

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.*

S I N O	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	Digit Finshield Insurance Policy	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN158RP0003V01202324	
3	Structure	Indemnity Basis	
4	Interests Insured	Individuals and entities who need to have protection against payment related risks.	
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>Section 1 – Card Cover</p> <p>The Company hereby agrees subject to the terms, conditions and exclusions herein contained or otherwise expressed herein, to indemnify to the Insured Person an amount not exceeding the</p>	Coverages

Sum Insured as specified in the policy schedule/ certificate of Insurance against the respective sections.

- **Section 1.1 Lost Card Liability Cover-** Company will indemnify the Insured Person against the financial loss arising out of unauthorized / fraudulent transaction during the cover period from the Insured person's lost or stolen Card.
- **Section 1.2 Online Transaction Cover-** Company will indemnify the Insured Person against the financial loss arising out of unauthorized/ fraudulent transactions through internet during the Cover Period, using the CVV (Card Verification Value Code) or the PIN (Personal Identification Number) of the Card issued to the Insured Person by the financial institution.
- **Section 1.3 Card Liability due to unauthorized / fraudulent usage -** Company will indemnify the Insured Person against the financial loss arising out of unauthorized/ fraudulent transaction using Insured Person's cards due to skimming, counterfeiting, cloning, phishing, payment made on mirror sites and other similar kind of fraud as mentioned in the Policy schedule/ Certificate of Insurance.
- **Section 1.4 ATM Assault and Robbery –** Company will reimburse the Insured Person against the following covers:
 1. **ATM Robbery -** Company will reimburse Insured Person for the money he/she withdrew from any ATM using his/her card against a robbery event that occurs within a time period from the withdrawal of the money and within a distance from ATM, as specified in the Policy Schedule / Certificate of Insurance.
 2. **Bodily Injury –** Company will reimburse Insured Person for reasonable emergency first aid charges for his/her bodily injury during a robbery that is covered under this section.
 3. **Transaction under Threat/ violence -** We will reimburse Insured Person for the money he/she withdrew from any ATM by forcibly using his/her card under a threat violence.
- **Section 1.5 – ATM Fraud Cover –** Company will reimburse Insured Person for the money he/she has lost due to ATM related Frauds including but not limited to manipulated ATM Machine, Card Cloning at the ATM etc.

Section 2 – Other Electronic Transaction Cover

Company will indemnify the Insured Person upto the Sum Insured as specified in the Policy Schedule/ Certificate of Insurance, in respect of financial loss resulting from unauthorized / fraudulent transaction in his / her internet banking account / mobile banking account/ UPI Account or any other legitimate electronic modes.

Section 3- Digital Wallet Cover

Company will indemnify to the Insured Person upto the Sum Insured as specified in the Policy Schedule/ Certificate of Insurance, in respect of financial loss to Insured Person's digital wallet due to following:

- i. Loss of wallet balance due to fraudulent transaction as a result of theft, burglary or loss of mobile phone/device- This section will indemnify the Insured Person for any loss of his/her wallet balance up to the amount as specified in the Policy Schedule/ Certificate of Insurance due to unauthorised/ fraudulent transaction as a result of theft, burglary or loss of Insured Person's mobile phone/ device.
- ii. Loss of Wallet Balance by unauthorized / fraudulent transaction- This section will indemnify the Insured Person up to the amount as specified in the Policy Schedule/ Certificate of Insurance for any loss of his/her wallet balance due to unauthorized/ fraudulent transaction.

Section 4- Identity Theft

Company will indemnify the Insured Person in respect of Insured Person's expenses resulting from his/her efforts to resolve Insured Person's identity theft occurring during the cover period.

Expenses covered under this section:

1. Legal Expenses
2. Lost Wages

3. Miscellaneous Expenses

Section 5- Purchase Protection

Company will indemnify the Insured Person in respect of loss / damage to the items that Insured Person purchases entirely with his/her card/ bank account/ digital wallet/ any other mode of payment as specified in the Policy Schedule/ Certificate of Insurance, provided that the loss/ damage to the purchased item is due the below listed covered perils and within number of days as specified in the Policy Schedule/ Certificate of Insurance from the date of purchase or date of confirmed delivery of the item (whichever is later).

