

**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>Sl 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 Contractor's All Risk Insurance</b>	
2	Unique Identification Number (UIN) allotted by IRDAI	<b>IRDAN158RP0065V01202021</b>	
3	Structure	<b>Indemnity Basis</b>	
4	Interests Insured	<b>A Contractor's all risks insurance is a comprehensive insurance policy that covers various civil engineering projects, like buildings, water tanks, sewage treatment plans, flyovers, airports, etc. In order to protect the prospective customers from perils like fire, collapse, act of god, earthquake etc. Digit has designed the Digit Contractor's All Risks Insurance, which would indemnify the customer in case of loss arising from such perils.</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>	

<p>6 Policy Coverage</p>	<p><b>Coverages will be as mentioned in your Policy Schedule/Certificate of Insurance</b></p> <p><b><u>SECTION I - MATERIAL DAMAGE</u></b> If any of the property insured be accidentally physically lost destroyed or damaged other than by an excluded cause during the period of insurance or any subsequent period in respect of which the insured shall have paid and the Insurer shall have accepted the premium required for the renewal of this policy, the Insurer will pay to the Insured the value of the property at the time of the happening of its accidental physical loss or destruction or damage (being hereinafter termed Damage) or at its option reinstate or replace such property or any part thereof</p> <p>The Insurer will also reimburse the Insured for the cost of clearance and removal of debris following upon any event giving rise to an admissible claim under this Policy but not exceeding in all the sum (if any) set opposite thereto in the Schedule.</p> <p><b><u>SECTION II - THIRD PARTY LIABILITY</u></b> The Insurer will indemnify the insured against:</p> <ul style="list-style-type: none"><li>a) legal liability for accidental loss or damage caused to property of other persons including property held in trust by or under custody of the Insured for which he is responsible excluding any such property used in connection with construction thereon.</li><li>b) legal liability (liability under contract excepted) for fatal or non-fatal injury to any persons other than the Insured's own employees or workmen or employees of the owner of the works or premises or other firms connected with any other construction work thereon, or members of the Insured's family or of any of the aforesaid; directly consequent upon or solely due to the construction of any property described in the Schedule.</li></ul> <p>Provided that the total liability of the Company during the period of Insurance under this cause shall not exceed the limits of Indemnity set opposite thereto in the Schedule.</p> <p>In respect of a claim for compensation to which the indemnity provided herein applies, the Company will, in addition, indemnify the Insured against -</p> <ul style="list-style-type: none"><li>a) all costs and expenses of litigation recovered by any claimant from the Insured,</li><li>b) all costs and expenses incurred with the written consent of the Company.</li></ul> <p>The exclusion contained in paragraphs (d), (f) &amp; (g) in Section I of this Policy shall apply also to this Section.</p> <p><b><u>Specific Conditions applying to Section II</u></b></p> <p>1. No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the</p>	<p>Section I &amp; Section II</p>
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Insured without the written consent of the Company who shall be entitled, if they so desire, to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute for their own benefit in the name of the Insured any claim for indemnity or damage or otherwise and shall have full discretion in the conduct of any proceeding or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.

2. The company may, so far as any accident is concerned, pay to the Insured the limit of indemnity for anyone accident/ anyone period, but deducting therefrom in such case any sum/s already paid as compensation in respect thereof or any lesser sum for which the claim or claims arising from such accident can be settled and the company shall thereafter be under no further liability in respect of such accident under this section.

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

7 Add-on Cover

Below is the list of add on covers please refer your policy schedule for the add ons you have opted for:

S. No	Add-on Covers	UIN	Sum Insured
1	Pipeline Construction	IRDAN158RP0065V0 1202021	As per your Policy Schedule
2	Exclusion Of Loss Of Stabilising Fluid	IRDAN158RP0065V0 1202021	As per your Policy Schedule
3	Road Construction	IRDAN158RP0065V0 1202021	As per your Policy Schedule
4	Piling Construction	IRDAN158RP0065V0 1202021	As per your Policy Schedule
5	Abandonment Of Shafts	IRDAN158RP0065V0 1202021	As per your Policy Schedule
6	Crops, Forests, Cultivated Areas	IRDAN158RP0065V0 1202021	As per your Policy Schedule
7	Existing Underground Cables	IRDAN158RP0065V0 1202021	As per your Policy Schedule
8	Contract Works Time Schedule	IRDAN158RP0065V0	As per your Policy

