

**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 Erection All Risk Insurance</b>	
2	Unique Identification Number (UIN) allotted by IRDAI	<b>IRDAN158RP0066V01202021</b>	
3	Structure	<b>Indemnity Basis</b>	
4	Interests Insured	<b>Loss or damage to projects that involved erection/installation to plant, machinery, and equipment.</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>Coverages will be as mentioned in your Policy Schedule/Certificate of Insurance</b></p> <p><b>This Product shall cover any loss or damage to projects that involved erection/installation to plant, machinery, and equipment.</b></p> <p><b>In addition, you also have an option to opt for below endorsements on payment of additional premium:</b></p> <p><b>This Product has Two Sections and Coverages under each Section are as mentioned below:</b></p> <p><b><u>SECTION I – MATERIAL DAMAGE</u></b></p> <p><b>The Company hereby agrees with the Insured (subject to the exclusions and conditions contained herein or endorsed hereon) that if, at any time during the period of insurance stated in the said</b></p>	<b>Section I &amp; Section II</b>

Schedule, or during any further period of extension thereof the property (except packing materials of any kind) or any part thereof described in the said Schedule be lost, damaged or destroyed by any cause, other than those specifically excluded hereunder, in a manner necessitating replacement or repair the Company will pay or make good all such loss or damage up to an amount not exceeding in respect of each of the items specified in the Schedule the sum set opposite thereto and not exceeding in the whole the total sum insured hereby–

The Company 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.

### **SECTION II – THIRD PARTY LIABILITY**

The Company will indemnify the Insured against –

- i. 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 erection thereon;
- ii. Legal liability (liability under contract excepted) for fatal or non-fatal injury to any person other than the Insured's own employees or workman or employees of the owner of the works or premises or other firms connected with any other erection work thereon, or members of the Insured's family or of any of the aforesaid; directly consequent upon or solely due to the erection of any property described in the Schedule.

Provided that the total liability of the Company during the period of Insurance under this clause shall not exceed the limits of Indemnity set opposite thereto in the Schedule.

In respect of a claim for compensation to which the indemnity provided herein applies, the Company will, in addition, indemnify the Insured against –

- i. all cost and expenses of litigation recovered by any claimant from the Insured, and
- ii. all costs and expenses incurred with the written consent of the Company.

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.

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

7 Add-on Cover

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

S.no	Name of Endorsement	UIN	Sum Insured
1	Engg/End-101: Civil Engineering Works	IRDAN158RP0066V012 02021	As per your Policy Schedule
2	Engg/End-102: Endorsements For Fire/Explosion Claims And Fire Fighting	IRDAN158RP0066V012 02021	As per your Policy Schedule
3	Engg/End-103: Endorsement Regarding Cross Liability Cover	IRDAN158RP0066V012 02021	As per your Policy Schedule
4	Engg/End-104: Endorsement Regarding Escalation	IRDAN158RP0066V012 02021	As per your Policy Schedule
5	Engg/Engg-105: Endorsement Regarding Air Freight	IRDAN158RP0066V012 02021	As per your Policy Schedule
6	Engg/End-106: Endorsement Regarding Additional Customs Duty	IRDAN158RP0066V012 02021	As per your Policy Schedule

7	Engg/End-107: Endorsement For Test Run Definition In Respect Of Thermal Power Station:	IRDAN158RP0066V012 02021	As per your Policy Schedule
8	Engg/End-108: Endorsement For Test Run Definition For Gas Turbines In Respect Of Combined Cycle Power Plant	IRDAN158RP0066V012 02021	As per your Policy Schedule
9	Engg/End-109: Hydrocarbon Endorsement For Testing & Commissioning	IRDAN158RP0066V012 02021	As per your Policy Schedule
10	Engg/End-110: Endorsement Concerning Storage	IRDAN158RP0066V012 02021	As per your Policy Schedule
11	Engg/End-111: Endorsement Regarding Safety Measures	IRDAN158RP0066V012 02021	As per your Policy Schedule
12	Engg/End-112: Endorsement Regarding Damage To Crops, Forests Etc.	IRDAN158RP0066V012 02021	As per your Policy Schedule
13	Engg/End-113: Maintenance Visits And Extended Maintenance Cover	IRDAN158RP0066V012 02021	As per your Policy Schedule
14	Engg/End-114: Warranty Concerning Underground Cables And Pipes	IRDAN158RP0066V012 02021	As per your Policy Schedule
15	Engg/End-115: Special Conditions For Open Trenches During Laying Of Pipelines Ducts And Cables	IRDAN158RP0066V012 02021	As per your Policy Schedule
16	Engg/End-116: Cover Of Leak Search Costs When Laying Pipelines	IRDAN158RP0066V012 02021	As per your Policy Schedule
17	Sabotage And Terrorism Damage Cover Endorsement (Material Damage Only) With Effect From 1st April, 2021	IRDAN158RP0066V012 02021	As per your Policy Schedule
18	Cover Of Extra Charges For Overtime, Night Work, Work On Public Holidays, Express Freight Excluding Air Freight	IRDAN158RP0066V012 02021	As per your Policy Schedule

