

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.

Sl No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	Digit My Business Policy - Laghu Udyam Suraksha	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN158RP0004V02202122	
3	Structure	<p>Indemnity Basis</p> <p>Section 2 - Digit Consequential Loss (Fire) Insurance</p> <p>Section 4 - Digit Money Insurance Policy</p> <p>Section 5 - Digit Machinery Breakdown Insurance Policy</p> <p>Section 6 - Digit Electronic Equipment Insurance Policy</p> <p>Section 7 - Digit Contractor's Plant and Machinery Insurance Policy</p> <p>Section 8 - Digit Asset Care</p> <p>Section 9 - Digit Fidelity Guarantee Insurance Policy</p> <p>Section 10 - Digit Sign Board Protect Policy</p> <p>Section 11 - Digit Plate Glass Insurance Policy</p> <p>Section 12 - Digit Employees Compensation Insurance Policy</p> <p>Section 13 - Digit Public Liability (Act) Insurance Policy</p> <p>Section 16 - Digit Boiler and Pressure Plant Insurance</p> <p>Section 18 - Digit Public Liability Insurance Policy</p> <p>Modified indemnity Basis</p> <p>Section 1 - Bharat Laghu Udyam Suraksha</p> <p>Section 3 - Digit Burglary Insurance Policy</p> <p>Section 17 - Digit All Risk Policy</p>	

		<p>Fixed Benefit Section 14 - Digit Marine Cargo Policy Section 15 - Digit Group Total Protect Policy</p>																					
4	Interests Insured	<p>Offices, Hotels, Shops, Industrial/Manufacturing risks, Utilities located outside the compound of Industrial/Manufacturing risks, Storage risks outside the compound of Industrial/Manufacturing risks and Tank farms/Gas holders outside the compounds of Industrial/Manufacturing risks in India.</p>																					
5	Sum Insured / Motor Insured Declared Value Scope	<p>Sum Insured Amount available under Your policy will be as per the amount mentioned in Your Policy Schedule.</p>																					
6	Policy Coverage	<p><u>COVERAGE</u></p> <p>Coverages will be as mentioned in your Policy Schedule/Certificate of Insurance.</p> <p>This being a package policy the contingencies covered will be as per each products filed and approved as listed below which will form a part of Digit My Business Policy – Laghu Udyam Suraksha:</p> <table border="1"> <thead> <tr> <th>Section</th> <th>Name of the Product</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Bharat Laghu Udyam Suraksha</td> </tr> <tr> <td>2</td> <td>Digit Consequential Loss (Fire) Insurance</td> </tr> <tr> <td>3</td> <td>Digit Burglary Insurance Policy</td> </tr> <tr> <td>4</td> <td>Digit Money Insurance Policy</td> </tr> <tr> <td>5</td> <td>Digit Machinery Breakdown Insurance Policy</td> </tr> <tr> <td>6</td> <td>Digit Electronic Equipment Insurance Policy</td> </tr> <tr> <td>7</td> <td>Digit Contractor’s Plant and Machinery Insurance Policy</td> </tr> <tr> <td>8</td> <td>Digit Asset Care</td> </tr> <tr> <td>9</td> <td>Digit Fidelity Guarantee Insurance Policy</td> </tr> </tbody> </table>	Section	Name of the Product	1	Bharat Laghu Udyam Suraksha	2	Digit Consequential Loss (Fire) Insurance	3	Digit Burglary Insurance Policy	4	Digit Money Insurance Policy	5	Digit Machinery Breakdown Insurance Policy	6	Digit Electronic Equipment Insurance Policy	7	Digit Contractor’s Plant and Machinery Insurance Policy	8	Digit Asset Care	9	Digit Fidelity Guarantee Insurance Policy	<p>Coverages</p>
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11	Digit Plate Glass Insurance Policy
12	Digit Employees Compensation Insurance Policy
13	Digit Public Liability (Act) Insurance Policy
14	Digit Marine Cargo Policy
15	Digit Group Total Protect Policy
16	Digit Boiler and Pressure Plant Insurance
17	Digit All Risk Policy
18	Digit Public Liability Insurance Policy

Below are the endorsements/Add-Ons approved which will be attached with this package to the respective sections.

