

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 Payment Protection Policy (Retail) | |
| 2 | Unique Identification Number (UIN) allotted by IRDAI | IRDAN158RP0024V01202223 | |
| 3 | Structure | Indemnity Basis Fixed Benefit: Personal Accident Cover | |
| 4 | Interests Insured | Interest insured for this can be Individuals and entities who need to have protection against payment related risks. | |
| 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>Section 1 – Card Cover</p> <ul style="list-style-type: none"> Section 1.1 Lost Card Liability Cover- We will indemnify the Insured Person against the financial loss arising out of unauthorized / fraudulent transaction during the cover period from the Insured person’s lost or stolen Card. | 3. Coverage |

- **Section 1.2 Online Transaction Cover-** We will indemnify the Insured Person against the financial loss arising out of unauthorized/ fraudulent transactions through internet during the Cover Period, using the CVV (Card Verification Value Code) or the PIN (Personal Identification Number) of the Card issued to the Insured Person by the financial institution.
- **Section 1.3 Card Liability due to unauthorized / fraudulent usage on account of including but not limited to Skimming/ Phishing/ Counterfeit / Cloning/ Payment made on mirror sites-** We will indemnify the Insured Person against the financial loss arising out of unauthorized/ fraudulent transaction using Insured Person's cards due to skimming, counterfeiting, cloning, phishing, payment made on mirror sites and other similar kind of fraud as mentioned in the Policy schedule/ Certificate of Insurance.
- **Section 1.4 ATM Assault and Robbery -** We will reimburse the Insured Person against the following covers:
 1. **ATM Robbery -** We will reimburse Insured Person for the money he/she withdrew from any ATM using his/her card against a robbery event that occurs within a time period from the withdrawal of the money and within a distance from ATM, as specified in the Policy Schedule / Certificate of Insurance.
 2. **Bodily Injury -** We will reimburse Insured Person for reasonable emergency first aid charges for his/her bodily injury during a robbery that is covered under this section
 3. **Transaction under Threat/ violence -** We will reimburse Insured Person for the money he/she withdrew from any ATM by forcibly using his/her card under a threat violence.
- **Section 1.5 – ATM Fraud Cover -** We will reimburse Insured Person for the money he/she has lost due to ATM related Frauds including but not limited to manipulated ATM Machine, Card Cloning at the ATM etc.

Section 2 – Other Electronic Transaction Cover

We will indemnify the Insured Person upto the Sum Insured as specified in the Policy Schedule/ Certificate of Insurance, in respect of financial loss resulting from unauthorized / fraudulent transaction in his / her internet banking account / mobile banking account/ UPI Account or any other legitimate electronic modes.

Section 3- Digital Wallet Cover

We will indemnify to the Insured Person upto the Sum Insured as specified in the Policy Schedule/ Certificate of Insurance, in respect of financial loss to Insured Person's digital wallet due to following:

- i. **Loss of wallet balance due to fraudulent transaction as a result of theft, burglary or loss of mobile phone/device-** This section will indemnify the Insured Person for any loss of his/her

wallet balance up to the amount as specified in the Policy Schedule/ Certificate of Insurance due to unauthorised/ fraudulent transaction as a result of theft, burglary or loss of Insured Person's mobile phone/ device.

- ii. **Loss of Wallet Balance by unauthorized / fraudulent transaction-** This section will indemnify the Insured Person up to the amount as specified in the Policy Schedule/ Certificate of Insurance for any loss of his/her wallet balance due to unauthorized/ fraudulent transaction.

