

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 Burglary Insurance Policy	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN158RP0019V02201920	
3	Structure	Modified Indemnity basis	
4	Interests Insured	All Property Owners as well as Tenants.	
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>COVERAGE</p> <p>Coverages will be as mentioned in your Policy Schedule/Certificate of Insurance.</p> <p>This policy will compensate the Insured up to the extent of the Intrinsic Value of:</p> <ol style="list-style-type: none"> 1. The Property Insured contained in the Insured Premises which is lost, destroyed or damaged during the Policy Period by Burglary or Housebreaking or Robbery or Hold-up. 2. Any damage to the Insured Premises resulting from Burglary or Housebreaking or Robbery 	Operative Clause

or any attempt thereat by the person or persons committing or attempting to commit such theft during the Policy Period, which includes:

- a) the reasonable costs incurred by the Insured for changing damaged locks at the entry and/or exit points to the Insured Premises and at internal entry and/or exit points
- b) Damage to Safe and/or Strong room within the Insured Premises

In addition, we are also providing below Add-On Cover, which can be opted on payment of additional premium:

1. **Injury during Burglary/Housebreaking:** Under this Add-On, we will Cover injuries suffered by the Insured or Insured's Family Member or Insured's Employee(s) present/residing lawfully in Insured Premises, due to an incident of Burglary or Housebreaking or Robbery or Hold up and such injury is the sole cause of:

- a) Death;
- b) Total and Permanent Loss of sight in one or both Eyes;
- c) Total and Permanent Physical Separation/Loss of Use of one or both entire hands or feet;

occurring within twelve (12) months of the Insured or Insured's Family Member or Insured's Employee(s) sustaining the injury.

2. **Loss of Money:** Under this Add-On, we will cover loss of money stolen from a securely locked safe or strong room in Insured Premises arising out of Burglary or Housebreaking or Robbery or Hold up.

3. **Clearing Up Expenses:** Under this Add-On, we will cover clearing up the damage caused to the Insured Premises due to Burglary or Housebreaking or Robbery or any attempt thereat, anytime during the Policy Period, including the removal of any debris from the such Premises to the nearest waste disposal site.

4. **Temporary Property Protection:** Under this Add-On, we will pay the cost of temporary protection incurred for the safety and protection of the property insured, while the repair of the damaged premises in ongoing, following an admissible claim.

5. **Theft Extension:** Under this Add-On, we will cover loss or damage to Property Insured due

to theft.

6. **Riot, Strike, Malicious Damage Cover:** Under this Add-On, we will cover Loss of or visible physical damage or destruction by external violent means directly caused to the Property Insured.
7. **Floater Clause:** Under this Add-On, we will cover any one, more, or all locations as specified in the policy in respect of movable property.
8. **Escalation Clause:** Under this Add-On, the Sum Insured will be increased each day by an amount representing 1/365th of the specified percentage increase per annum.
9. **Purchase Protection Extension:** Under this Add-On, We cover any loss of or damage to any new items, belonging to the Insured or Business of the Insured within the insured premises, purchased during the Policy Period by Burglary or Housebreaking or Robbery or Theft (if opted on payment of additional premium) for 90 consecutive days from the date of Purchase or till the Policy Expiry Date whichever is earlier.
10. **Waiver of Underinsurance:** Under this Add-On Cover, where ever Sum Insured is opted on:
 - a. Market Value Basis; or
 - b. Reinstatement Value Basis; or
 - c. First Loss Basis as a Percentage of Actual Value at Risk

The Condition No. 9 – Condition of Average Clause shall be amended as mentioned in the Add-On Wordings and a “Waiver of underinsurance Limit” up to 20% can be opted.

Note: This Add-On is not applicable to Policies where Sum Insured is Opted on First Loss Basis in terms of Specific/Absolute Amount.

Our Liability in any case, will not excess the Sum Insured / Limits mentioned against each Item above.

7 Add-on Cover

Below is the list of all the tariff endorsement please refer your policy schedule for the endorsement you have opted for:

Sl.no	Name of the Add on cover	UIN	Sum Insured
1	Theft extension	IRDAN158RP0019V01201920/A0027V01201920	As per the policy schedule
2	Riot, strike, malicious damage cover	IRDAN158RP0019V01201920/A0028V01201920	As per the policy schedule
3	Injury during burglary / housebreaking	IRDAN158RP0019V01201920/A0023V01201920	As per the policy schedule
4	Loss of money	IRDAN158RP0019V01201920/A0024V01201920	As per the policy schedule
5	Clearing up expenses	IRDAN158RP0019V01201920/A0025V01201920	As per the policy schedule
6	Temporary property protection	IRDAN158RP0019V01201920/A0026V01201920	As per the policy schedule
7	Floater clause	IRDAN158RP0019V01201920/A0029V01201920	As per the policy schedule
8	Escalation clause	IRDAN158RP0019V01201920/A0030V01201920	As per the policy schedule
9	Purchase protection extension	IRDAN158RP0019V01201920/A0031V01201920	As per the policy schedule
10	Waiver of underinsurance	IRDAN158RP0019V01201920/A0032V01201920	As per the policy schedule

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.

9 Exclusions

This Policy does not cover the following unless specifically mentioned in the Policy Schedule/Certificate of Insurance and expressly insured by the Policy:

Exclusions

1.For the amount of the Deductible/Excess specified in the Schedule ascertained after the application of all other terms and conditions of this Policy including any condition of average

(under-insurance)

2.Loss or damage by fire or explosion however caused.

