

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 N o	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	Digit Marine Cargo Policy	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN158RP0005V01202021	
3	Structure	Fixed Benefit	
4	Interests Insured	This product interest can be any person or entity involved in the business of movement of goods within or beyond the boundaries of the country, like manufacturers, buying agents, buyers, import/export merchants, sellers, banks, contractors etc. Please refer your Policy schedule/COI to know the exact property insured under this product	
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

Coverages will be as mentioned in your Policy Schedule/Certificate of Insurance

We shall compensate the Insured in the event of physical loss or damage to the insured "Cargo" during transit by Sea, Air, Rail, Road, Post or Parcels and the Scope of Cover shall be determined by the Institute Cargo Clauses & the Inland Road and Vessel Transit Clause attached to the Policy.

All International Transits are subject to Institute Cargo Clauses A, B, C given by Institute of London Underwriters.

Brief Coverage is as below:

Risks (Proximate Cause)	Institute Cargo Clauses		
	A (All Risk Cover)	B (Wider Cover)	C (Basic Cover)
Fire or Explosion	Yes	Yes	Yes
Overturning or Derailment of Land Conveyance	Yes	Yes	Yes
Stranding, Grounding, Sinking or Capsizing	Yes	Yes	Yes
Collision of Ship or Craft with another Ship or Craft	Yes	Yes	Yes
Contact of Ship, Craft or Conveyance with anything other than Ship or Craft (excludes Water but not Ice)	Yes	Yes	Yes
Discharge of Cargo at Port of Distress	Yes	Yes	Yes
General Average Sacrifice	Yes	Yes	Yes
Jettison	Yes	Yes	Yes
Washing Overboard (Deck cargo)	Yes	Yes	No
Seawater Entering Ship, Craft, Hold, Conveyance Container Lift Van or Place of Storage	Yes	Yes	No
River or Lake Water entering same	Yes	Yes	No
Loss Overboard during Loading/Discharge (Total Loss only).	Yes	Yes	No
Theft/Pilferage	Yes	No	No
Strikes, Riot, Civil Commotion Damage	No*	No*	No*
War Risks	No*	No*	No*

* Can be covered on payment of extra premium.

Along with the Institute Cargo Clause and Inland Road and Vessel Transits, there are several Clauses

Coverage and Clauses

which are attached to a Marine Policy. All the Clauses applicable to this Policy are listed below:

- Institute Cargo Clauses (A) Cl.382. 1.1.2009
- Institute Cargo Clauses (B) Cl.383. 1.1.2009
- Institute Cargo Clauses (C) Cl. 384. 1.1.2009
- Institute Cargo Clauses (AIR) (excluding sendings by Post) Cl. 387. 1.1.2009
- Institute War Clauses (Cargo) Cl.385. 1.1.2009
- Institute Strikes Clauses (Cargo) Cl.386. 1.1.2009
- Institute War Clauses (Air Cargo) (excluding sendings by Post) Cl.388. 1.1.2009
- Institute War Clauses (Sendings by Post) Cl. 390. 1.1.2009
- Institute Strikes Clauses (Air Cargo) Cl.389. 1.1.2009
- Institute Classification Clause Cl.354 1.1.01
- Institute Cyber Attack Exclusion Clause Cl.380 10.11.03
- Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical And Electromagnetic Weapons Exclusion Clause Cl.370, 10.11.03
- Cargo ISM Endorsement (JC 98/019 A 1.5.98)
- Cargo ISM Forwarding Charges Clause
- Termination of Transit Clause (Terrorism) JC2001/056 20.11.2001
- Institute Standard Conditions for Cargo Contracts Cl.261, 1.4.82
- Sanction Limitation and Exclusion Clause
- Inland Transit (Rail/Road/Air) – Clause-A (All Risks)
- Inland Transit (Rail or Road) – Clause B (Named Perils)
- Strikes Riots and Civil Commotion Clause (Inland Transit (Including Air and Courier) not in conjunction with Ocean Going Voyage)
- Institute Frozen/Chilled Food Clauses (A) Cl.430, 01.03.2017
- Institute Frozen/Chilled Food Clauses (A) – 24 Hours Breakdown Cl.423, 01.03.2017
- Institute Frozen/Chilled Meat Clauses (A) Cl.425, 01.03.2017
- Institute Frozen/Chilled Meat Clauses (A) - 24 Hours Breakdown Cl.426, 01.03.2017
- Institute Frozen/Chilled Food Clauses (C) Cl.431, 01.03.2017
- Institute Frozen/Chilled Meat Clauses (C) And 24 Hours Breakdown, Cl.427.01.03.2017
- Institute Strikes Clauses (Frozen/Chilled Food) Cl.424, 01.03.2017
- Institute Strikes Clauses (Frozen/Chilled Meat) Cl.428, 01.03.2017
- Frozen/Chilled Food Extension Clauses Cl.422, 01.03.2017
- Frozen/Chilled Meat Extension Clauses Cl.429, 01.03.2017
- Stock Throughput Extension Clause