Section 4- Personal Accident Cover

- **Section 4.1 Death -** In the event of Accidental Bodily Injury causing the Insured Person's death within 12 months of the Accidental Bodily Injury being sustained, we will pay 100% of the Sum Insured as stated in the Policy schedule/Certificate of Insurance to the Insured Person's nominee / legal heir.
Disappearance will be provided as additional cover under this section.
- **Section 4.2 – Permanent Total Disability -** In the event of Accidental Bodily Injury causing the Insured Person's Permanent Total Disability within 12 months of the Accidental Bodily Injury being sustained, we will pay 100% of the Sum Insured as stated in the Policy schedule/Certificate of Insurance.
- **Section 4.3 – Permanent Partial Disability –** In the event of Accidental Bodily Injury which is the sole and direct cause of the Insured Person's Permanent Partial Disablement within twelve (12) months of the Accidental Bodily Injury sustained, we will pay the percentage of Sum Insured as stated in the Policy Schedule/Certificate of Insurance, as per the following Scale.

| Nature of Injury | % of Sum Insured |
|--|------------------|
| Loss of each arm at the shoulder joint | 70% |
| Loss of each leg above centre of the femur | 70% |
| Loss of each arm to a point above elbow joint | 65% |
| Loss of each leg up to a point below the femur | 65% |
| Loss of each arm below elbow joint | 60% |
| Loss of each hand at the wrist | 55% |
| Complete and irrecoverable loss of sight of an eye | 50% |
| Loss of each leg to a point below the knee | 50% |
| Loss of each leg up the centre of tibia | 45% |
| Loss of each foot at the ankle | 40% |
| Loss of hearing in each ear | 30% |
| Loss of each thumb | 20% |
| Loss of each index finger | 10% |
| Loss of sense of smell | 10% |
| Loss of each other finger | 5% |
| Loss of each big toe | 5% |
| Loss of sense of taste | 5% |
| Loss of each other toe | 2% |

- **Section 4.4 Temporary Total Disablement**

In the event of Accidental Bodily Injury which is the sole and direct cause of a Temporary Total Disablement of Insured Person and which completely prevents him/ her from performing each and every duty pertaining to his/ her employment or occupation on a temporary basis, then We will pay a weekly benefit amount as mentioned in Certificate of Insurance / Policy Schedule.

- **Section 4.5 Air Accident Cover**

In the event of Accidental Bodily Injury being sustained to the Insured Person due to Air Accident as defined in the Policy causing the Insured Person's death or Permanent Total Disability within 12 months of the Accidental Bodily Injury being sustained, We will pay 100% of the Sum Insured as stated in the Policy schedule/Certificate of Insurance to the Insured Person/ Insured Person's nominee/ legal heir.

Disappearance will be provided as additional cover under this section.

- **Section 4.6 Children Education Grant**

In the event of Death or Permanent Total Disability of the Insured person due to accidental bodily injury as covered in the policy, then we will pay a lumpsum amount equal to sum

insured as mentioned in the Policy Schedule / Certificate of Insured for this section as education grant for the Insured Person's dependent children.

- **Section 4.7 Girl Child Benefit**

In the event of Death or Permanent Total Disability of the Insured person due to accidental bodily injury as covered in the policy, then we will pay a lumpsum amount equal to sum insured as mentioned in the Policy Schedule / Certificate of Insured for this section as Girl Child Benefit for the Insured Person's dependent unmarried girl child.

- **Section 4.8 Funeral Expenses**

In the event of Death of the Insured person due to accidental bodily injury as covered in the policy, We will pay upto the Sum Insured as mentioned in the Policy Schedule/ Certificate of Insurance towards expenses of funeral, cremation and/or burial of the body of the deceased Insured Person.

- **Section 4.9 Transportation of Mortal Remains**

In the event of Death of the Insured person due to accidental bodily injury as covered in the policy, We will pay upto the Sum Insured as mentioned in the Policy Schedule/ Certificate of Insurance towards the expenses of transporting the mortal remains of the Insured Person from the place of death cremation and/or burial ground

Section 5- Identity Theft

We will indemnify the Insured Person in respect of Insured Person's expenses resulting from his/her efforts to resolve Insured Person's identity theft occurring during the cover period.

Expenses covered under this section:

1. Legal Expenses
2. Lost Wages
3. Miscellaneous Expenses

Section 6- Purchase Protection

We will indemnify the Insured Person in respect of loss / damage to the items that Insured Person purchases entirely with his/her card/ bank account/ digital wallet/ any other mode of payment as specified in the Policy Schedule/ Certificate of Insurance, provided that the loss/ damage to the purchased item is due the below listed covered perils and within number of days as specified in the Policy Schedule/ Certificate of Insurance from the date of purchase or date of confirmed delivery of the item (whichever is later).