Covered Perils

- 1. Fire Perils**
- 2. Earthquake**
- 3. Burglary**

Section 6- Price Protection

Company will indemnify the Insured Person for the difference between the price Insured Person paid with his/ her card/ bank account / digital wallet/ any other mode of payment as specified in the Policy Schedule / Certificate of Insurance for an item and a lower printed advertised price for the same item (same brand, make, model name).

Section 7– WALLET PROTECTION (Lost Wallet Coverage)

Company will indemnify to the Insured Person for the following when his/her wallet is lost or stolen:

- 1. Replacement costs for the lost or stolen wallet;**

Prescribed fee payable to the concerned authorities incurred to obtain a duplicate or new personal papers and /or cards.

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>Exclusions applicable to section 1.1 – Lost Card Liability</p> <ol style="list-style-type: none"> 1. Unauthorized /fraudulent transaction made on Insured Person’s card if his/her card has not been lost or stolen; 2. The amounts refunded upon cancellation of purchases of products or services. 3. Loss incurred due to erroneous debits arising on fraudulent or other transactions, where neither the card issuer nor the cardholder is at fault, but the fault lies in the system and for which the card issuer will be liable. 4. Loss or damage on account of counterfeit cards. 5. Any loss or damage arising out of Internet based transaction. <p>Exclusions applicable to section 1.2: Online Transaction Cover</p> <ol style="list-style-type: none"> 1. Any transactions not confirmed by the host website or the authorized bank/ financial institution. 2. Any errors made by the host website or the authorized bank/ financial institution. 3. Loss incurred due to erroneous debits arising on fraudulent or other transactions, where neither the card issuer nor the cardholder is at fault, but the fault lies in the system and for which the card issuer will be liable. 4. Any transactions made using a PIN that has not been introduced by the card issuer as mandated by the concerned regulatory authority. 5. For any loss arising out of a PIN based fraud: <ol style="list-style-type: none"> a. if the PIN was mentioned on the Card itself, shared with any person or b. if the default PIN given by card issuer had not been changed wherever it has been 	Exclusions

suggested by the card issuer.

Exclusions applicable to section 1.3: Card Liability due to unauthorized / fraudulent usage

1. Any loss or damage arising out of card transactions effected outside the notification period (as specified in the Policy Schedule/ Certificate of Insurance) prior to the first reporting of unauthorized use of the card to the card issuer.

Specific Exclusion applicable to section 1.3 which can be waived in case specifically agreed by us:

2. Any financial loss arising out of Cards lost in transit/ wrong delivery before its eventual receipt by the original Card holder.
3. Any financial loss arising out of Tele-phishing

Exclusions applicable to section 1.4: ATM assault and robbery

1. Damages or losses to anything other than the money withdrawn by the Insured Person from the ATM;
2. Charges for emergency first aid to anyone other than Insured Person.

Exclusions applicable to section 1.5: ATM Fraud Cover

1. Damages or losses to anything other than the money Insured Person has lost due to Fraud happening at ATM

Exclusions applicable to section 1: Card Cover

1. In case Geographical Location opted as India only- Any loss arising due to any unauthorised / fraudulent transaction done outside India.

