

**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.**

<b>SI No</b>	<b>Title</b>	<b>Description (Please refer to applicable Policy Clause Number in next column)</b>	<b>Policy / Clause Number</b>
1	Product Name	<b>Digit My Business Flexi Package Policy</b>	
2	Unique Identification Number (UIN) allotted by IRDAI	<b>IRDAN158RPMS0001V02202324</b>	
3	Structure	<b>Indemnity Basis</b> <b>Section 1- Property Insurance</b> <b>Section 2- Consequential Loss (Fire) Insurance</b> <b>Section 3- Burglary Insurance</b> <b>Section 4- Money Insurance</b> <b>Section 5- Machinery Breakdown Insurance</b> <b>Section 6- Electronic Equipment Insurance</b> <b>Section 7- Contractor’s Plant &amp; Machinery Insurance</b> <b>Section 8- Fidelity Guarantee Insurance</b> <b>Section 9- Sign Board Protect Insurance</b> <b>Section 10- Plate Glass Insurance</b> <b>Section 11- Employees Compensation Insurance</b> <b>Section 12- Public Liability (Act) Insurance</b> <b>Section 13- Public Liability Insurance</b> <b>Section 14- Boiler and Pressure Plant Insurance</b> <b>Section 15- All Risk Insurance</b> <b>Section 16- Marine Cargo Insurance</b> <b>Section 17 - Digit Finshield Insurance Policy</b> <b>Section 20 - EMI Protection</b>	

		<p><b>On Benefit Basis:</b>  <b>Section 18 - Hospital Cash Cover</b>  <b>Section 19 - Personal Accident</b></p>																																					
4	Interests Insured	<p><b>This Product will be sold to individuals/ entities/firms/trusts/companies. The Product can also be offered on group basis in line with group guidelines issued by IRDAI and any amendments thereafter.</b></p>																																					
5	Sum Insured / Motor Insured Declared Value Scope	<p><b>Sum Insured Amount available for the respective sections/ covers under Your policy will be as per the amount mentioned in Your Policy Schedule.</b></p>																																					
6	Policy Coverage	<p><b>This is package policy and has 20 sections which are mentioned below. Detailed wordings of the policy coverage provided under the sections opted by You are provided in the Policy Wordings.</b>  <b>Only sections mentioned in Your policy schedule will be applicable under Your Policy.</b></p> <table border="1" data-bbox="465 758 1675 1484"> <thead> <tr> <th>Section No.</th> <th>Section Name</th> </tr> </thead> <tbody> <tr><td>1</td><td>Property Insurance</td></tr> <tr><td>2</td><td>Consequential Loss (Fire) Insurance</td></tr> <tr><td>3</td><td>Burglary Insurance</td></tr> <tr><td>4</td><td>Money Insurance</td></tr> <tr><td>5</td><td>Machinery Breakdown Insurance</td></tr> <tr><td>6</td><td>Electronic Equipment Insurance</td></tr> <tr><td>7</td><td>Contractor's Plant &amp; Machinery Insurance</td></tr> <tr><td>8</td><td>Fidelity Guarantee Insurance</td></tr> <tr><td>9</td><td>Sign Board Protect Insurance</td></tr> <tr><td>10</td><td>Plate Glass Insurance</td></tr> <tr><td>11</td><td>Employees Compensation Insurance</td></tr> <tr><td>12</td><td>Public Liability (Act) Insurance</td></tr> <tr><td>13</td><td>Public Liability Insurance</td></tr> <tr><td>14</td><td>Boiler and Pressure Plant Insurance</td></tr> <tr><td>15</td><td>All Risk Insurance</td></tr> <tr><td>16</td><td>Marine Cargo Insurance</td></tr> <tr><td>17</td><td>Digit Finshield Insurance Policy</td></tr> </tbody> </table>	Section No.	Section Name	1	Property Insurance	2	Consequential Loss (Fire) Insurance	3	Burglary Insurance	4	Money Insurance	5	Machinery Breakdown Insurance	6	Electronic Equipment Insurance	7	Contractor's Plant & Machinery Insurance	8	Fidelity Guarantee Insurance	9	Sign Board Protect Insurance	10	Plate Glass Insurance	11	Employees Compensation Insurance	12	Public Liability (Act) Insurance	13	Public Liability Insurance	14	Boiler and Pressure Plant Insurance	15	All Risk Insurance	16	Marine Cargo Insurance	17	Digit Finshield Insurance Policy	
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18	Hospital Cash Cover
19	Personal Accident
20	EMI Protection

Below are the endorsements/Add-Ons which will be available with this package to the respective sections. Please note that only the endorsement/ add on covers mentioned in Your policy schedule will be applicable under Your Policy.