Covered Perils

1. Fire Perils
2. Earthquake
3. Burglary

Section 8 – Personal Travelling Protection

We will indemnify to the Insured Person during the personal trip, a sum not exceeding the Sum Insured as specified in the policy schedule/ certificate of Insurance against the respective sections.

Personal trip is travel within India or abroad for personal reasons and not associated with employment or education activities with the university.

Section 8.1 Loss of Personal Baggage / Personal Belongings

We will indemnify the Insured Person for the loss of baggage / personal belonging during his/ her personal trip due to robbery, larceny or hold up.

- **Section 8.2 Loss of Passport / Documents during the trip**

In case of loss of passport/ important documents during the trip, we will reimburse the Insured Person for prescribed fee payable to the concerned authorities incurred to obtain a duplicate or new passport / documents.

- **Section 8.3 Missed Connecting Flight during transit Coverage:**

We will reimburse reasonable additional expenses due to Missed Connecting flight due to Increment Weather, equipment failure of common carrier or Strike or other job action by employees of a Common Carrier scheduled to be used by the Insured Person.

- **Section 8.4 Trip Cancellation:**

We will indemnify the Insured Person for flight cancellation charges if the Insured Person cancels his trip before the onset of the trip due to Insured Person's hospitalisation or his / her family member's hospitalisation within 7 days prior to departure of the Insured Person, death of the Insured Person family member within 7 days prior to departure of the Insured Person, natural calamity, riot or strike at the travel origin city, Government advisory or due to legal matter wherein the Insured Person is directly involved.

- **Section 8.5 Delay in Flight**

We will pay the Insured Person if his/ her common carrier's actual departure time is delayed by more than 6 hours or the duration (as specified in the Policy schedule/ certificate of Insurance) from the scheduled departure time, due inclement weather, sudden strike at common carrier, equipment failure or operational issue of the common carrier.

- **Section 8.6 Emergency Medical Treatment and Evacuation**

If the Insured Person fall ill during his/ her trip and require immediate medical treatment resulting in hospitalization in order to save his/ her life or to give immediate relief from an acute pain, we will pay for the reasonable and customary charges the Insured Person incur

| | | | |
|---|---------------------------|--|---------------------|
| | | <p>for emergency medical treatment including rescue service to take to the hospital, up to the Sum Insured as specified in the Policy Schedule / Certificate of Insurance.</p> <ul style="list-style-type: none"> • Section 8.7 Emergency Accidental Treatment and Evacuation If the Insured Person meets with an accident during his/ her trip and require immediate medical treatment resulting in hospitalization in order to save his/ her life or to give immediate relief from an acute pain, we will pay for the reasonable and customary charges the Insured Person incur for emergency accidental treatment including rescue service to take to the hospital, up to the Sum Insured as specified in the Policy Schedule / Certificate of Insurance. • Section 8.8 Plane Hijack Cover We will pay the amount as mentioned in the Policy schedule/ Certificate of Insurance if the commercial aircraft in which the Insured Person was traveling gets hijacked. • Section 8.9 Home protection while Insured Person is away We will cover the damage, disappearance or destruction of the Insured Person’s furniture, clothes, electrical and electronic items due to burglary at his/her residence during Insured Person’s personal trip travel time. <p>Section 9– WALLET PROTECTION (Lost Wallet Coverage) We will indemnify to the Insured Person for the following when his/her wallet is lost or stolen:</p> <ol style="list-style-type: none"> 1. Replacement costs for the lost or stolen wallet; 2. Prescribed fee payable to the concerned authorities incurred to obtain a duplicate or new personal papers and /or cards. | |
| 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>Exclusions applicable to section 1.1 – Lost Card Liability</p> <ol style="list-style-type: none"> 1. Unauthorized /fraudulent transaction made on Insured Person’s card if his/her card has not been lost or stolen; 2. The amounts refunded upon cancellation of purchases of products or services. 3. Loss incurred due to erroneous debits arising on fraudulent or other transactions, where neither the card issuer nor the cardholder is at fault, but the fault lies in the system and for which the card issuer will be liable. | 5.Exclusions |

