rs 6,00,000

Deductible/ Excess (If any) – INR 10,000

Loss Incurred – INR 6,00,000

Total Admissible claim amount as per Policy terms and Condition – INR 6,00,000 – INR 10,000

Claim payable under the policy after deducting excess – INR 5,90,000

(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 the policy schedule)

12	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> • Toll free Number: 1800-258-5956 • Email: hello@godigit.com • You can connect with our customer service team at the time of occurrence of loss/ damage for its intimation. • TAT (turn around time) for settlement of the claim will depend on the nature of claim • 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 provisions. 	
13	Grievance Redressal and Policyholders Protection	<p>The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint, please feel free to call our 24X7 Toll free number 1800-258-5956 or you may email to the customer service desk at hello@godigit.com. After investigating the matter internally and subsequent closure, we will send our response.</p> <p>Senior Citizens can now contact us on 1800-258-5956 or write to us at seniors@godigit.com.</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 grievance@godigit.com For updated details of grievance officer, kindly refer the link: → Click Here</p> <p>If you do not get a satisfactory response from us and you wish to pursue other avenues for redressal of grievances, you may approach Insurance Ombudsman appointed by IRDAI under the Insurance Ombudsman Scheme. Grievance may also be lodged at IRDAI Integrated Grievance Management System- https://irdai.gov.in/igms1</p>	17. Customer grievance redressal Policy
14	Obligations of the Policyholder	<ul style="list-style-type: none"> • To disclose all information correctly sought by the insurer at time of filling the proposal form • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately • Non-disclosure of material information may affect the claim settlement. • Disclosure of other material information during the policy period. 	

Note:

- i. Please visit [[link](#)] to refer product related documents including the Customer Information Sheet. .**
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.**
- iii. Please click on below link in the email to confirm receipt.**