

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.*

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	Digit Extended Warranty Policy	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN158RP0014V01202223	
3	Structure	Indemnity Basis	
4	Interests Insured	This Product can be bought by any individual, organization or entities which require coverage for the purchased assets by extending the warranty benefits offered by the manufacturer for longer periods.	
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><u>COVERAGE</u></p> <p>Coverages will be as mentioned in your Policy Schedule/Certificate of Insurance.</p> <p>The Company will indemnify the Insured against the repair or replacement costs in respect of the Insured Asset caused by a Breakdown arising out of manufacturing defect and / or due to poor workmanship of the service personnel of the authorized workshops during the Policy Period, provided that the liability of the Company in respect of any one Insured Asset in any one Policy Period will not individually or in the aggregate exceed the Sum Insured set against such item in the</p>	3. Coverage

		Policy Schedule/ Certificate of Insurance or the Market Value (whichever is less), subject to the terms, conditions, warranties and exclusions contained herein or endorsed or otherwise expressed.	
7	Add-on Cover	Add on cover/Endorsement will be as per your Policy Schedule/COI.	
8	Loss Participation	<p>Deductible:</p> <p>a. <u>For Partial Loss Claims:</u> As applicable and mentioned in the Schedule. Options for Partial Loss Deductible will range from 1% to 10% of the Sum Insured Opted.</p> <p>b. <u>For Total Loss Claims:</u> No deductible is applicable.</p> <p>Deductible/Loss Participation will be as per your Policy Schedule/COI.</p>	
9	Exclusions	<p>The Company is not liable for and no indemnity will be provided in respect of any loss arising out of, caused by, occasioned by, attributable to or howsoever connected to:</p> <ol style="list-style-type: none"> 1. Any claim falling beyond the expiry date as shown in the schedule. 2. Deductible: <ol style="list-style-type: none"> a. For Partial Loss Claims: As applicable and mentioned in the Schedule. b. For Total Loss Claims: No deductible is applicable. 3. Loss or damage arising out of the Insured Asset not being used in accordance with manufacturer's instructions. 4. Loss or damage for which the manufacturer of the Insured Asset is responsible under a guarantee and/or warranty. 5. Loss or damage arising out of improper use of the Insured Asset 6. Loss or damage arising out of modification or alteration of any nature made in the electrical circuitry and/or physical construction of the Insured Asset. 7. Where repair work is carried out by persons/agency that are not authorized by the Company 8. Superficial and Inconsequential aspects such as noises, vibrations, oil seepage and sensations that do not lead to dismal performance of the Insured Asset. 9. Loss or damage to accessories used in connection with the Insured Asset that were not supplied at the time of purchase of the Insured Asset by the Insured. 10. Replacement of any consumable item of the Insured Asset, including but not limited to batteries, bulbs, plugs, cables, ribbons, belts, tapes, fuses, filters, toner or software. 11. Defects or faults that were not covered under the manufacturer's warranty. 	5.Exclusions

12. Loss or damage due to or consequent upon wear and tear and/or gradual deterioration of the Insured Asset.
13. Loss or damage arising out of improper or abnormal electrical/gas/water supply or signal connection to the Insured Asset.
14. The cost of transporting the Insured Asset to and/or from the place of repair.
15. Loss or damage caused by or arising out of the wilful acts or wilful gross negligence or fraudulent acts of the Insured and/or Insured's family and/or Insured's employees.
16. Insured's consequential losses of any kind and/or legal liability of any kind.
17. Failure of parts which are subject to recall by manufacturer of the Insured Asset.
18. The cost of repairing, restoring or reconfiguring computer software.
19. Any cost incurred with periodic maintenance of the Insured Asset, including parts replaced in course of such maintenance operations.
20. Loss or damage due to corrosion, rust, denting, scratching, blockages or dust.
21. Where the original serial number is removed, obliterated or altered from Insured Asset.
22. Loss or damage arising out of improper storage or transportation of the Insured Asset.
23. The cost of installing the insured asset or any optional attachment to the Insured Asset.
24. Loss or damage due to use of non-genuine parts and/or non-genuine oils.
25. Where there is a change of ownership of the Insured Asset.
26. Mechanical and/or electrical breakdown caused by overloading, strain, overrunning, freezing, excessive pressure, short-circuiting, heating of the Insured Asset.
27. Service/ maintenance calls which do not involve malfunction or defects in workmanship or material.
28. Damages caused by services performed by service personnel of the non-authorized workshops.
29. Where the Insured Asset is subject to commercial, rental or profit generation purposes except in cases of domestic/ residential property. This exclusion can be waived off, if specifically agreed by us.
30. Loss or damage arising out of any external cause, including but not limited to fire, theft, explosion, water damage, acts of God, riots/strike/malicious damage, - act of terrorism, corrosion, rust, denting, scratching, animal/insect damage, entry of foreign bodies etc.
31. Accidental damage both internal and external
32. Any circumstance, fact or matter of which the Insured was or ought reasonably to have been aware prior to the commencement of the Policy Period.
33. Ionising, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
34. The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

		<p>35. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage to property by or under the order of any government or public local authority.</p> <p>36. Any loss or damage that arises when the Policy is not in force due to any reason whatsoever.</p> <p>37. Exclusion Specific to Furniture:</p> <p>a. Damage to Mattresses, Wicker and rattan furniture, Nubuck, suede or exotic leathers, Split - grain leather hides used in seat cushions, back cushions, or arm areas</p> <p>Furniture showing signs of infestation, including but not limited to insects, rodents, termites and cockroaches.</p> <p>Any other Specific exclusion mentioned in Policy Schedule.</p>	
10	Special Conditions and Warranties (if any)	<p>1. Sum Insured:</p> <p>i. <u>For Items covered before expiry of manufacturing warranty:</u> Each Insured Asset must equal the original purchase price of the Insured Asset.</p> <p>ii. <u>For Items covered after expiry of manufacturing warranty:</u> Each Insured Asset must equal the invoice value/ selling price/ valuation report provided by the Insured. This value must represent the present-day replacement value of the asset on the day the Insured Asset is being proposed to be covered under the Policy.</p> <p>2. In the event of a total loss/CTL settlement of claim or exhaustion of Sum Insured of the Insured Asset due to payment of partial loss claims, the cover shall cease immediately for that said particular Insured Asset and the Insured shall not be entitled to any refund of premium.</p> <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>Claim will be admissible only if there is any repair or replacement costs in respect of the Insured Asset caused by a Breakdown arising out of manufacturing defect and / or due to poor workmanship of the service personnel of the authorized workshops during the Policy Period. Insurance will be limited to coverage mentioned in the policy wordings upto the sections opted in your Policy Schedule.</p> <p><u>Reporting of Loss Occurrence</u></p> <p>Call our Helpline numbers 1800-258-5956 or Email us - hello@godigit.com.</p> <p>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> The Insured shall: a. take all reasonable steps to safeguard the Insured Asset against any insured event b. take all reasonable steps to prevent a claim from arising under this Policy</p> <p><u>Situations where your Claim might get Rejected:</u></p> <ul style="list-style-type: none"> • Due to exclusions mentioned in the Policy Wordings. Please refer exclusions provided in the Policy Wordings. <p><u>Sample Claim Calculation process</u> Sum Insured Opted for Laptop: INR 1,00,000 Depreciation: 10 % per year Total Admissible Claim Amount after 1 year– INR 20,000 – Dep (INR 2000) Claim Payable under the Policy – INR 18,000</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>	
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. <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>	
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>	8. Customer grievance redressal Policy

		<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>	
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. 	