Section Name	Add-on Name
Section 1 -Property Insurance	Floater Cover
Section 1 - Property Insurance	Declaration Policy for Stocks
Section 1 -Property Insurance	Architects, Surveyors and Consulting Engineers Fees (in excess of 5% of the claim amount)
Section 1 - Property Insurance	Removal of Debris (in excess of 2% of the claim amount)
Section 1 - Property Insurance	(A) Deterioration of Stocks in Cold Storage premises due to accidental power failure consequent to damage at the premises of Power Station due to an insured peril
Section 1-Property Insurance	(B) Deterioration of stocks in cold storage premises due to change in temperature arising out of loss or damage to the cold storage machinery(ies) in the Insured's premises due to operation of insured peril.
Section 1-Property Insurance	Spoilage Material Damage Cover
Section 1-Property Insurance	Leakage and Contamination Cover
Section 1-Property Insurance	(A) Where leakage and contamination cover is granted
Section 1-Property Insurance	(B) Where leakage cover alone is granted
Section 1-Property Insurance	Loss of Rent and Additional Expenses of Rent for an Alternate Premises
Section 1-Property Insurance	Start Up Expenses
Section 1-Property Insurance	Escalation Clause

	<b>Section 1-Property Insurance</b>	<b>Voluntary Deductible Clause</b>	
	<b>Section 1-Property Insurance</b>	<b>Molten Material Spillage</b>	
	<b>Section 1-Property Insurance</b>	<b>Decontamination and Cost of Clean Up Expense</b>	
	<b>Section 1-Property Insurance</b>	<b>Expediting Costs and Expenses for Loss Minimization</b>	
	<b>Section 1-Property Insurance</b>	<b>Protection and Preservation of Property</b>	
	<b>Section 1-Property Insurance</b>	<b>Contract Works</b>	
	<b>Section 1-Property Insurance</b>	<b>Sprinkler Upgrading costs</b>	
	<b>Section 1-Property Insurance</b>	<b>Claim Preparation Costs</b>	
	<b>Section 1-Property Insurance</b>	<b>Brands and Trademarks</b>	
	<b>Section 1-Property Insurance</b>	<b>Obsolete Parts</b>	
	<b>Section 1-Property Insurance</b>	<b>Deliberate Damage</b>	
	<b>Section 1-Property Insurance</b>	<b>Accidental Damage Cover</b>	
	<b>Section 1-Property Insurance</b>	<b>New Location Cover and New Acquisition Cover</b>	
	<b>Section 1-Property Insurance</b>	<b>Immediate Repairs</b>	
	<b>Section 1-Property Insurance</b>	<b>Pair and Set/Consequential Reduction in Value</b>	
	<b>Section 1-Property Insurance</b>	<b>Fire Extinguishing / Fighting Expense</b>	
	<b>Section 1-Property Insurance</b>	<b>Involuntary Betterment / Obsolete Equipment Clause</b>	
	<b>Section 1-Property Insurance</b>	<b>Damage to Building (Occasioned by Theft)</b>	
	<b>Section 1-Property Insurance</b>	<b>Errors &amp; Omissions</b>	
	<b>Section 1-Property Insurance</b>	<b>Minor Works</b>	
	<b>Section 1-Property Insurance</b>	<b>Undamaged Foundations</b>	
	<b>Section 1-Property Insurance</b>	<b>Smoke Damage Extension</b>	
	<b>Section 1-Property Insurance</b>	<b>Accidental Discharge of Gas Flooding Systems</b>	
	<b>Section 1-Property Insurance</b>	<b>Contamination and Co-mingling of stocks</b>	
	<b>Section 1-Property Insurance</b>	<b>Leakage and Overflowing of Storage Tanks (Other than water storage tanks)</b>	
	<b>Section 1-Property Insurance</b>	<b>Seasonal Enhancement of Stocks Cover</b>	
	<b>Section 1-Property Insurance</b>	<b>Goods and Stocks undergoing any heating or drying process</b>	