	19	Defective Part Exclusion De-4	IRDAN158RP0066V012 02021	As per your Policy Schedule
	20	Escalation Clause	IRDAN158RP0066V012 02021	As per your Policy Schedule
	21	Cover Of Extra Charges For Overtime, Night Work, Work On Public Holidays, Express Freight Including Air Freight	IRDAN158RP0066V012 02021	As per your Policy Schedule
	22	Special Conditions Concerning Fire Fighting Facilities	IRDAN158RP0066V012 02021	As per your Policy Schedule
	23	72 Hours Clause	IRDAN158RP0066V012 02021	As per your Policy Schedule
	24	Professional Fees Clause	IRDAN158RP0066V012 02021	As per your Policy Schedule
	25	Clearance And Removal Of Debris	IRDAN158RP0066V012 02021	As per your Policy Schedule
	26	50 : 50 Clause	IRDAN158RP0066V012 02021	As per your Policy Schedule
	27	Cover For Increased Customs Duty	IRDAN158RP0066V012 02021	As per your Policy Schedule
	28	Loss Minimisation Expenses	IRDAN158RP0066V012 02021	As per your Policy Schedule
	29	Owners Surrounding Property	IRDAN158RP0066V012 02021	As per your Policy Schedule
	30	Automatic Reinstatement	IRDAN158RP0066V012 02021	As per your Policy Schedule

		31	Waiver Of Subrogation	IRDAN158RP0066V012 02021	As per your Policy Schedule		
		32	Cover Of Manufacturers' Risk	IRDAN158RP0066V012 02021	As per your Policy Schedule		
		33	Limited Defective Condition Exclusion De-3	IRDAN158RP0066V012 02021	As per your Policy Schedule		
		34	Defective Part Exclusion De-4	IRDAN158RP0066V012 02021	As per your Policy Schedule		
		35	Design Improvement Exclusion De-5	IRDAN158RP0066V012 02021	As per your Policy Schedule		
		36	Cover For Cross Liability	IRDAN158RP0066V012 02021	As per your Policy Schedule		
		37	Extended Maintenance Cover	IRDAN158RP0066V012 02021	As per your Policy Schedule		
8	Loss Participation	<b>Deductible/Excess (If any) will be as per your Policy schedule/Certificate of Insurance.</b>					
9	Exclusions	<p><b><u>EXCLUSION TO SECTION I</u></b></p> <p><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 otherwise, rust, scratching of painted or polished surfaces or breakage of glass;</b></li> <li><b>d) loss or damage due to faulty design, defective material or casting, bad workmanship other than faults in erection.</b></li> </ul> <p><b>This exclusion shall be limited to the items immediately affected and shall not be deemed to exclude loss or damage to other insured items resulting from such excluded perils;</b></p>					<b>Specific &amp; General Exclusions</b>

- e) the cost necessary for rectification or correction of any error during erection unless resulting in physical loss or damage;
- f) 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;
- g) any damage or penalties on account of the Insured's non- fulfilment of the terms of delivery or completion under his Contract of Erection or of any obligations assumed thereunder including consequential loss of any kind or description or for any aesthetic defects or operational deficiencies.

### **EXCLUSIONS 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.

### **GENERAL EXCLUSIONS**

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

		<p>organisation, requisition or destruction or damage by order of any government de jure or de facto or by any public, municipal or local authority.</p> <p>b) Nuclear reaction, nuclear radiation or radioactive contamination.</p> <p>c) Wilful act or wilful negligence of the Insured or of his responsible representative</p> <p>d) Cessation of work whether total or partial.</p> <p>e) Terrorism Damage Exclusion Warranty</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Any other Specific exclusion as mentioned in Policy Schedule.</p>	
10.	Special Conditions and Warranties (if any)	Special conditions and warranties will be as mentioned in your Policy schedule	



<p>1 1.</p>	<p>Admissibility of Claim</p>	<p><b><u>Admissibility of Claim</u></b>  <b>The claim will be admissible only if loss/damage due to below perils:  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>  <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</b></p> <p><b><u>Situations where your Claim might get Rejected:</u></b></p> <p><b>Due to exclusions mentioned in the Policy Wordings. Please refer exclusions provided in the Policy Wordings.</b></p> <p><b>Sample Claim Calculation process</b></p> <p><b>Value of the Equipment - Rs. 6,00,000  Sum insured Opted - Rs 6,00,000  Deductible/ Excess – INR 30,000  Loss of equipment during the Policy Period – INR 3,00,000  Total Admissible claim amount as per Policy terms and Condition – INR 3,00,000 – INR 30,000  Claim payable under the policy – INR 2,70,000</b></p>	
<p>1 2.</p>	<p>Policy Servicing -  Claim Intimation and Processing</p>	<ul style="list-style-type: none"> <li>• <b>Toll free Number: <a href="tel:1800-258-5956">1800-258-5956</a></b></li> <li>• <b>Email: <a href="mailto:hello@godigit.com">hello@godigit.com</a></b></li> <li>• <b>You can connect with our customer service team at the time of occurrence of loss/ damage for its intimation.</b></li> <li>• <b>TAT (turn around time) for settlement of the claim will depend on the nature of claim.</b></li> <li>• <b>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.</b></li> </ul>	
<p>1 3.</p>	<p>Grievance Redressal and</p>	<p><b>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</b></p>	<p><b>Customer grievance</b></p>

	Policyholder's Protection	<p><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>	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>	