

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 Money Insurance Policy	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN158RP0033V01201920	
3	Structure	Indemnity Basis	
4	Interests Insured	Persons or entities dealing in cash on day-to-day basis like Shops, Hotels, Restaurants etc.	
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, conditions, warranties and exclusion herein contained, or endorsed or otherwise expressed hereon, to indemnify you:</p> <ol style="list-style-type: none"> Up to the Limit of Indemnity specified in the Policy Schedule for the loss of Money in Transit whilst carried by You or Your authorized Employee(s), caused by Robbery, Theft or any other fortuitous cause, and/or. Up to the Limit of Indemnity specified in the Policy Schedule for the loss of Money from a Safe and/or Strong Room in the premises mentioned in 	2. Operative Clause

		<p>the Policy Schedule caused by Burglary or Robbery or housebreaking or hold-up, and/or</p> <p>3. Up to the Limit of Indemnity specified in the Policy Schedule for the loss of Money from the Insured's Cash Counter in the premises mentioned in the Policy Schedule during business hours or office hours caused by Burglary or Housebreaking or Robbery.</p> <p>Provided always that the insured event mentioned above occurs during the Policy Period and is notified to the Company in accordance with General Condition 7 of the policy.</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 specially mentioned in the Policy Schedule and expressly insured by the Policy: -</p> <ol style="list-style-type: none"> 1. For the amount of the Deductible/Excess specified in the Policy Schedule ascertained after the application of all other terms and conditions of this Policy. 2. Consequential losses of any kind be they by way of loss of profit, business interruption, market loss or otherwise and any other legal liability of any kind. 3. Loss of any Money due to error or omission, unexplained losses, mysterious disappearances. 4. Loss of Money carried by anyone other than the Insured or an Authorized Employee of the Insured. 5. Loss of Money where the Insured or his Authorized Employee is or is alleged to be involved as a principal or accessory, except loss due to fraud or dishonesty of the cash carrying employee of the Insured, occurring whilst in transit and discovered within 48 hours. 6. Loss occurring on Premises, after Business Hours, unless the Money is in Locked Safe or Strong Room with restricted access. 7. Money kept at Private Residence or any place other than Insured's place of Business (Premises) mentioned in the Policy Schedule unless specially agreed and mentioned in the Policy Schedule. 	4. Exclusions

- 8. Money entrusted to any person (other than a full-time permanent employee of the Insured in employment of the Insured under an express contract of employment), agency or organization engaged in the transportation of Money for third parties; Money carried under contract of affreightment, unless this is specifically agreed and mentioned in Your Policy Schedule.**
- 9. Loss of money from an unattended vehicle.**
- 10. Loss from a safe or strong room following use of the safe or strong room key(s) or any duplicate thereof belonging to the Insured, unless this has been obtained by threat or by violence to the person in custody of the key(s);**
- 11. Loss or damage whether direct or indirect arising from war (whether war be declared or not), war-like operations, act of foreign enemy, hostilities, civil war, rebellion, insurrections, civil commotion, military or usurped power, seizure, capture, confiscation, arrests, restraint and/or detainment by the order of any government or any other authority, riot or strike.**
- 12. Loss or damage due to earthquake, flood, volcanic eruption, storm, typhoon, hurricane, tornado, cyclone or other convulsion of nature or atmospheric disturbances.**
- 13. Loss or damage due to ionising radiation or contamination by radioactive substance from any nuclear fuel or from any nuclear assembly or nuclear waste or from the combustion of nuclear fuel.**
- 14. Loss due to or in any way contributed to by the Insured having knowingly permitted or caused or suffered anything to be done or not done whereby the risks hereby insured against were increased.**
- 15. Any loss of or damage to any property, whether belonging to the Insured, an Employee or any third party.**
- 16. Any personal or bodily or mental injury or suffering of any description.**
- 17. If the Insured premises containing the insured property is unused / unoccupied and so remains for a consecutive period of 7 days or more, unless specifically agreed, altered and mentioned in Your Policy Schedule/Certificate of Insurance.**
- 18. 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**

		<p>other cause or event contributing concurrently or in any other sequence to the loss.</p> <p>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.</p> <p>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.</p> <p>In any action suit or other proceeding where the Company alleges that by reason of provision of the above exclusion any loss is not covered by this insurance policy, the burden of proving that such loss is covered shall be upon the Insured.</p> <p>Any other Specific exclusion mentioned in Policy Schedule.</p>	
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>The claim will be admissible only if loss/damage due to below perils:</p> <ol style="list-style-type: none"> 1. Money in safe 2. Money at Counter 3. Money in transit 	6. General conditions

Protection will be limited to coverage mentioned in Policy wordings. Limited to coverage opted

Reporting of Loss Occurrence

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.

Reasonable Care

The Insured shall:

- a. Take all reasonable steps to safeguard the Money, any means by which the Money is In Transit, any Safe and/or Strong Room, and the Insured Premises against any insured event.
- b. Ensure that any security system or aid specified in the proposal is maintained in accordance with any maintenance schedule or recommendations of the manufacturer or, if none, then as may be required, and kept in good and effective working condition.
- c. Ensure that:
 - i. all means of entry to or exit from any Safe and/or Strong Room in the Insured Premises have been properly secured, and
 - ii. all safety installations, security system and/or aids (including but not limited to any burglar alarm system, CCTV Camera, Security Guard) specified in the Proposal have been properly deployed, and
 - iii. the keys of and/or any records as to the codes to and/or combinations to any Safe or Strong Room are kept in a safe and secure place away from the Safe and/or Strong Room, and
 - iv. out of normal office or business hours, the keys of and/or any records as to the codes to and/or combinations to any Safe or Strong Room are removed to a safe and secure place away from the Insured Premises and, if there are several keys and/or records as to the codes and/or combinations for any Safe or Strong Room, that these are kept separately from each other.

Situations where your Claim might get Rejected:

- 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 - Rs 10,00,000 Deductible/ Excess – Nil Loss during the Policy period for Money in safe – INR 5,00,000 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>	
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> <p>If You are 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>	19. Grievance

		<p>For updated details of grievance officer, kindly refer the link: https://www.qodigit.com/claim/grievance-redressal-procedure</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>	
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. 	