	<b>Section 1-Property Insurance</b>	<b>Landscaping Cost</b>	
	<b>Section 1-Property Insurance</b>	<b>Additional Custom Duty</b>	
	<b>Section 1-Property Insurance</b>	<b>Accounts Receivable</b>	
	<b>Section 1-Property Insurance</b>	<b>Property Outside/Away From the Premises</b>	
	<b>Section 1-Property Insurance</b>	<b>Tenants Improvement</b>	
	<b>Section 1-Property Insurance</b>	<b>Shutdown Expenses</b>	
	<b>Section 1-Property Insurance</b>	<b>Waiver of Subrogation</b>	
	<b>Section 1-Property Insurance</b>	<b>Trace and Access</b>	
	<b>Section 1-Property Insurance</b>	<b>Waiver of Underinsurance</b>	
	<b>Section 1-Property Insurance</b>	<b>Catalyst and Consumable (including lining and refractory) interest in process</b>	
	<b>Section 1-Property Insurance</b>	<b>Plans, Documents and Computer Systems Records, Archives and Cost of Re-writing Records</b>	
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	<b>Section 1-Property Insurance</b>	<b>Lawns, Plants, Shrubs or Trees</b>	
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	<b>Section 1-Property Insurance</b>	<b>De watering Expenses</b>	
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	<b>Section 1-Property Insurance</b>	<b>Mould and Fungi Clause</b>	
	<b>Section 1-Property Insurance</b>	<b>Cost of Clearing Drains Clause</b>	
	<b>Section 1-Property Insurance</b>	<b>Green Clause</b>	
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	<b>Section 7 - Contractor Plant and Machinery Insurance</b>	<b>Express Freight</b>	
	<b>Section 7 - Contractor Plant and Machinery Insurance</b>	<b>Air Freight</b>	
	<b>Section 7 - Contractor Plant and Machinery Insurance</b>	<b>Additional Custom Duty</b>	
	<b>Section 7 - Contractor Plant and Machinery Insurance</b>	<b>Insurance of All Cranes</b>	
	<b>Section 9 - Sign Board Protect Insurance</b>	<b>Sabotage and Terrorism Damage Cover Endorsement (Material Damage Only)</b>	
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		<b>Section 13 - Public Liability Insurance</b> Advertising Signs and Decorations Liability <b>Section 13 - Public Liability Insurance</b> Care, Custody or Control <b>Section 13 - Public Liability Insurance</b> Carriage of Effluents (outside the Insurance Premises) <b>Section 13 - Public Liability Insurance</b> Damage to Rented Premises <b>Section 13 - Public Liability Insurance</b> Lift Liability <b>Section 13 - Public Liability Insurance</b> Medical Expenses <b>Section 13 - Public Liability Insurance</b> Swimming Pool and Exercise area liability <b>Section 13 - Public Liability Insurance</b> Transportation of Material or Dangerous or Hazardous Substance <b>Section 13 - Public Liability Insurance</b> Valet Parking <b>Section 13 - Public Liability Insurance</b> Terrorism Legal Liability Coverage <b>Section 14 - Boiler and Pressure Plant Insurance</b> Owner's Surrounding Property <b>Section 14 - Boiler and Pressure Plant Insurance</b> Third Party Liability <b>Section 14 - Boiler and Pressure Plant Insurance</b> Express Freight <b>Section 14 - Boiler and Pressure Plant Insurance</b> Air Freight <b>Section 14 - Boiler and Pressure Plant Insurance</b> Additional Custom Duty <b>Section 14 - Boiler and Pressure Plant Insurance</b> Escalation Clause <b>Section 15 - All Risk Insurance</b> Sabotage and Terrorism Damage Cover Endorsement (Material Damage Only)	
		<p><b>Details of the Coverage are mentioned in the Policy Wordings &amp; Endorsement Wordings of Digit My Business Flexi Package Policy.</b></p>	
7	Add-on Cover	<p><b>No separate add on cover is filed under the product. Add on cover/ endorsements already approved under respective products (which are offered as section under this product) will be offered under the respective sections.</b></p>	
8	Loss Participation	<p><b>Please refer to your policy schedule in case of any applicable deductible/excess.</b></p>	