4. Loss or damage on account of counterfeit cards.
5. Any loss or damage arising out of Internet based transaction.

Exclusions applicable to section 1.2: Online Transaction Cover

1. Any transactions not confirmed by the host website or the authorized bank/ financial institution.
2. Any errors made by the host website or the authorized bank/ financial institution.
3. Loss incurred due to erroneous debits arising on fraudulent or other transactions, where neither the card issuer nor the cardholder is at fault, but the fault lies in the system and for which the card issuer will be liable.
4. Any transactions made using a PIN that has not been introduced by the card issuer as mandated by the concerned regulatory authority.
5. For any loss arising out of a PIN based fraud:
 - a. if the PIN was mentioned on the Card itself, shared with any person or
 - b. if the default PIN given by card issuer had not been changed wherever it has been suggested by the card issuer.

Exclusions applicable to section 1.3: Card Liability due to unauthorized / fraudulent usage on account of including but not limited to Skimming / Phishing / Counterfeit/ Cloning/ Payment made on mirror sites

1. Any loss or damage arising out of card transactions effected outside the notification period (as specified in the Policy Schedule/ Certificate of Insurance) prior to the first reporting of unauthorized use of the card to the card issuer.

Specific Exclusion applicable to section 1.3 which can be waived in case specifically agreed by**US:**

2. Any financial loss arising out of Cards lost in transit/ wrong delivery before its eventual receipt by the original Card holder.
3. Any financial loss arising out of Tele-phishing

Exclusions applicable to section 1.4: ATM assault and robbery

1. Damages or losses to anything other than the money withdrawn by the Insured Person from the ATM;
2. Charges for emergency first aid to anyone other than Insured Person.

Exclusions applicable to section 1.5: ATM Fraud Cover

1. Damages or losses to anything other than the money Insured Person has lost due to Fraud happening at ATM

Exclusions applicable to section 1: Card Cover

1. In case Geographical Location opted as India only- Any loss arising due to any unauthorised / fraudulent transaction done outside India.
2. If there was no transaction on the Card for consecutive 3 months or duration as specifically mentioned in the Policy Schedule / Certificate of Insurance, prior to the date of loss.
3. Any loss or damage if the Insured Person uses a Card in a way which the card issuer does not allow.
4. For any claim where “One-time Password” on registered mobile number for any transaction has been shared with any person by the Insured person.
5. If in case of cancellation of purchases of products or services, if the amount refunded is not credited to the original source of booking then the Company will not make payment for any claim arising as a consequence of this to the Insured person.
6. Loss incurred due to breach of security or failure of security mechanism of the card issuer.
7. For losses resulting from any Card issued by Card Issuer without Insured person making a proper application to the Insured Person named in the Schedule. However, this exception will not apply in respect of replacement of a Card which has been previously issued by the Insured named in the Schedule.
8. Damages and/ or liabilities to any third parties
9. Losses sustained by the Insured Person resulting directly or indirectly from any fraudulent or dishonest acts committed by the Insured Person’s employee/members of household, acting alone or in collusion with others.
10. Loss of Interest, Consequential loss, loss of market, late fees, interest, and charges levied by the bank / financial institution
11. Loss incurred due to gross negligence on part of the Insured Person, including but not limited to insufficient measures taken by the Insured Person to keep the PIN, Password etc safe and recording of the PIN, Password in an intelligible form by the Insured Person.

