

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 GOLFER'S PACKAGE INSURANCE POLICY	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN158RPMS0034V01202425	
3	Structure	Indemnity Basis: <ul style="list-style-type: none"> • Section 1 – Public Liability • Section 2 – Damage to Golfing Equipment • Section 3 – Theft of Golfing Equipment • Section 5 – Accidental Hospitalisation cover for Insured • Section 7 – Dental Cover • Section 8 – Accidental Damage to third Party • Section 9 – Hole In One (FOR AMATEURS ONLY) • Section 10 – Reimbursement of Subscription and Pre -Paid Fees Benefit Basis <ul style="list-style-type: none"> • Section 4 – Personal Accident for Insured • Section 6 – Personal Accident For Caddy 	C. Insuring Clause
4	Interests Insured	<ul style="list-style-type: none"> • Public Liability arising whilst playing golf on golf course • Damage to Golfing Equipment • Personal Accident cover for Insured and Caddy • Hospitalisation arising out of Accidental Bodily Injury • Dental Cover • Accidental Damage to third Party • Hole In One (FOR AMATEURS ONLY) • Reimbursement of Subscription and Pre -Paid Fees 	
5	Sum Insured / Motor Insured Declared Value Scope	Please refer your Policy Schedule having details of Sum Insured Applicable to the sections opted by you.	

<p>6</p>	<p>Policy Coverage</p>	<p><u>Section 1 – Public Liability</u> If Insured have opted for this section, Company will indemnify Insured against his/ her legal liability (including defence costs) to pay damages for third party civil claims arising out of Bodily Injury or Property Damage caused by insured whilst playing or practicing golf on any recognized golf course during the policy period and anywhere within the territorial limits, in excess of the applicable deductible, subject to maximum up to the sum insured / limit of indemnity mentioned the Policy Schedule against this section.</p> <p><u>Section 2 – Damage to Golfing Equipment</u> If Insured have opted for this section, Company will indemnify Insured against damage to insured's golfing equipment occurring anywhere within the territorial limits, subject to maximum upto the sum insured / limit of indemnity mentioned the Policy Schedule against this section.</p> <p><u>Section 3 – Theft of Golfing Equipment</u> If Insured have opted for this section, Company will indemnify Insured against loss or damage to insured's golfing equipment arising from theft or attempted theft occurring anywhere within the territorial limits, subject to maximum upto the sum insured / limit of indemnity mentioned the Policy Schedule against this section.</p> <p><u>Section 4 – Personal Accident for Insured</u> If Insured opted for this section, and in the event of any accidental bodily injury sustained by insured whilst playing or practicing golf on any recognized golf course anywhere within the territorial limits during the Policy Period, Company will make payment as provided under below benefits.</p> <ul style="list-style-type: none"> a. Accidental Death b. Permanent Total Disablement c. Permanent Partial Disablement <p>Our maximum, total and cumulative liability under all the benefits provided under this section shall be limited to the opted Sum Insured against this section.</p> <p><u>Section 5 – Accidental Hospitalisation cover for Insured</u> If Insured have opted for this section and suffer an Accidental Injury while playing or practicing golf requiring Hospitalization as an inpatient (minimum 24 hours hospitalisation), then we will indemnify reasonable and customary charges that are medically necessary in respect of treatment of the accidental bodily injury.</p> <p><u>Section 6 – Personal Accident For Caddy</u> If insured opted for this section, and in the event of any accidental bodily injury sustained by insured's caddy on any recognized golf course anywhere within the territorial limits during the Policy Period, then we will make payment as provided under below benefits.</p> <ul style="list-style-type: none"> a. Accidental Death b. Permanent Total Disablement c. Permanent Partial Disablement <p>Our maximum, total and cumulative liability under all the benefits provided under this section shall be limited to the opted Sum Insured against this section.</p> <p><u>Section 7 – Dental Cover</u></p>	<p>C. Insuring clause</p>
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		<p>If Insured have opted for this section and insured got stuck by a golf ball whilst playing or practicing golf on any recognized golf course anywhere within the territorial limits during the Policy Period, leading to severe dental pain that requires immediate medical attention, then we will indemnify reasonable and customary charges that are medically necessary and incurred in respect of the emergency dental pain relief.</p> <p><u>Section 8 – Accidental Damage to third Party</u> If Insured have opted for this section, Company will indemnify Insured for the losses arising out of accidental damage to third party property struck by a golf ball, which was hit by insured whilst playing or practicing golf on any recognized golf course or golf driving range anywhere within the territorial limits during the Policy Period.</p> <p><u>Section 9 – Hole In One (FOR AMATEURS ONLY)</u> If Insured have opted for this Section, and in event of completion of the hole in just a single stroke by insured during any organized tournament and /or normal golf rounds (completed 18 holes) within a recognized golf course, then Company will indemnify insured for the immediate expenses for celebration of achievement of hole-in-one.</p> <p><u>Section 10 – Reimbursement of Subscription and Pre -Paid Fees</u> If insured have opted for this Section, and insured suffer accidental injury whilst playing or practicing golf during the policy period causing insured to remain unable to play golf for more than the number of days as mentioned in Policy Schedule, then company will reimburse insured for subscriptions or fees pre-paid to any one of insured’s golf club. Such reimbursement will be made pro- rata basis of the annual subscription of fees. The maximum amount payable under this section will be limited to the Sum Insured mentioned in the Policy Schedule.</p>	
7	Add-on Cover	Please check your policy schedule/COI for add on covers if opted and applicable to your policy.	
8	Loss Participation	Please check your policy schedule for deductible/ excess applicable to your policy.	
9	Exclusions	<p><u>Exclusion applicable to Section 1</u> The Company shall not be liable under this section for:</p> <ol style="list-style-type: none"> 1. Loss or destruction or damage to property belonging to Insured or in his/her care custody or control. 2. Bodily injury to Insured or any person under a contract of service or apprenticeship with Insured and arising out of and in the course of his employment by Insured other than a person who is temporarily employed as a caddy to Insured. 3. The ownership possession or use (other than use as a passenger having no right of control) of any mechanically propelled driven vehicle other than the use of a motorized pull type golf trolley whilst in use on any recognized golf course. 4. Any agreed assumption of risk by Insured, save to the extent that liability would have attached in the absence of such agreement. 5. Any accident arising out of deliberate, willful or intentional non-compliance with any statutory provision. 6. Damage to property belonging to the recognized golf club or driving range on which Insured is playing or practicing golf. 7. Any liability more specifically Insured elsewhere. <p><u>Exclusion applicable to Section 2</u></p>	<p>c. Insuring Clause d. Exclusions</p>