			1202021	Schedule
9	Temporary Access Roads		IRDAN158RP0065V0 1202021	As per your Policy Schedule
10	Special Conditions Concerning The Construction Of Dam And Water Reservoir		IRDAN158RP0065V0 1202021	As per your Policy Schedule
11	Special Conditions Concerning Safety Measures With Respect To Precipitation, Flood And Inundation		IRDAN158RP0065V0 1202021	As per your Policy Schedule
12	Special Conditions Concerning Removal Of Debris From Landslides		IRDAN158RP0065V0 1202021	As per your Policy Schedule
13	Endorsement For Escalation Provision		IRDAN158RP0065V0 1202021	As per your Policy Schedule
14	Cover Of Extra Charges For Overtime, Night Work, Work On Public Holidays, Express Freight Excluding Air Freight		IRDAN158RP0065V0 1202021	As per your Policy Schedule
15	Air Freight		IRDAN158RP0065V0 1202021	As per your Policy Schedule
16	Additional Custom Duty		IRDAN158RP0065V0 1202021	As per your Policy Schedule
17	Maintenance Visits And Extended Maintenance Cover		IRDAN158RP0065V0 1202021	As per your Policy Schedule
18	Sabotage And Terrorism Damage Cover Endorsement (Material Damage Only)		IRDAN158RP0065V0 1202021	As per your Policy Schedule
19	Escalation Clause		IRDAN158RP0065V0 1202021	As per your Policy Schedule
20	Clearance And Removal Of Debris		IRDAN158RP0065V0 1202021	As per your Policy Schedule
21	Owners Surrounding Property		IRDAN158RP0065V0 1202021	As per your Policy Schedule
22	Extended Maintenance Cover		IRDAN158RP0065V0 1202021	As per your Policy Schedule
23	Cover Of Extra Charges For Overtime, Night Work, Work On Public Holidays, Express Freight Including Air Freight		IRDAN158RP0065V0 1202021	As per your Policy Schedule
24	Special Conditions Concerning Fire Fighting Facilities		IRDAN158RP0065V0 1202021	As per your Policy Schedule

		25	72 Hours Clause	IRDAN158RP0065V0 1202021	As per your Policy Schedule	
		26	Professional Fees Clause	IRDAN158RP0065V0 1202021	As per your Policy Schedule	
		27	50 : 50 Clause	IRDAN158RP0065V0 1202021	As per your Policy Schedule	
		28	Cover For Increased Customs Duty	IRDAN158RP0065V0 1202021	As per your Policy Schedule	
		29	Loss Minimisation Expenses	IRDAN158RP0065V0 1202021	As per your Policy Schedule	
		30	Automatic Reinstatement	IRDAN158RP0065V0 1202021	As per your Policy Schedule	
		31	Waiver Of Subrogation	IRDAN158RP0065V0 1202021	As per your Policy Schedule	
		32	Extended Defective Condition Exclusion De-2	IRDAN158RP0065V0 1202021	As per your Policy Schedule	
		33	Limited Defective Condition Exclusion De-3	IRDAN158RP0065V0 1202021	As per your Policy Schedule	
		34	Design Improvement Exclusion De-5	IRDAN158RP0065V0 1202021	As per your Policy Schedule	
		35	Cover For Cross Liability	IRDAN158RP0065V0 1202021	As per your Policy Schedule	
8	Loss Participation	<b>Deductible/Excess/Loss participation (If any) will be as per your Policy schedule/Certificate of Insurance.</b>				
9	Exclusions	<p><b><u>EXCLUSIONS applicable to Section - I</u></b>  <b>The Company, shall not, however, be liable for:</b></p> <ul style="list-style-type: none"> <li><b>a. the first amount of the loss arising out of each and every occurrence shown as Excess in the Schedule;</b></li> <li><b>b. loss discovered only at the time of taking an inventory;</b></li> <li><b>c. normal wear and tear, gradual deterioration due to atmospheric conditions or lack of use or obsolescence or otherwise, rust, scratching of painted or polished surfaces or breakage of glass;</b></li> <li><b>d. loss or damage due to faulty design;</b></li> <li><b>e. the cost of replacement, repair or rectification of defective material and/or workmanship, but</b></li> </ul>				<b>Specific &amp; General Exclusions</b>

this exclusion shall be limited to the items immediately affected and shall not be deemed to exclude loss of or damage to correctly executed items resulting from an accident due to such defective material and/ or workmanship;

