

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 Pet Insurance Policy	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN158RP0006V01202223	
3	Structure	Indemnity Basis for Total Loss Benefit Basis for Partial Loss	
4	Interests Insured	Pet animal of the Insured.	
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><u>Section 1: Hospitalisation Cover</u></p> <p>If the Insured Pet suffers from any illness or accidental injury during the Policy Period, leading to hospitalization in a veterinary hospital, Insured will be reimbursed for all reasonable and customary charges that are medically necessary, in respect of an admissible claim.</p> <p><u>Optional Covers under Section 1</u></p> <p>➤ Optional Cover 1: Complications during and after giving birth-</p> <p>The coverage provided under Section 1 will be extended to cover the</p>	Coverages

below benefits as well:

- i. If the Insured Pet faces any complication during giving birth, we will cover the reasonable and customary charges towards its treatment, including an emergency or unplanned caesarean
- ii. If the Insured Pet faces any complications immediately after giving birth, we will cover for the reasonable and customary charges towards its treatment. Complications after birth in animals include:
 - Eclampsia (Milk fever)
 - Postpartum Haemorrhage
 - Retention of the foetal membranes or offspring
 - Metritis
 - Mastitis

➤ **Optional Cover 2: Behavioural Illness Cover**

The coverage provided under Section 1 will be extended to cover for medical expenses related to Behavioural Illnesses such as Aggression, Coprophagia (Dung eating), Hyper Sexuality, Pica, Hysteria, Rage Syndrome, Neurosis, and Separation Anxiety Disorders, among others.

➤ **Optional Cover 3: Dental Treatment Cover**

The coverage provided under Section 1 will be extended to cover for reasonable and customary charges towards Veterinary Dental Treatment of Insured Pet. Dental illnesses it covers include:

- Teeth abscess or infected teeth
- Gingivitis
- Periodontal disease
- Periodontitis

➤ **Optional Cover 4: Insect/Vector Borne Diseases**

The coverage provided under Section 1 will be extended to cover reasonable and customary charges towards the treatment for any Insect/Vector borne illness/diseases such as:

- Babesiosis
- Haemobartonellosis
- Anaplasmosis
- Ehrlichiosis
- Dirofilaria/Heart worm disease

Section 2: Specific Illness Cover

If the insured pet is diagnosed with any of the listed Specific illness, and needs to undergo the covered treatments related to listed Specific Illness, we will cover all reasonable and customary charges that are medically necessary in respect of an admissible claim.

Categories of Specific Illness Cover

- Tumours
- Digestive system
- Eyes
- Haematological System
- Musculoskeletal System
- Spleen
- Pancreas
- Gall bladder
- Liver
- Reproductive System
- Respiratory System
- Urinary system

Section 3: Critical Illness Cover

If the insured pet is diagnosed with the below listed critical illness, we will

pay the lump sum amount for treatment of the Insured Pet:

- All Malignant Tumours
- All Heart Disorders
- All Coagulation Disorders
- Renal/Kidney Failure
- Liver Failure
- Cirrhosis
- Pulmonary Fibrosis
- Radial Nerve Paralysis

Section 4: OPD Cover

We will reimburse the costs towards the treatment of any of the below illnesses for the Insured Pet carried out by a Vet at his/ her Veterinary Clinic, up to the amount specified in the policy schedule. There will also be a small co-payment included, as specified and opted by the Insured in the policy schedule.

Following are the illnesses covered under the OPD cover:

1. Soft tissue Injuries due to accidents (excluding fractures/injuries to bones, joints, tendon and ligaments)
2. Any poisoning/toxicity
3. Pneumonia
4. Ear / Aural hematoma
5. Gastritis
6. Gastro-enteritis
7. Colitis
8. Meningitis
9. Upper Respiratory Tract infection
10. Conjunctivitis
11. Uveitis
12. Eye infection
13. Anal gland infection

- 14. Ear inflammation (Otitis)
- 15. Ear infection
- 16. Blocked tear duct
- 17. Infected tear duct
- 18. Vestibular syndrome
- 19. Haematomas
- 20. Bronchitis

Optional Cover under Section 4

Optional Cover 5- Telemedicine Cover

The coverage provided under Section 4 will be extended to cover the costs incurred towards an Online Vet Consultation/ Telephonic Consultation, from a registered Vet, for Insured Pet's required treatment.

The treatment under this cover will be limited to the listed illness as mentioned under Section 4 -OPD Cover.