Specific Exclusion applicable to Section 1 which can be waived in case specifically agreed by us:

12. Any loss arising out of unauthorized / fraudulent transaction due to card forgotten in ATM
13. Any loss arising out of NFC transactions that are charged to the Insured Person’s card
14. Any loss arising out of online transactions done without the mandatory 2 factor authentication
15. Any loss arising out of transaction due to Sim Cloning / Sim Hacking
16. In case Geographical Location opted as worldwide- Any loss arising due to any unauthorised / fraudulent transaction done outside India when the Insured Person is in India / has returned back to India

Exclusions Applicable to section 2: Other Electronic Transaction Cover

1. Any loss due to transactions related to Card/ Digital wallet
2. Any transactions not confirmed by the host website or the authorized bank/ financial institution.
3. Any errors made by the host website or the authorized bank/ financial institution.
4. Loss incurred due to erroneous debits arising on fraudulent or other transactions, where neither the bank/ financial institution nor the Insured Person is at fault, but the fault lies in the system and for which the bank/ financial institution will be liable.
5. Loss incurred due to failure of security mechanism of the bank / financial institution.
6. Any transactions made using a PIN / password that has not been introduced by the bank/financial institution as mandated by the concerned regulatory authority.
7. Any transaction wherein OTP/ PIN/ Password etc. is shared with other person by the Insured Person.
8. Losses sustained by the Insured Person resulting directly or indirectly from any fraudulent or dishonest acts committed by the Insured Person's employee/members of household, acting alone or in collusion with others.
9. Loss of Interest, Consequential loss, loss of market, late fees, interest, and charges levied by the bank / financial institution
10. Loss incurred due to gross negligence on part of the Insured Person, including but not limited to insufficient measures taken by the Insured Person to keep the PIN, Password etc safe and recording of the PIN, Password in an intelligible form by the Insured Person.
11. In case Geographical Location opted as India only- Any loss arising due to any unauthorised / fraudulent transaction done outside India.

Specific Exclusion applicable to Section 2 which can be waived in case specifically agreed by us:

12. Any loss arising out of transaction due to Sim Cloning / Sim Hacking
13. Any loss arising out of NFC transactions that are charged to the Insured Person's account
14. In case Geographical Location opted as worldwide- Any loss arising due to any unauthorised / fraudulent transaction done outside India when the Insured Person is in India / has returned back to India.

Exclusions Applicable to section 3: Digital Wallet Cover

1. Any loss occurring in case the user details/device were shared/misplaced/acquired due to user's negligence.
2. Any fraud due to misuse of credit card/debit card/bank account information through the digit wallet platform.
3. Any loss arising out of negligence on the part of the Insured Person (e.g. typing a wrong

number to send money).

4. Any loss arising due to Insured Person not upgrading/adopting the latest security features released by digital wallet company.
5. Any loss arising due to failure of security mechanism of the digital wallet.
6. In case Geographical Location opted as India only- Any loss arising due to any unauthorised / fraudulent transaction done outside India.

Specific Exclusion applicable to Section 3 which can be waived in case specifically agreed by

US:

7. Any loss arising out of transaction due to Sim Cloning / Sim Hacking
8. Any loss arising out of NFC transactions that are charged to the Insured Person's digital wallet
9. In case Geographical Location opted as worldwide- Any loss arising due to any unauthorised / fraudulent transaction done outside India when the Insured Person is in India / has returned back to India.

Exclusions application to section 4: Personal Accident Cover

No payment will be made by Us for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. Breach of Law with Criminal Intent, Suicide and Self-Injury

We do not cover any accidental bodily injury arising from or contributed or aggravated or accelerated by any of the following:

- a. Suicide or attempted suicide, while sane or insane, or due to use, misuse or abuse of narcotic or intoxicating drugs or alcohol or solvent
- b. Intentional self-injury
- c. Use or consumption of narcotic or intoxicating drugs or alcohol or solvent, or taking of drugs (except under the direction of a Medical Practitioner)

2. Pre-Existing Condition- Any accidental bodily injury or disablement arising out of or contributed by or traceable to any disability existing on the date of issue of this Policy.

3. Hazardous or Adventure sports

Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving. Please refer definition of Hazardous or Adventure Sports as provided in the policy document.

However, You would be covered if you participate in a non-professional capacity for any recreational sport which may be under the supervision of a trained professional.

4. Breach of law: Expenses for treatment directly arising from or consequent upon any Insured

Person committing or attempting to commit a breach of law with criminal intent.