Section	Name of the Add-On/Endorsement
Section 1	Floater Cover
Section 1	Declaration Policy for Stocks
Section 1	Escalation Clause
Section 1	Adequacy of Sum Insured
Section 1	Incidental Costs
Section 1	Accidental Damage Cover
Section 1	Loss of Rent and Additional Expenses of Rent for an Alternate Premises
Section 2	Extension to cover Consequential Loss due to other Add-On Covers
Section 2	Extension to cover Spoilage Consequential Loss

	Section 2	Insured Property stored at other situations	
	Section 2	Electricity Station, Gas Works, and Water Works	
	Section 2	Extension to cover Customer Premises	
	Section 2	Voluntary Deductible Clause	
	Section 2	Sabotage and Terrorism Damage Cover Endorsement – Material Damage and Loss of Profit	
	Section 3	Theft extension	
	Section 3	Riot, strike, malicious damage cover	
	Section 3	Injury during burglary / housebreaking	
	Section 3	Loss of money	
	Section 3	Clearing up expenses	
	Section 3	Temporary property protection	
	Section 3	Floater clause	
	Section 3	Escalation clause	
	Section 3	Purchase protection extension	
	Section 3	Waiver of underinsurance	
	Section 5	Escalation Clause	
	Section 5	Express Freight	
	Section 5	Air Freight	
	Section 5	Owner’s Surrounding Property	
	Section 5	Third Party Liability	
	Section 5	Additional Customs Duty	
	Section 5	Carding Machines In Textile Industry	

	Section 5	Furnace Endorsement	
	Section 5	DG Set Endorsement For 'Loss Minimisation'	
	Section 5	Reduction Gear Box	
	Section 5	Patterns And Core-Boxes	
	Section 5	Expellers/Expellers Gears	
	Section 5	Plastic Extruders/Injection Moulding Machines	
	Section 5	Alternate Working	
	Section 5	Stand-By Machinery	
	Section 5	Bakeries	
	Section 5	Gas Works Plants	
	Section 5	A. Glass And Graphite Equipment B. Glass Lined Vessels	
	Section 5	Insurance Of Ropes In Lifts, Cranes And Ropeways	
	Section 5	Wind Mills Endorsement	
	Section 5	Refractory Materials In Boilers	
	Section 5	Depreciation Adjustment For Components Along The Hot Gas Path Of Gas Turbines	
	Section 5	Overhaul Of Platen Presses	
	Section 5	Overhaul Of Electric Motors (Above 750 Kw For Motors With 2 Poles And Above 1,000 Kw For Motors With 4 And More Poles)	
	Section 6	Escalation Clause	
	Section 6	Express Freight	
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	Section 6	Owner'S Surrounding Property	
	Section 6	Third Party Liability	

	Section 6	Additional Customs Duty	
	Section 6	Floater Clause	
	Section 6	Sabotage and Terrorism Damage Cover Endorsement (Material Damage Only)	
	Section 6	Endorsement For Exclusion Of Damage Caused By Fire And Allied Perils	
	Section 6	Cover Of Valves And Tubes	
	Section 6	Special Condition Concerning Computer Tomographs	
	Section 6	Warranty For Lightning And Overvoltage Protection Devices	
	Section 6	Warranty Concerning Air-Conditioning Plant	
	Section 7	Escalation Clause	
	Section 7	Owner's Surrounding Property	
	Section 7	Third Party Liability	
	Section 7	Express Freight	
	Section 7	Air Freight	
	Section 7	Additional Customs Duty	
	Section 7	Insurance Of All Types Of Cranes	
	Section 12	Medical Expenses Cover	
	Section 12	Occupational Disease Cover	
	Section 12	Coverage for Contractors Workers/Employees	
	Section 16	Owner's Surrounding Property	
	Section 16	Third Party Liability	
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	Section 16	Additional Custom Duty	

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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 and as per the applicable section.																															
9	Exclusions	This being a package policy the excluded perils for respective sections will be as per each products filed and approved as listed below which will form a part of Digit My Business Policy – Laghu Udyam Suraksha.	2.4 Exclusions																														