Section 5- Chronic Illness Cover

If insured pet is diagnosed with any of the below illnesses, we will pay a lump sum amount for its treatment, as specified in Insured's Policy Schedule.

- i. Diabetes mellitus
- ii. Diabetes insipidus
- iii. Hyperthyroidism
- iv. Hypothyroidism
- v. Addison's disease
- vi. Cushing's disease
- vii. Epilepsy
- viii. Glaucoma
- ix. Chronic Peritonitis

Section 6: Recovery and Complimentary Care

This section will cover Alternative and Complimentary therapies such as Herbal medicine, Homeopathic medicine, Hydrotherapy, Physiotherapy, Acupuncture, Chiropractic manipulation, and Osteopathy taken for the insured pet up to the Sum Insured mentioned in the Policy Schedule.

Section 7: Expense for External Aids and Appliances

We will reimburse the Reasonable and Customary Charges incurred towards purchase of support items such as artificial limbs or any other similar items which is prescribed by a veterinarian following an injury sustained in the accident or illness suffered by the Insured Pet, up to the Sum Insured mentioned in the Policy Schedule against this Section.

Section 8- Mortality Cover

If the Insured Pet unfortunately passes away due to an Accidental injury or illness (as applicable) during the Policy Period, then We will pay the Sum Insured mentioned in the Policy Schedule, under this section.

There are primarily two plans available under this cover:

- Plan A - Death of the Insured Pet due to an Accidental Injury (including accidental burns, snake bites, etc)
- Plan B- Death of the Insured Pet due to an Illness. However, this will only be applicable for Pets of up to a certain age, as specified in Insured's Policy Schedule.

Optional cover under Section -8**Optional Cover 6- Cremation Expenses**

We will pay you up to 1% of Sum Insured provided under Section 8, upto Rs.

1000, unless specifically agreed otherwise by Us and mentioned on the Policy Schedule, towards cremation and/or burial and/or disposal of the body of the Insured Pet provided that we have accepted your claim under Section 8- Mortality Cover.

The claim amount payable under this cover will be over and above the amount payable under Section 8.

Section 9 – Theft or Straying

If the Insured Pet is stolen or goes missing, we will pay the sum insured, as mentioned in the policy schedule against this section.

Optional Cover under Section -9

Optional Cover 7- Lost Animal – Advertising Cost

If the Insured Pet is stolen or goes missing, we will cover for the expenses incurred on advertising for the missing Insured Pet, up 2% of Sum Insured provided under Section 9, upto Rs. 2000, unless specifically agreed otherwise by Us and mentioned on the Policy Schedule.

Claims under this cover will be over and above the amount payable under section 9 and will be limited to one claim only, during your policy period.

Section 10- Public Liability Cover

We will protect the Insured against his/ her legal liability (including Defence Costs) to pay for any Damages towards third-party civil claims of Bodily Injury or Property Damage arising out of the Insured Pet's action during the Period of Insurance.

Complimentary Cover

Complimentary Health Check Up of the Insured Pet

After continuously renewing the Pet Insurance Policy with Us for 3 policy

		<p>years, and you haven't made any claims during the block of 3 years, then at the time of third policy renewal, We will reimburse the expenses incurred towards your insured pet's health check-up to, up to 1% of the Sum Insured of Section 1 or Section 2 (whichever is higher), unless specifically agreed otherwise by Us. This shall be paid within 30 days after the date of third renewal of the policy with us, provided that, You submit the original bills and copy of all medical reports to Us.</p> <p>For the purpose of continuous renewal, we will consider annual policies only.</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><u>Exclusion Applicable to Section 1:</u></p> <p>The Company will not pay any amounts under this section for:</p> <ul style="list-style-type: none"> • Any Claim arising from expenses incurred for vaccination and micro-chipping, unless specifically agreed and mentioned on the policy schedule • Any Claim arising from expenses incurred for spaying (including spaying following a false pregnancy or routine spaying) or castration (including castration for retained testicles or routine castration), unless the procedure is carried out if the Insured pet is suffering from an Injury or Illness which includes Spaying for Uterine Infection/Pyometra and Metritis, Castration for Testicular Tumour, Prostatic Cancer, Benign Prostatic Hyperplasia and Prostatic Abscess and the procedure is essential to treat the Illness. • Costs or fees for treatment of an Illness or Injury for which Insured were advised (before buying this Pet Insurance Policy) to take preventive measures for Insured Pet but Insured did not do so. • The cost of alternative and complimentary therapies (including Herbal, Ayurvedic or Homeopathic medicine)/commercial dietary supplements. 	<p>Specific Exclusions & General Exclusions</p>