- 1) The first 10% or the percentage specifically mentioned in the Policy Schedule, of each and every loss under this section in respect of any one occurrence.
- 2) Damage caused due to theft or attempted theft of the golfing equipment.
- 3) Loss or damage caused to golfing equipment by moth, vermin, atmospheric or climatic conditions, mechanical or electrical failure, any process of cleaning, restoring or alteration, normal wear and tear.
- 4) Loss of or damage to golf balls, trinkets, trophies, medals, coins, money, credit or charge cards, documents, stamps.
- 5) Any pre-existing damage or damage occurring outside the Policy Period.

Exclusion applicable to Section 3

1. The first 10% or the percentage specifically mentioned in the Policy Schedule, in respect of any loss other than where a total loss of all equipment arises.
2. Theft or attempted theft of the golfing equipment left unattended in the open other than within the confines of any recognized golf course or driving range.
3. Theft of golfing equipment from motor vehicle, if the vehicle is not locked properly.
4. Loss of or damage to golf balls trinkets, trophies, medals, coins, money, credit or charge cards, documents, stamps.
5. Theft of golfing equipment occurring outside the Policy Period.

Exclusion applicable to Section 5

1. Any accidental bodily injury sustained other than while playing or practicing golf on any recognized golf course.
2. Any expense incurred on treatment of pre-existing injury, or which is not related to accidental bodily injury sustained.
3. Any expense incurred which is not exclusively medical in nature.
4. Any medical expenses, services, supplies or treatment or hospital stay which were not recommended or approved as medically necessary by the treating doctor.
5. Any dental expenses.

Exclusion applicable to Section 8

1. Loss or destruction or damage to property belonging to or in the care custody or control of You.
2. Damage to property belonging to the recognized golf club or driving range on which Insured is playing or practicing golf.
3. Any incident not reported in the manner described above within 7 (seven) days of the incident or the occurrence.
4. More than 3 (three) claims during a policy period, unless specifically agreed otherwise by Us.

Exclusion Applicable to Section 9:

1. If the golf course is of fewer than 18 holes or if the hole at which the hole-in-one is scored is shorter than 90 meters (98 yards).
2. If temporary greens and/or tee boxes are in use.

Exclusions Applicable to all sections

1. Any claims arising outside the geographical limits as mentioned in the Policy Schedule.

		<ol style="list-style-type: none"> 2. Any circumstance, fact or mater of which the Insured was or ought reasonably to have been aware prior to the commencement of the Policy Period. 3. Any existing disablement/ condition, prior to the inception of the policy. 4. Any loss arising out of the Insured Person's actual or attempted commission of or wilful participation in an illegal, criminal or unlawful act or any violation or attempted violation of the law. 5. Loss or damage caused by depreciation or wear and tear. 6. Consequential loss of any kind or description. 7. Any Fraud, misrepresentation or concealment by the Insured. 8. 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. 9. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel. 10. Intentional self-injury. 11. Accident while under the influence of alcohol or drugs. 12. Expenses incurred for emergency medical evacuation. 13. Terrorism Damage Exclusion Warranty This Policy 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 exclusion, an act of terrorism means an act or series of acts, including but not limited to the use of force or 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), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes. This exclusion also includes 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 the above. 	
10.	Special Conditions and Warranties (if any)	Please refer your policy schedule/COI for any applicable special condition and warranties.	