2. If there was no transaction on the Card for consecutive 3 months or duration as specifically mentioned in the Policy Schedule / Certificate of Insurance, prior to the date of loss.
3. Any loss or damage if the Insured Person uses a Card in a way which the card issuer does not allow.
4. For any claim where “One-time Password” on registered mobile number for any transaction has been shared with any person by the Insured person.
5. If in case of cancellation of purchases of products or services, if the amount refunded is not credited to the original source of booking then the Company will not make payment for any claim arising as a consequence of this to the Insured person.
6. Loss incurred due to breach of security or failure of security mechanism of the card issuer.
7. For losses resulting from any Card issued by Card Issuer without Insured person making a proper application to the Insured Person named in the Schedule. However, this exception will not apply in respect of replacement of a Card which has been previously issued by the Insured named in the Schedule.
8. Damages and/ or liabilities to any third parties
9. Losses sustained by the Insured Person resulting directly or indirectly from any fraudulent or dishonest acts committed by the Insured Person’s employee/members of household, acting alone or in collusion with others.
10. Loss of Interest, Consequential loss, loss of market, late fees, interest, and charges levied by the bank / financial institution
11. Loss incurred due to gross negligence on part of the Insured Person, including but not limited to insufficient measures taken by the Insured Person to keep the PIN, Password etc safe and recording of the PIN, Password in an intelligible form by the Insured Person.

Specific Exclusion applicable to Section 1 which can be waived in case specifically agreed by us:

12. Any loss arising out of unauthorized / fraudulent transaction due to card forgotten in ATM
13. Any loss arising out of NFC transactions that are charged to the Insured Person's card
14. Any loss arising out of online transactions done without the mandatory 2 factor authentication
15. Any loss arising out of transaction due to Sim Cloning / Sim Hacking
16. In case Geographical Location opted as worldwide- Any loss arising due to any unauthorised / fraudulent transaction done outside India when the Insured Person is in India / has returned back to India

Exclusions Applicable to section 2: Other Electronic Transaction Cover

1. Any loss due to transactions related to Card/ Digital wallet
2. Any transactions not confirmed by the host website or the authorized bank/ financial institution.
3. Any errors made by the host website or the authorized bank/ financial institution.
4. Loss incurred due to erroneous debits arising on fraudulent or other transactions, where neither the bank/ financial institution nor the Insured Person is at fault, but the fault lies in the system and for which the bank/ financial institution will be liable.
5. Loss incurred due to failure of security mechanism of the bank / financial institution.
6. Any transactions made using a PIN / password that has not been introduced by the bank/financial institution as mandated by the concerned regulatory authority.
7. Any transaction wherein OTP/ PIN/ Password etc. is shared with other person by the Insured Person.
8. Losses sustained by the Insured Person resulting directly or indirectly from any fraudulent or dishonest acts committed by the Insured Person's employee/members of

household, acting alone or in collusion with others.

9. Loss of Interest, Consequential loss, loss of market, late fees, interest, and charges levied by the bank / financial institution

10. Loss incurred due to gross negligence on part of the Insured Person, including but not limited to insufficient measures taken by the Insured Person to keep the PIN, Password etc safe and recording of the PIN, Password in an intelligible form by the Insured Person.

11. In case Geographical Location opted as India only- Any loss arising due to any unauthorised / fraudulent transaction done outside India.

Specific Exclusion applicable to Section 2 which can be waived in case specifically agreed by us:

12. Any loss arising out of transaction due to Sim Cloning / Sim Hacking

13. Any loss arising out of NFC transactions that are charged to the Insured Person's account

14. In case Geographical Location opted as worldwide- Any loss arising due to any unauthorised / fraudulent transaction done outside India when the Insured Person is in India / has returned back to India.

Exclusions Applicable to section 3: Digital Wallet Cover

1. Any loss occurring in case the user details/device were shared/misplaced/acquired due to user's negligence.

2. Any fraud due to misuse of credit card/debit card/bank account information through the digit wallet platform.

3. Any loss arising out of negligence on the part of the Insured Person (e.g. typing a wrong number to send money).

4. Any loss arising due to Insured Person not upgrading/adopting the latest security features released by digital wallet company.

5. Any loss arising due to failure of security mechanism of the digital wallet.
6. In case Geographical Location opted as India only- Any loss arising due to any unauthorised / fraudulent transaction done outside India.