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Section 18	Terrorism Legal Liability Coverage

		<p>Detailed Exclusions are mentioned in the Policy Wordings & Endorsement Wordings of Digit My Business Policy – Laghu Udyam Suraksha.</p> <p>Any other Specific exclusion mentioned in Policy Schedule.</p>	
10	Special Conditions and Warranties (if any)	<p>Special Conditions and Warranties will be as per your Policy Schedule/COI.</p>	
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 mentioned in Policy wordings and upto the coverage opted by insured in Policy schedule.</p> <p>Any peril except for the exclusions mentioned in policy wordings including both specific and general exclusion.</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>Obligations</u></p> <p>1) Make true and full disclosure in the proposal and related documents</p> <p>I. You have a duty of disclosure to tell Us everything You know, or could reasonably be expected to know, that is relevant to Us for deciding whether to give You insurance cover and on what terms. You owe this duty to disclose such relevant material information even if We have not specifically asked for it. This duty extends to any information or declarations given by anyone else on Your behalf.</p> <p>II. We have agreed to give You insurance cover entirely on the basis of the information You, or anyone on Your behalf, have given Us in the proposal, statements and other declarations and documents (in writing or electronic) about Yourself, the Building, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other Contents. The correct and complete information You give is the basis of Our contract with You. Our</p>	<p>Condition applicable</p>

promise to pay is conditional upon the truth of these statements and on the assumption that You, or anyone on Your behalf, has not withheld any material information about Yourself, the Building, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other Contents.

2) Make true statements and full disclosure in the claim and related documents

- I. You must also give true and full information in Your claim and submit true documents. If You give any false information or document in the claim, or if You withhold any information or document (written or electronic), We have a right to refuse payment of Your claim. We may also cancel Your policy.

3) Obligation to take care: You must:

- I. ensure that unauthorised persons do not occupy Your Premises.
- II. whenever Your Premises or any Building in Your Premises is unoccupied, You must ensure that all security procedures on Your Premises are in force.

4) Inform change in circumstances:

- I. You must inform Us immediately if:
- II. You change the nature of Your Business or any processes,
- III. You let out Your Premises or any part, or Your Premises will no longer be solely occupied by You
- IV. You change the use of Your Premises or any Building,
- V. Your Premises or any Building remains unoccupied for more than 30 days.

5) Allow inspection and investigation of claim

- I. You must allow and give full cooperation for the survey/investigation of Your claim by Us. You must allow Us, and any surveyor, officer or other representative that We authorise, to enter Your Premises, inspect it, take photographs and where required, permit the scientific testing and investigation of any insured article affected by the insured peril, You must answer all questions asked regarding Your claim truthfully and completely, and submit all documents that We will require.

6) Follow claim procedure

I. When You suffer any loss or damage to any Insured Property, and wish to make a claim, You must follow all steps stated in this Policy about immediate reporting to Us and to the appropriate Legal Authorities as per Clause G (IV) of this Policy.

Duty of care

In the event of any occurrence which might give rise to a claim under this Section the Insured shall

- a. immediately notify the Company by telephone or telegram as well as in writing, giving an indication as to the nature and extent of loss or damage;**
- b. take all reasonable steps within his power to minimise the extent of the loss or damage;**
- c. preserve the damaged or defective parts and make them available for inspection by an official or surveyor of the Company.**
- d. furnish all such information and documentary evidence as the Company may require.**

Situations where your Claim might get Rejected:

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

Sample Claim Calculation process

Value of shop - Rs. 10,00,000

Sum insured Opted for Section 1 - Rs 10,00,000

Deductible/ Excess – Nil

Loss of shop during the Policy Period in Section 1 – INR 5,00,000

Total Admissible claim amount as per Policy terms and Condition – 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)

12 Policy Servicing -
Claim Intimation
and
Processing

- Toll free Number: [1800-258-5956](tel: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.**

		<ul style="list-style-type: none"> • 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, You may contact the grievance officer at grievance@godigit.com</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>	
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. 	