- f. the cost necessary for rectification or correction of any error during construction unless resulting in physical loss or damage;
- g. loss of or damage to files, drawings, accounts, bills, currency, stamps, deeds, evidence of debt, notes, securities, cheques, packing materials such as cases, boxes, crates;
- h. any damage or penalties on account of the Insured's non-fulfilment of the terms of delivery or completion under his Contract of construction or of any obligations assumed there under or lack of performance including consequential loss of any kind or description or for any aesthetic defects or operational deficiencies;
- i. loss of or damage to vehicles licensed for general road use or water borne vessels or Machinery/Equipment mounted or operated or fixed on floating vessels/craft/barges or aircraft.

#### **Exclusion to Section II**

The Company will not indemnify the Insured in respect of:

1. The Excess stated in the Schedule to be borne by the Insured in any one occurrence related to property damage.
2. Expenditure incurred in doing or redoing or making good or repairing or replacing anything covered or coverable under Section I of this Policy;
3. Liability consequent upon -
  - a) bodily injury to or illness of employees or workmen of the Contractor(s) or the Principal(s) or any other firm connected with the project which or part of which is insured under Section I, or members of their families;
  - b) Loss of or damage to property belonging to or held in care custody or control of the Contractor(s), the Principal(s) or any other firm connected with the project which or part of which is insured under Section - I, or an employee or workman of one of the aforesaid;
  - c) any accident caused by vehicles licensed for general road use or by waterborne vessels or aircraft;
  - d) any agreement by the Insured to pay any sum by way of indemnity or otherwise unless such liability would have attached also in the absence of such agreement.

The General Exclusions applicable to both Section I and Section II are as below:

The Company will not indemnify the Insured in respect of loss, damage or liability directly or indirectly caused by or arising out of or aggravated by -

- a) War, Invasion, Act of foreign enemy, hostilities or War like operations (whether war be declared or not) Civil War, rebellion, revolution, insurrection, mutiny, Civil commotion, Military or usurped power, martial law, conspiracy, confiscation, commandeering a group of malicious persons 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;
- b) Nuclear reaction, Nuclear radiation or Radioactive contamination;
- c) Wilful act or wilful negligence of the Insured or of his responsible representative;
- d) Cessation of work whether total or partial.
- e) 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. For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force of 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.

The warranty also excludes loss, damage, cost or expense 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 any action, suit or other proceedings where the Company, allege that by reason of the provisions of Exclusion (a) 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.

**Any other Specific exclusion as mentioned in Policy Schedule.**

1 0.	Special Conditions and Warranties (if any)	<b>Please refer your Policy schedule of any applicable special conditions and warranties.</b>	
1 1.	Admissibility of Claim	<p><b><u>Admissibility of Claim</u></b></p> <p><b>The claim will be admissible only if loss/damage due to below perils:</b></p> <p><b>Any peril except for the exclusions mentioned in policy wordings including both specific and general exclusion.</b></p> <p><b><u>Reporting of Loss Occurrence</u></b>  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>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 the Equipment - Rs. 7,00,000  Sum insured Opted - Rs 7,00,000  Deductible/ Excess – INR 10000  Loss of equipment during the Policy Period – INR 5,00,000  Total Admissible claim amount as per Policy terms and Condition – INR 5,00,000 – INR10000  Claim payable under the policy – INR 4,90,000</p>	
1 2.	Policy Servicing - Claim Intimation and	<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> </ul>	



	Processing	<ul style="list-style-type: none"> <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 provisions.</p>	
1 3	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 <a href="mailto:hello@godigit.com">hello@godigit.com</a>. 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 <a href="mailto:seniors@godigit.com">seniors@godigit.com</a>.</p> <p>Email: <a href="mailto:grievance@godigit.com">grievance@godigit.com</a></p> <p>For further information, please refer the below link, <a href="https://www.godigit.com/claim/grievance-redressal-procedure">https://www.godigit.com/claim/grievance-redressal-procedure</a></p> <p>You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at <a href="https://irdai.gov.in/igms1">https://irdai.gov.in/igms1</a></p>	7. Customer grievance redressal Policy
1 4	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>	