- Process Clause
- Exhibition Risks Clause
- Institute Theft, Pilferage and Non-Delivery Clause
- Institute Malicious Damage Clause
- Institute Replacement Clause
- Special Contract or Private Carriers Warranty
- FOB Clauses
- Second Hand Machinery Replacement Clause
- Limitation of Liability Clause-Inland Transit
- Roadworthy Clause
- Declaration Clause
- Overloading Clause
- Co-Mingled Cargo Clause
- Import Duty Insurance Clause
- Household & Personal Effect Clause
- Interests Carried On Deck Clause
- Container On and / or Under Deck Clause
- Labels Clause
- Brand and Trade Mark Clause
- Taint Damage Clause
- Pairs and Sets Clause
- Pairs and Sets Extension Clause
- Climatic Conditions Clause
- Climatic or Atmospheric Conditions or Extremes of Temperature Extension Clause
- Mechanical, Electrical or Electronic Derangement Extension Clause
- Cutting Clause
- Courier Dispatch Warranties
- Institute Location Clause
- Buyer's Interest Clause
- Seller's Interest Clause
- Returned Goods Clause
- Returned or Refused Goods Clause (1)
- Returned Or Refused Shipments Clause (2)
- Packing Clause
- Replacement By Air Clause

- Concealed Damage Clause
- Insolvency Exclusion Clause
- Loading And Unloading Clause
- Warehouse to Warehouse Extension Clause
- Debris Removal Clause
- Fumigation
- Transfer Of Title Clause
- Loss Payee Clause
- Letter of Credit Clause
- Foreign Currency
- Damaged Goods Clause
- Survey Fees
- Sorting Charges
- Repacking Costs Clause
- Partial Loss Clause
- Sue and Labour Clause
- Errors and Omissions Clause
- General Average and Salvage Charges
- Nominated Repairers
- Accumulation Clause
- Container Clause
- Forwarding Charges Clause
- Deliberate Damage – Pollution Hazard
- Civil Authority Clause
- Control Of Damaged Goods
- Attachment & Termination Of Risk
- Delay In Opening/50:50 - Marine/Non-Marine 50/50 Loss Sharing Clause
- Deviation Clause
- Innocent Assured Clause
- Escalation
- Automatic Extension Clause
- Marine Extension Clauses
- License Clause
- Bill Of Lading
- Both To Blame