5. War and hazardous substances

We do not cover treatment directly or indirectly arising from or required as a consequence of:

- a. War, invasion, acts of foreign enemy hostilities (whether or not War is declared), civil war, rebellion, revolution, insurrection or military or usurped power, mutiny, riot, strike, martial law or state of siege, attempted overthrow of Government; or
- b. Chemical contamination or contamination by radioactivity from any nuclear material whatsoever or from the combustion of nuclear fuel; or
- c. any acts of terrorism.

6. Legal Liability- Any Legal Liability due to any errors or omission or representation or consequences of any action taken on the part of any Hospital or Medical Practitioner.

7. Defence Operation- We will not pay any claim under this Policy, whilst You are involved in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.

8. Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.

9. Any loss suffered by the Insured on account of his participation as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs.

10. Curative treatments or interventions that the Insured performs or has had performed on his body.

11. Pregnancy, resulting childbirth, miscarriage, abortion, or complication arising out of any of the foregoing.

Exclusion Applicable to Section 5 – Identity Theft

1. Monetary losses other than the out-of-pocket expenses related to the resolution of Insured Person's identity theft outlined in this policy.
2. Any physical injury, sickness, disease, disability, shock, mental anguish, and mental injury including required care, loss of job or death.
3. Cost incurred in credit reports before the discovery of Insured Person's identity theft.
4. Any amount paid by the Insured Person as extortion money due to his/ her identity theft
5. Any outstanding amount payable to the creditor/ financial institution due to Insured Person's identity theft

Specific Exclusion applicable to Section 5 which can be waived in case specifically agreed by us:

6. Any loss of information/ data due to Sim Cloning / Sim Hacking

Exclusion Applicable to Section 6- Purchase Protection

1. Items Insured Person has rented or leased.
2. Shipping and handling expenses or installation, assembly related costs.
3. losses that are caused by vermin, insects, termites, mold, wet or dry rot, bacteria, or rust.
4. losses due to mechanical failure, electrical failure, software failure, or data failure including, but not limited to any electrical power interruption, surge, brownout or blackout, or telecommunications or satellite systems failure.
5. items damaged due to normal wear and tear, inherent product defect or normal course of play (such as, but not limited to sporting or recreational equipment)
6. items that Insured Person damaged through alteration (including cutting, sawing, and shaping);
7. items left unattended in a place to which the general public has access.
8. Loss or damage where the Insured Person or any resident or member of the Insured Person's residential premises or his employee/s or any other person lawfully in the Insured's residential premises is involved or has colluded, in any manner, in the actual theft or damage to any of the articles or residential premises.
9. Loss of item removed or extracted from the safe within the residential premises following the use of the key to the said safe or any duplicate thereof belonging to the Insured Person, unless such key has been obtained by assault or violence or any threat.

Specific Exclusion applicable to Section 6 which can be waived in case specifically agreed by us:

10. Items that were lost or stolen from a vehicle.
11. Loss or damage to the item due to theft
12. Loss or damage to the item due to accidental damage.
13. Items Insured Person carried with him/her or acquired by him/her during a personal trip
14. Items such as Traveller's cheque(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps, plants, animals, consumables, perishables, art, antiques, firearms, collectable items, furs, jewellery, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones)
15. Portable electronic items

Exclusion Applicable to Section 7 – Price Protection

1. Any item with an original purchase price less than Rs. 2500,
2. Traveller's cheque(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps, plants, animals, consumables, perishables, art, antiques, firearms, collectable items, furs, jewellery, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones), fuel, pharmaceutical and other medical products, optical products and medical equipment;
3. Customized/personalized, unique and one-of-a-kind items;