3.Loss or damage where any inmate or member of the Insured's household or of his business staff or any other person lawfully in the premises is concerned in the actual theft of or damage to any of the articles or premises or where such loss or damage has been expedited or in any way assisted or brought about by any such person or persons.

4.Loss or damage caused by wear and tear or gradual deterioration.

5.Loss or damage occasioned by loot, ransack, spillage or pilferage.

6.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.

7.Loss or damage to property from yards, gardens, open spaces unless the property contained within such spaces is specifically insured by the Policy.

8.Consequential loss or damage or legal liability of any kind.

9.Loss or damage which either in origin or extent or directly or indirectly proximately or remotely, occasioned by or contributed to by or which either in origin or extent directly or indirectly, proximately or remotely, arise out of or in connection with earthquake, volcanic eruption, typhoon hurricane, tornado, cyclone, or other convulsion of nature or atmosphere disturbance, or war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), mutiny, riot & strike, civil commotion, insurrection, rebellion, revolution, conspiracy, military naval or usurped power, martial law or state of siege or any of the events or cause which determine the proclamation or maintenance of martial law or state of siege.

Any loss or damage happening during the existence of abnormal conditions (whether physical or otherwise), directly or indirectly, proximately or remotely, occasioned by or contributed to by or arising out of or in connection with any of the said occurrences shall be deemed to be loss or damage which is not covered by this insurance, except to the extent that the Insured shall prove that such loss or damage happened independently or the existence of such abnormal conditions. In any action, suit or other proceedings, where the Company alleges that by reason of the provisions of this condition any loss or damage is not covered by this insurance, the

burden of proving the contrary shall be upon the Insured.

10. 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 and mentioned in Your Policy Schedule/Certificate of Insurance)

For the purpose of this exclusion 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 organisation(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.

This 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.

11. Loss or damage directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel nor any consequential loss and for the purpose of this exception combustion shall include any self-sustaining process of nuclear fission directly or indirectly caused by or contribution to / by or arising from nuclear weapons material.

12. Permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority.

13. This Policy shall cease to attach:

- a) If the premises shall have been left uninhabited by day and night for thirty or more consecutive days and nights while the premises shall have been left uninhabited, unless specifically agreed, altered and mentioned in Your Policy Schedule/Certificate of Insurance.
- b) If the Insured shall cause or suffer any material alteration to be made in the premises or anything to be done whereby the risk is increased; change or relax any of the safeguards for

		<p>securing the premises.</p> <p>c) To any property insured which shall be removed from the premises in which it is herein stated to be safe so far as is expressly provided for in the Policy or these conditions.</p> <p>d) To any property the interest of the Insured which shall pass from the Insured otherwise than by will or operation of law; unless in every case the consent of the Company to the continuance of the insurance thereon is obtained and signified by a memorandum made on the Policy by or on behalf of the Company.</p> <p>Any other Specific exclusion mentioned in Policy Schedule.</p>	
10.	Special Conditions and Warranties (if any)	<p>Special Conditions and Warranties will be as per your Policy Schedule/COI.</p>	
11.	Admissibility of Claim	<p><u>Admissibility of Claim</u></p> <p>Any damage to the Premises described in the Policy Schedule/Certificate of Insurance resulting from Burglary or Housebreaking or Robbery or any attempt thereat by the person or persons committing or attempting to commit such theft during the Policy Period.</p> <p>Protection will be limited to coverage mentioned in the Policy wordings upto the coverage opted by insured in Policy schedule.</p> <p>Any other 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>Reasonable Care</u></p> <p>The Insured shall take all ordinary and reasonable precautions for the safety of the property insured and shall as far as practicable make use of all locks, bolts, fastenings and other means</p>	

		<p>of securing any safes, strong-rooms and premises which such property is contained therein. If the property insured shall include items pertaining to a business or profession, the Insured shall keep complete and accurate books of account, and in relation to any merchandise, stock-in-trade or property of a similar nature, the Insured shall keep a complete and accurate record of all business purchases, sales and deliveries in and out of the premises, and such record shall be regularly entered up as soon as such purchases sales or deliveries shall have taken place.</p> <p><u>Situations where your Claim might get Rejected:</u></p> <p>a) Due to exclusions mentioned in the Policy Wordings. Please refer exclusions provided in the Policy Wordings.</p> <p><u>Sample Claim Calculation process</u></p> <p>Value of the Goods - Rs. 10,00,000</p> <p>Sum insured Opted - Rs 10,00,000</p> <p>Deductible/ Excess – 40000 (Voluntary Deductible @4%)</p> <p>Loss due to theft during the Policy Period – INR 5,00,000</p> <p>Total Admissible claim amount as per Policy terms and Condition – INR 5,00,000-INR40000</p> <p>Claim payable under the policy – INR 4,60,000</p> <p>(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>	
<p>1 2.</p>	<p>Policy Servicing - Claim Intimation and Processing</p>	<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. <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>	
<p>1</p>	<p>Grievance</p>	<p>We are committed to extend the best possible services to its customers. However, if You are not</p>	<p>Customer</p>

3.	Redressal and Policyholder's Protection	<p>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>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.</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: inscoun@ciains.co.in</p> <p>For updated details of Ombudsman details, request to please check Council of Insurance Ombudsmen website available on https://www.ciains.co.in/Ombudsman</p>	Grievance Redressal Policy
1 4.	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. 	