Specific Exclusion applicable to Section 3 which can be waived in case specifically agreed by us:

7. Any loss arising out of transaction due to Sim Cloning / Sim Hacking
8. Any loss arising out of NFC transactions that are charged to the Insured Person's digital wallet
9. In case Geographical Location opted as worldwide- Any loss arising due to any unauthorised / fraudulent transaction done outside India when the Insured Person is in India / has returned back to India

Exclusion Applicable to Section 4 – Identity Theft

1. Monetary losses other than the out-of-pocket expenses related to the resolution of Insured Person's identity theft outlined in this policy.
2. Any physical injury, sickness, disease, disability, shock, mental anguish, and mental injury including required care, loss of job or death.
3. Cost incurred in credit reports before the discovery of Insured Person's identity theft.
4. Any amount paid by the Insured Person as extortion money due to his/ her identity theft
5. Any outstanding amount payable to the creditor/ financial institution due to Insured Person's identity theft

Specific Exclusion applicable to Section 4 which can be waived in case specifically agreed by us:

6. Any loss of information/ data due to Sim Cloning / Sim Hacking

Exclusion Applicable to Section 5- Purchase Protection

1. Items Insured Person has rented or leased.
2. Shipping and handling expenses or installation, assembly related costs.
3. losses that are caused by vermin, insects, termites, mold, wet or dry rot, bacteria, or rust.
4. losses due to mechanical failure, electrical failure, software failure, or data failure including, but not limited to any electrical power interruption, surge, brownout or blackout, or telecommunications or satellite systems failure.
5. items damaged due to normal wear and tear, inherent product defect or normal course of play (such as, but not limited to sporting or recreational equipment)
6. items that Insured Person damaged through alteration (including cutting, sawing, and shaping);
7. items left unattended in a place to which the general public has access.
8. Loss or damage where the Insured Person or any resident or member of the Insured Person's residential premises or his employee/s or any other person lawfully in the Insured's residential premises is involved or has colluded, in any manner, in the actual theft or damage to any of the articles or residential premises.
9. Loss of item removed or extracted from the safe within the residential premises following the use of the key to the said safe or any duplicate thereof belonging to the Insured Person, unless such key has been obtained by assault or violence or any threat.

Specific Exclusion applicable to Section 5 which can be waived in case specifically agreed by us:

10. Items that were lost or stolen from a vehicle.
11. Loss or damage to the item due to theft
12. Loss or damage to the item due to accidental damage.
13. Items Insured Person carried with him/her or acquired by him/her during a personal trip

14. Items such as Traveller's cheque(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps, plants, animals, consumables, perishables, art, antiques, firearms, collectable items, furs, jewellery, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones)

15. Portable electronic items

Exclusion Applicable to Section 6 – Price Protection

- 1. Any item with an original purchase price less than Rs. 2500,**
- 2. Traveller's cheque(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps, plants, animals, consumables, perishables, art, antiques, firearms, collectable items, furs, jewellery, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones), fuel, pharmaceutical and other medical products, optical products and medical equipment;**
- 3. Customized/personalized, unique and one-of-a-kind items;**
- 4. Any items acquired illegally;**
- 5. Any motor vehicles including automobiles, boats and airplanes, and any equipment and/or parts necessary for their operation and/or maintenance;**
- 6. Land, permanent structures and fixtures (including but not limited to buildings, homes, dwellings, and building and home improvements);**
- 7. Any services you may purchase (including but not limited to the performance or rendering of labor or maintenance, repair or installation of products, goods or property, or professional advice of any kind);**
- 8. Products purchased by a person not resident in India and/or any product purchased from outside India;**
- 9. Shipping and/or transportation costs or price differences due to shipping, handling costs and sales tax;**

