

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 Fidelity Guarantee Insurance Policy	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN158RP0063V01202021	
3	Structure	Indemnity Basis	
4	Interests Insured	Organization or entities which have exposure to financial loss due to dishonest/fraudulent act of the employees.	
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>We hereby agree, subject to the terms, provisions, exceptions, definitions, conditions, warranties and exclusions herein contained, or endorsed or otherwise expressed hereon, to indemnify You against a direct financial loss sustained by reason of any act of fraud or dishonesty committed by the Employee with the primary intention to obtain personal financial gain:</p>	2. Operative clause

		<p>a) On or after the date of commencement of this Policy or the retroactive date mentioned in the Policy Schedule; and</p> <p>b) During uninterrupted service of the Employee with You and discovered during the continuance of this Policy or within twelve calendar months of the expiration thereof; and</p> <p>c) In the case of death, dismissal or retirement of the Employee within twelve calendar months of such death, dismissal or retirement whichever of these events shall first happen.</p> <p>Provided always that:</p> <p>i. Our liability shall not exceed</p> <p>a. in respect of any employee the Sum Insured stated in the Policy Schedule against his name or as declared herein.</p> <p>b. In respect of all claims under this Policy, the Total Sum Insured stated in the Policy Schedule.</p> <p>ii. If this Policy shall be continued in force for more than one Period of Indemnity or if any liability shall exist on Our part under this Policy and also under any other Policy in respect of fraud or dishonesty of the Employee, Our liability hereunder shall not be accumulated or increased thereby but Our aggregate liability during any number of periods of Indemnity and for any number of acts of fraud or dishonesty committed by the Employee shall not exceed the Sum Insured hereunder or the Sum Insured under any other such Policy as aforesaid whichever is greater.</p> <p>We shall not be liable to pay more than one claim in respect of the action of any one Employee.</p>	
7	Add-on Cover	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	<p>This Policy does not cover the following unless specifically mentioned in the Policy Schedule and expressly insured by the Policy: -</p> <ol style="list-style-type: none"> 1. The amount of the Excess specified in the Policy Schedule ascertained after the application of all other terms and conditions of this Policy including any condition of average (under-insurance). 2. Any losses arising outside India. 3. Any loss Discovered more than 12 months after the termination either of this policy or of the 	4. Exclusions

- service of employee concerned.
4. Where there has been any change in the agreed system of check of accounting precautions without the Insurer's prior consent.
 5. Any loss caused by an employee after discovery of his previous fraud or dishonesty.
 6. Any losses such as stock taking shortages, trading losses, not caused by fraud or dishonesty.
 7. Liability arising out of violation of any Rules and Regulation of the Govt. or Statutory authorities.
 8. Any consequential losses of any kind like loss of profit, any loss not reflected in the Insured's books of account, loss of opportunity, business interruption, market loss, loss of gain or potential income or gain which should have accrued to the Insured (including but not limited to interest and dividends).
 9. Any legal liability of any kind.
 10. Losses arising by usage of ATM, charge and credit cards and internet initiated or operated fraud or the wire transfer of monies to or from any natural person or entity.
 11. Any additional expenses incurred by You towards preparation of documents for substantiating the claim.
 12. Any fact or matter or circumstance of which You were, or ought reasonably to have been aware at the commencement of the Policy Period.
 13. Loss of money due to any misfeasance, malfeasance or nonfeasance or breach of trust in relation to money by You.
 14. In the event of fraud or dishonesty by an Employee that occurs after You have suspected or had reasonable cause to suspect him of fraud or dishonesty or after You became aware of an act of fraud or dishonesty by that Employee or any material fact bearing on the honesty of that Employee.
 15. We are not liable for and no indemnity will be provided in respect of any loss arising in circumstances where:
 - i. You carry on any business other than the Business specified in the Policy Schedule, and/or
 - ii. there is any material change in the facts and matters stated in the proposal, and/or
 - iii. the duties or terms of service of Employees differ from those described in the proposal, and/or
 - iv. the precautions and checks for ensuring the accuracy of Your accounts and stocks are not as described in the Your proposal
 16. Arising out of misappropriation of foreign currency by Your Employee.
 17. By trading in securities or derivatives in Your name or otherwise and whether in a genuine or fictitious account.
- Any other Specific exclusion mentioned in Policy Schedule.

10	Special Conditions and Warranties (if any)	Special Conditions and Warranties will be as per your Policy Schedule/COI.	
11	Admissibility of Claim	<p><u>Admissibility of Claim</u></p> <p>Claim will be admissible only when there is a direct financial loss sustained by reason of any act of fraud or dishonesty committed by the Employee with the primary intention to obtain personal financial gain. Protection will be limited to coverage mentioned in the Policy wordings upto the coverage opted by insured in Policy schedule.</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> You shall take all ordinary and reasonable precautions for the safety of the property insured, and s keep complete and accurate books of account, and in relation to any merchandise You shall kee complete and accurate record of all business purchases, sales and deliveries in and out of premises, and such record shall be regularly entered up as soon as such purchases sales deliveries shall have taken place.</p> <p><u>Situations where your Claim might get Rejected:</u></p> <ul style="list-style-type: none"> • Any losses arising outside India • Arising out of misappropriation of foreign currency by Your Employee • Due to exclusions mentioned in the Policy Wordings. Please refer exclusions provided in the Policy Wordings. <p><u>Sample Claim Calculation process</u></p> <p>Sum insured Opted - Rs 10,00,000 Deductible/ Excess – 10000 (Voluntary deductible/excess) Financial loss due to Dis-honesty of Employee dusing the Policy Period – INR 5,00,000 Total Admissible claim amount as per Policy terms and Condition – INR 5,00,000-INR10000</p>	Condition applicable (2)

		<p>Claim payable under the policy – INR 490000</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 provision.</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> <p>If You are not satisfied with the redressal of grievance through one of the above methods, You may contact the grievance officer at grievance@godigit.com</p> <p>For updated details of grievance officer, kindly refer the link: https://www.godigit.com/claim/grievance-redressal-procedure</p> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management System- https://irdai.gov.in/igms1</p>	18. 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. 	