4. Any items acquired illegally;
5. Any motor vehicles including automobiles, boats and airplanes, and any equipment and/or parts necessary for their operation and/or maintenance;
6. Land, permanent structures and fixtures (including but not limited to buildings, homes, dwellings, and building and home improvements);
7. Any services you may purchase (including but not limited to the performance or rendering of labor or maintenance, repair or installation of products, goods or property, or professional advice of any kind);
8. Products purchased by a person not resident in India and/or any product purchased from outside India;
9. Shipping and/or transportation costs or price differences due to shipping, handling costs and sales tax;
10. The price difference from an advertisement outside of India or in a Duty Free zone;
11. Used, antique, recycled, previously owned, rebuilt, refurbished or remanufactured items
12. Items advertised in or as result of "limited quantity," "going out-of-business sales," "cash only" or "close out" advertisements, items shown on price lists or price quotes, cost savings as a result of package offer, manufacturer's coupons, employees discount, or free items, or where the advertised price includes bonus or free offers, special financing, installation or rebate, or one-of-a-kind or other limited offers;
13. Any price difference found with an item sold as a special deal available only to the members of specific organizations or anywhere not open to the public, such as clubs and associations, other than those available with your payment card;
14. Items purchased for resale, professional, or commercial use;
15. Items advertised with rebate, redeemable manufacturer's coupon, or any refund of any sort, in which case your purchase price will be determined by taking into account any such rebate or refund.
16. Internet purchases or advertisements;

Exclusion Applicable to Section 8- Personal Travelling Protection

Exclusion applicable to section 8.1

1. Any partial loss including loss of one or more articles
2. Baggage / Personal Belongings left unattended in a place to which the general public has access;
3. Damage to baggage/ personal belongings from normal wear and tear, decay, and manufacturing defects;
4. Damage to baggage/ personal belongings caused by leakage of powder or liquid carried within baggage/ personal belongings;

5. Loss or damage to the baggage/ personal belongings due to mysterious disappearance
Loss or damage to the baggage/ personal belongings;

Specific Exclusion applicable to Section 8.1 which can be waived in case specifically agreed by us:

6. Portable electronic items
7. Theft of baggage and personal belongings
8. Traveller's cheque(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps, plants, animals, consumables, perishables, art, antiques, firearms, collectable items, furs, jewellery, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones)

Exclusion applicable to section 8.2

1. Loss or damage to the Insured's passport as a result of the confiscation or detention by customs, police or any other authority.
2. Any consequential expenses incurred due to loss of passport like emergency trip extension will not be covered under this section.

Exclusion applicable to section 8.3

1. Any missed connection where time gap between scheduled arrival of incoming common carrier and scheduled departure of connecting common carrier was less than 6 hours or time excess as mentioned in the Certificate of Insurance/ Policy Schedule.
2. Any claim caused by a strike or industrial action or any other reason for which the dates had been publicly announced or reported by the media at the time you took out your policy or when you booked your trip (whichever is later).

Exclusion applicable to section 8.4

1. Failure to start journey in case of rejection of VISA
2. If trip is cancelled due to any natural calamity not declared by appropriate government authority
3. Any cancellation due to Hospitalization resulting from pre-existing disease, Childbirth, Pregnancy or related medical complications to Insured Person, his/ her immediate family or traveling companion

Exclusion applicable to section 8.5

1. Any delay, which was made public or known to at least 6 hours prior to the scheduled departure of the Common Carrier.
2. Any delay caused due to change in laws, regulations or orders issued by the respective

- Government or the regulating authority which was publicly announced.
3. Strikes or labour disputes which existed, or of which advance warning had been given in Public prior to the date on which the insured trip was scheduled.

Exclusion applicable to section 8.6

1. Claim arising out of any type of pre-existing disease or illness.
2. Any medical treatment resulting into hospitalisation from accidental injury.
3. Any claim for a medical condition if any insured person has travelled against the advice of a doctor or travels without medical advice when it was reasonable for them to have consulted a doctor.
4. the cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness that you originally went to hospital for;
5. any form of treatment that your treating doctor and our Medical Emergency Assistance provider think can reasonably wait until you return home;
6. cosmetic surgery;
7. routine medication which you were consuming or started, at the time your trip start, and you knew that you would need while you were away;
8. treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
9. any treatment after you have returned home
10. Investigation & Evaluation
 - a. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
 - b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded
11. Vitamins and tonics, vaccination (unless related to animal bite), Weight management services and treatments related to weight reduction programs including treatment of obesity, external Congenital disease, defect or anomalies.
12. Physiotherapy, rehabilitation of organs.
13. Pregnancy or childbirth related expenses.