11. Admissibility of Claim

Admissibility of Claim

- a. Immediately notify Us in writing and in any event within 14 days, from the date of incident giving rise to a claim under this Policy.
- b. The Insured Person shall within 30 days deliver to the Company its completed claim form detailing the loss or damage that has occurred and an estimate of the quantum of any claim along with all documentation required to support and substantiate the amount of Indemnification sought from the Company, and
- c. No admission of liability without the prior written consent of the Company.
- d. Take all steps within Your power to minimize the extent of loss or damage;
- e. Forward Us every letter, writ, summons in relation to Your claim as soon as You receive it.
- f. Provide Us with detailed statement in writing regarding loss or damage and any such information and documentation. Cooperate with Us in the investigation, settlement or defence of the Claim or Suit; and assist Us in the enforcement of any right against any person or organization which may be liable to the Insured because of Bodily Injury or Property Damage to which this insurance may also apply.
- g. Authorize Us to obtain records and other information,

Reporting of Loss Occurrence

Call our Helpline numbers [1800-258-5956](tel:1800-258-5956) OR [1800-103-4448](tel:1800-103-4448) 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.

Situations where Insurance Claim might get Rejected

- Due to exclusions mentioned in the Policy Wordings. Please refer exclusions provided in the Policy Wordings.

Sample claim calculation process (Section 2: Damage to Golfing Equipment)

Sum Insured of Golfing Equipment	XXXXXX
Age of Golfing Equipment	XX
Cost of new Golfing Equipment	XXXXXX
Applicable Depreciation	XXXXXX
Amount Payable after Depreciation	XXXXXX
Deductible / Excess Applicable	XXXXXX
Total Claim Payable	XXXXXX

(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 the policy schedule)

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. • Do not incur any expenditure for which a claim may be made against Us without Our prior approval. • Preserve the parts affected/damaged and make them available for inspection by Our representative or surveyor; (applicable to section 2 – Damage to Golfing Equipment) • We will have the right, but in no case the obligation, to take over and conduct in Your name the defence of any claim and will have full discretion in the conduct of any proceedings and in the settlement of any claim and having taken over the defence of any claim may relinquish the same. All amounts expended by Us in the defence settlement or payment of any claim will reduce the limits of indemnity specified in the Policy Schedule/Certificate of Insurance. (applicable to section 1 – Public Liability) • In case of Death of Insured Person, We shall pay the claim amount to Insured Person’s Nominee as named in Policy Schedule or Insured Person’s Legal representative holding a valid succession certificate. • In respect of Section 3 -Theft of Golfing equipment, and any other claim under any other Cover as advised by the Company, immediately lodge a complaint with the police detailing the items lost and/or damaged and in respect of which the Insured intends to claim, and provide a copy of that written complaint, the First Information Report and/or Final Report to the Company. • All claims under this Policy will be provided on reimbursement basis (not applicable to Personal Accident Claims). • <u>Basis of claim settlement (specific to Section 2- Damage to Golfing Equipment and Section 3 Theft of Golfing Equipment)</u>- Any claim admitted under these sections (Section 2 and Section 3) will be settled at replacement cost of the lost or damaged equipment as on the date of the loss. But if an item is capable of being repaired, the cost of repair or replacement cost (whichever is lesser) will be paid. Basis of indemnity would be subject to depreciation as mentioned in the Policy Schedule maximum upto 50%, which will be an amount deducted for wear and tear, depreciation for age, usage and condition of the lost or damaged equipment, unless specifically agreed otherwise by Us and mentioned in the Policy Schedule. • In case the claim is not settled within the specified timelines, then the claimant is entitled for interest as the per rate specified in prevailing regulatory provisions. 	
13.	Grievance Redressal and Policyholders Protection	<p>We hope that we never leave you dissatisfied. However, if you ever wish to lodge a complaint, please feel free to call our 24 × 7 Toll free number 1800-258-5956 or email the customer service desk at hello@godigit.com .</p> <p>Senior citizens can now contact us on 1800-258-5956 or write to us at seniors@godigit.com.</p> <p>After investigating the matter internally and subsequent closure, we will send you, our response. 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> <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>For updated details of grievance officer, kindly refer the link:</p>	Customer grievance redressal Policy

		https://www.godigit.com/claim/grievance-redressal-procedure 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.	
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.	