10. The price difference from an advertisement outside of India or in a Duty Free zone;
11. Used, antique, recycled, previously owned, rebuilt, refurbished or remanufactured items
12. Items advertised in or as result of "limited quantity," "going out-of-business sales," "cash only" or "close out" advertisements, items shown on price lists or price quotes, cost savings as a result of package offer, manufacturer's coupons, employees discount, or free items, or where the advertised price includes bonus or free offers, special financing, installation or rebate, or one-of-a-kind or other limited offers;
13. Any price difference found with an item sold as a special deal available only to the members of specific organizations or anywhere not open to the public, such as clubs and associations, other than those available with your payment card;
14. Items purchased for resale, professional, or commercial use;
15. Items advertised with rebate, redeemable manufacturer's coupon, or any refund of any sort, in which case your purchase price will be determined by taking into account any such rebate or refund.
16. Internet purchases or advertisements;

Exclusion Applicable to Section 7 – Wallet Protection**We will not cover:**

1. money, cheque(s), transportation tickets, tickets of any kind, negotiable instruments, stamp or other similar items that were in the lost or stolen wallet;
2. losses that are caused by any events other than lost or stolen, such as fire, water, normal wear and tear, manufacturing defects, vermin, insects, cleaning or repairs, or similar events;
3. accidental damage to Insured Person's wallet and items inside;
4. any fraudulent/unauthorized charges on the lost or stolen cards;
5. any identity theft related costs that are caused by lost or stolen personal papers or cards.

General Exclusion – Applicable to all sections

- 1. Deductible as mentioned in the Policy Schedule/ Certificate of Insurance against the specific section for each loss.**
- 2. Losses that do not occur within the cover period as specified in the Policy Schedule/ Certificate of Insurance**
- 3. Losses caused by illegal acts;**
- 4. Losses that Insured Person have intentionally caused;**
- 5. Losses sustained by the Insured Person resulting directly or indirectly from the actions of the Insured Person's employee/members of household, relative, acting alone or in collusion with others.**
- 6. Losses due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, riot or the act of any lawfully constituted authority.**
- 7. Losses due to the order of any government, public authority, or customers' officials.**
- 8. Losses due to ionizing radiations contamination by radio activity from any nuclear fuel or from any nuclear waste from the combustion (including any self-sustaining process of nuclear fission) of nuclear fuel.**
- 9. Losses due to nuclear, biological, or chemical event**
- 10. Any loss directly or indirectly caused by pandemic or epidemic as declared by WHO / Indian Government/ any Authorized Government body**
- 11. Any legal liability, of whatsoever nature.**
- 12. Any loss or damage which is recoverable from any other source**
- 13. Any consequential losses of any kind, and/or any actual or alleged legal liability of the Insured**

		<p>14. Loss due to Terrorism, unless specifically agreed otherwise by Us.</p> <p>Any other Specific exclusion mentioned in Policy Schedule.</p>	
1 0.	Special Conditions and Warranties (if any)	<p>Special Conditions and Warranties will be as per your Policy Schedule/COI.</p>	
1 1.	Admissibility of Claim	<p><u>Admissibility of Claim</u></p> <ul style="list-style-type: none"> • Claim will be admissible if there is any loss/damage due to following: • Card Liability • Other Electronic Transaction Liability • Digital Wallet fraud • Identity Theft • Against any Purchase related fraud • Price Protection fluctuation • Lost Wallet <p>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></p> <p>The Insured Person shall take all reasonable precautions for safety and soundness of Insured Property and to prevent the loss in order to minimize claims. The Insured must comply with Maker’s recommended actions for inspection and maintenance and shall comply all statutory requirements or other regulations and will employ only competent and honest employees and/or representative(s).</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>Sum insured Opted - Rs 10,00,000</p> <p>Deductible/ Excess – Nil</p> <p>Loss due to unauthorized card transaction in the Policy Period – INR 5,00,000</p> <p>Total Admissible claim amount as per Policy terms and Condition – INR 5,00,000</p> <p>Claim payable under the policy – INR 5,00,000</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 3.</p>	<p>Grievance Redressal and Policyholders Protection</p>	<p>We are 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>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</p>	<p>CUSTOMER GRIEVANCE REDRESSAL POLICY</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> <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>	
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. 	