Exclusion applicable to section 8.7

1. Claim arising out of any type of pre-existing injury.
2. All type of medical treatments and hospitalization required or undertaken at the place of origin of Trip
3. the cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the injury that you originally went to hospital

4. any form of treatment that your treating doctor and our Medical Emergency Assistance provider think can reasonably wait until you return home;
5. plastic or cosmetic surgery, unless considered necessary as a medical emergency and agreed with our Medical Emergency Assistance provider and required due to accident;
6. any treatment after you have returned home.

Specific Exclusion applicable to Section 8.9 which can be waived in case specifically agreed by us:

1. losses that are due to events other than burglary, including but not limited to fire, smoke, lightning, wind, water, flood, earthquake, volcanic eruption, tidal wave, landslide, hail, or other acts of god;
2. losses that occurred when Insured Person's travel time is longer than 2 weeks
3. Traveller's cheque(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps, plants, animals, consumables, perishables, art, antiques, firearms, collectable items, furs, jewellery, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones)

Exclusion Applicable to Section 9 – Wallet Protection

We will not cover:

1. money, cheque(s), transportation tickets, tickets of any kind, negotiable instruments, stamp or other similar items that were in the lost or stolen wallet;
2. losses that are caused by any events other than lost or stolen, such as fire, water, normal wear and tear, manufacturing defects, vermin, insects, cleaning or repairs, or similar events;
3. accidental damage to Insured Person's wallet and items inside;
4. any fraudulent/unauthorized charges on the lost or stolen cards;
5. any identity theft related costs that are caused by lost or stolen personal papers or cards.

General Exclusion – Applicable to all sections

1. Deductible as mentioned in the Policy Schedule/ Certificate of Insurance against the specific section for each loss.
2. Losses that do not occur within the cover period as specified in the Policy Schedule/ Certificate of Insurance
3. Losses caused by illegal acts;
4. Losses that Insured Person have intentionally caused;
5. Losses sustained by the Insured Person resulting directly or indirectly from the actions of the Insured Person's employee/members of household, relative, acting alone or in

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| | | <p>collusion with others.</p> <ol style="list-style-type: none"> 6. Losses due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, riot or the act of any lawfully constituted authority. 7. Losses due to the order of any government, public authority, or customers' officials. 8. Losses due to ionizing radiations contamination by radio activity from any nuclear fuel or from any nuclear waste from the combustion (including any self-sustaining process of nuclear fission) of nuclear fuel. 9. Losses due to nuclear, biological, or chemical event 10. Any loss directly or indirectly caused by pandemic or epidemic as declared by WHO / Indian Government/ any Authorized Government body 11. Any legal liability, of whatsoever nature. 12. Any loss or damage which is recoverable from any other source 13. Any consequential losses of any kind, and/or any actual or alleged legal liability of the Insured 14. Loss due to Terrorism, unless specifically agreed otherwise by Us. <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> <ul style="list-style-type: none"> • Claim will be admissible if there is any loss/damage due to following: • Card Liability • Other Electronic Transaction Liability • Digital Wallet fraud • Any Personal Accident • Identity Theft • Against any Purchase related fraud • Price Protection fluctuation • Personal Travelling • Lost Wallet | |

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| | | <p>Protection will be limited to coverage mentioned in the Policy wordings upto the coverage opted by insured in Policy schedule.</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>Reasonable Care</u></p> <ul style="list-style-type: none"> Without exception, the Insured Person must take all reasonable steps to prevent incurring any Loss, damage, or liability. <p><u>Situations where your Claim might get Rejected:</u></p> <ul style="list-style-type: none"> 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 for section 1- Rs 10,00,000 Deductible/ Excess – Nil Loss due to unauthorized card transaction in the Policy Period – 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</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. | |

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| | | 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. | |
| 1 3. | 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 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 For updated details of grievance officer, kindly refer the link: → Click Here</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> | 8. Customer grievance redressal Policy |
| 1 4. | 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. | |