		<ul style="list-style-type: none"> • Deliberate Damage Clause - Customs Service • Missing Goods Clause • Expediting Cost • Extra Expense • Underwriters Being Subrogated To The Assured's Rights Of Recourse Against The Suppliers • D.I.C., Increased Value, Contingency • Import Duty & Collect Freight • Container Demurrage Charges • Seaworthiness Admitted • Increased Freight On Account Of A Covered Loss • Right Of First Refusal • Wilful Misconduct Clause • Shortage From Containers, Etc • Non-Vitiation Clause • No Control Clause • Notice Of Loss • Renewal • Important Notice To Assured • Cancellation Clause • Contribution Clause <p>Details of each of the above clauses are as mentioned in the Policy Wordings.</p>	
7	Add-on Cover	Add on cover (If any) will as mentioned Policy Schedule/COI	
8	Loss Participation	<p>Deductibles will range between 0% to 20% of consignment value; 0% to 20% of limit per location each and every loss; 0% to 20% of Maximum Value of Cargo at any one location at any one time for Stock through put policy.</p> <p>Actual deductible will be mentioned in your Policy Schedule/COI</p>	
9	Exclusions	<p>Gist of Exclusion under this Policy is listed below:</p> <ul style="list-style-type: none"> • Loss or damage due to wilful act of negligence and misconduct • Loss or damage due to delay • Loss or damage due to improper packing • Financial default or insolvency of owners, charterers, managers, or operators of the vessel • Loss or damage due to wire, strike, riot, and civil commotion 	

		<ul style="list-style-type: none"> • Loss or damage arising from the use of nuclear fission, weapon, or any other radioactive force • Removal of wreck • Contamination due to radioactive rays • Attack or damage from biological, biochemical, chemical, or electromagnetic weapons. <p>Detailed Exclusions for Each Clause is as mentioned in the Policy Wordings.</p> <p>Any specific exclusion as mentioned in your Policy Schedule.</p>	
10	Special Conditions and Warranties (if any)	<p>The Assured will have an option to select coverage against any of the following:</p> <ul style="list-style-type: none"> • Specific Voyage Policy • Open Cover • Open Policy (Multi-Transit/Sales Turnover Policy) • Stock Throughput Policy • Project Cargo Policy 	
11	Admissibility of Claim	<p><u>Admissibility of Claim</u></p> <p>The claim will be admissible only if loss/damage due perils opted as per Institute Cargo Clause A, B and C</p> <p><u>Reporting of Loss Occurrence</u></p> <p>As soon as practicable, written notice of loss which is likely to involve this insurance shall be given by the Assured (Principal) to Insurer hereon, any delay which is beyond the control of Information of respective Insurance department of Assured (Principal) should not constructed as delayed intimation.</p> <p><u>Obligation to take care:</u></p> <ul style="list-style-type: none"> • Seaworthiness Admitted The seaworthiness of the vessel, craft and/or conveyance as between the Assured and Insurer(s) is hereby admitted. In the event of loss, the Assured's right of recovery hereunder shall not be prejudiced by the fact that the loss may have been attributable to the wrongful act or misconduct of the shipowners, or their servants, committed without the privity of the Assured. Leave is granted to sail with or without pilots and to tow and assist vessels or craft in all situations and to be towed. • Wilful Misconduct Clause Notwithstanding anything to the contrary contained elsewhere herein or in the law and practice to which this Policy is subject, this insurance shall not exclude loss damage or expense attributable to wilful misconduct of any person or persons committed without the privity of the directors and/or officers or whoever is considered the alter ego of the Assured. 	Perils covered

		<p><u>Situations where your Claim might get Rejected:</u></p> <ul style="list-style-type: none"> i. Damage due to wilful negligence ii. Any violation of clause iii. Due to exclusions mentioned in the Policy Wordings. Please refer exclusions provided in the Policy Wordings. <p><u>Sample Claim Calculation process</u> Value of Marine Cargo- Rs. 10,00,000 Sum insured Opted - Rs 10,00,000 Deductible/ Excess – Nil Loss of cargo during the Policy Period – INR 5,00,000 Claim payable under the policy – INR 5,00,000 (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	<ol style="list-style-type: none"> 1. 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. 2. Senior Citizens can now contact us on 1800-258-5956 or write to us at seniors@godigit.com 3. Email: grievance@godigit.com 4. or further information, please refer the below link, 5. https://www.godigit.com/claim/grievance-redressal-procedure 	grievances

		<p>6. You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at https://irdai.gov.in/igms1</p>	
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. 	