9	Exclusions	<p><b>This being a package product. Exclusion as mentioned in the respective opted sections will be applicable. Please refer to Your policy schedule for the sections opted by You.</b></p> <p><b>Detailed Exclusions as applicable under respective sections are mentioned in the Policy Wordings / Endorsement Wordings of Digit My Business Flexi Package Policy.</b></p>	
10.	Special Conditions and Warranties (if any)	<p><b>Please refer your policy schedule of any applicable special condition.</b></p>	
11.	Admissibility of Claim	<p><b><u>Admissibility of Claim</u></b></p> <ul style="list-style-type: none"> <li><b>a. Immediately notify Us about the incident which can lead to claim under this Policy.</b></li> <li><b>b. The Insured Person submit us the claim form and the document proof.</b></li> <li><b>c. No admission of liability without the prior written consent of the Company.</b></li> <li><b>d. Take all steps within Your power to minimize the extent of loss or damage;</b></li> <li><b>e. Forward Us every letter, writ, summons in relation to Your claim as soon as You receive it.</b></li> <li><b>f. Authorize Us to obtain records and other information.</b></li> </ul> <p><b><u>Reporting of Loss Occurrence</u></b>  <b>Call our Helpline numbers <a href="tel:1800-258-5956">1800-258-5956</a> or Email us - <a href="mailto:hello@godigit.com">hello@godigit.com</a>.</b>  <b>Notice shall be given to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim. Thereafter You shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by You. Notice shall also be given to the Company immediately if You have knowledge of any impending prosecution, inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy.</b>  <b>In case of theft or criminal act which may be the subject of a claim under this Policy You shall give immediate notice to the police and co-operate with the Company in securing the conviction of the offender.</b></p> <p><b><u>Reasonable Care:</u></b>  <b>The Insured shall take all the necessary steps to ensure that the Property Insured is protected against any kinds of damage or loss and shall properly maintain the Property Insured.</b></p>	

		<p><b>Situations where your Claim might get Rejected:</b> Due to exclusions mentioned in the Policy Wordings. Please refer exclusions provided in the Policy Wordings.</p> <p><b>Sample claim calculation process (Section 19: Personal Accident)</b> Section Opted- Section 19 – Personal Accident Sum insured Opted - Rs 20,00,000 Deductible/ Excess – Nil This being benefit policy, SI will be paid in case of claim – INR 20,00,000 Total Admissible claim amount as per Policy terms and Condition – INR 20,00,000 Claim payable under the policy – INR 20,00,000</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 the policy schedule)</p> <p>Claim process will be as per section opted by You and mentioned in the Policy Schedule.</p>	
12.	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> <li>• <b>Toll free Number:</b> <a href="tel:1800-258-5956">1800-258-5956</a></li> <li>• <b>Email:</b> <a href="mailto:hello@godigit.com">hello@godigit.com</a></li> <li>• You can connect with our customer service team at the time of occurrence of loss/damage for its intimation.</li> <li>• TAT (turn around time) for settlement of the claim will depend on the nature of claim.</li> </ul> <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 <a href="mailto:hello@godigit.com">hello@godigit.com</a>. 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 <a href="mailto:seniors@godigit.com">seniors@godigit.com</a></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 <a href="mailto:grievance@godigit.com">grievance@godigit.com</a></p>	Grievance

		<p>For updated details of grievance officer, kindly refer the link:  <a href="https://www.godigit.com/claim/grievance-redressal-procedure">https://www.godigit.com/claim/grievance-redressal-procedure</a></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- <a href="https://irdai.gov.in/igms1">https://irdai.gov.in/igms1</a></p>	
14.	Obligations of the Policyholder	<ul style="list-style-type: none"> <li>• To disclose all information correctly sought by the insurer at time of filling the proposal form</li> <li>• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately</li> <li>• Non-disclosure of material information may affect the claim settlement.</li> <li>• Disclosure of other material information during the policy period.</li> </ul>	