- The cost of Hydrotherapy, Physiotherapy, Acupuncture, Chiropractic manipulation and Osteopathy treatments.
- For Specialised Therapies such as Stem Cell Therapy and Dialysis, the coverage will be limited up to 40% of the admissible claim amount.
- Any Claim arising from expenses incurred in connection with breeding, pregnancy or giving birth, unless Insured has specifically opted for the Optional cover 1– “Complications during and after giving birth”.
- Any claim arising out of treatment of behavioural changes in the Insured Pet, unless Insured has specifically opted for the Optional Cover 2- “Behavioural Illness Cover”.
- The cost of Dental Treatments unless the treatment is related to an Accidental Injury, unless Insured has specifically opted for the Optional Cover 3 – “Dental Treatment Cover”.
- Any claim arising out of treatment of Insect/ Vector borne disease in the Insured Pet, unless Insured has specifically opted for the Optional Cover 4- “Insect/ Vector Borne Diseases”.

Exclusion Applicable to Optional Cover 1

- The following conditions are not covered under this Cover:
 - Planned caesarean birth(s), unless medically necessary and as confirmed by Insured’s vet
 - Routine pre-natal examination(s)
 - Pre-breeding test(s)
 - Fertility treatment(s)
 - Artificial insemination(s)
- Any complications of pregnancy apart from those arising during and immediately after the delivery
- Any commercial breeding related activity

Exclusion Applicable to Optional Cover 2

- Any cost incurred on training is not covered
- Any behavioural illness which could have been prevented by training and/or neutering is not covered

Exclusion Applicable to Optional Cover 3

- Treatment for Pre-existing diseases/conditions will not be covered.
- If Insured Pet has any signs or evidence of any dental illness during the initial waiting periods.
- Dental Prophylaxis at any time or for any reason.
- Toothbrushes, toothpastes, dental foods, chews, rinses or preventive dental care at any time or for any reason.
- Open or closed root planning at any time or for any reason.
- Any Veterinary Treatment related to retained deciduous/milk teeth, malocclusion, or misalignment of the teeth.
- Routine dental treatment including any costs to remove tartar/plaques on teeth.

Exclusion Applicable to Optional Cover 4

- If Insured Pet has tested positive for an Insect/Vector borne disease before buying this Pet Insurance Policy, that disease would be regarded as a pre-existing condition and will not be covered. Any further complications of this condition or any related conditions or symptoms will also be excluded.
- Any routine preventative treatment or measures (For example: Tick baths, sprays, etc.) for ticks, fleas, flies, lice, mites or any other insects, will not be covered even if it is recommended by Insured's Vet.
- Any routine monitoring tests for Insect/Vector Borne Diseases
- Any disease caused by Vector-borne helminths (Worms)

Exclusion Applicable to Section 2

- Pre-Existing Diseases are not covered if the Pre-existing disease waiting period as mentioned in Insured's policy schedule is not completed.
- If the Specific Illness claims are a consequence of or arising out of any pre-existing condition/disease

- We will not make any payment if Insured Pet has shown clinical signs/symptoms or is diagnosed as suffering from any illness or Injury within the Initial Waiting Period as mentioned in Insured's Policy Schedule and "Digit Pet Insurance Policy".

Exclusion Applicable to Section 3

- This cover is limited to only one claim during the lifetime of the Insured Pet, unless specifically agreed otherwise by Us.
- Any claim arising during the Waiting Period, as specified in the policy schedule
- Warts, Cysts, Polyps, Nodules, Undiagnosed Growths/Swelling, Benign Tumours will not be covered.

Exclusion Applicable to Section 4

- Any conditions where overnight hospitalisation of more than 24 hours is required will not be applicable under this cover.
- Any Claim arising from expenses incurred towards an online Vet Consultation/ Telephonic Consultation from a registered Vet unless Insured has specifically opted for the Optional cover 5- "Telemedicine Cover".

Exclusion Applicable to Optional Cover 5

- Routine and General check-ups of Insured Pet will not be covered under this section.
- Insured can only make up to two telemedicine claims in one Policy Period, unless specifically agreed otherwise by Us.

Exclusion Applicable to Section 5

- Under this cover, Insured can specifically make only one claim during the lifetime of Insured Pet, unless specifically agreed otherwise by Us.
- Any claim arising during the Waiting Period of 12 months from the

starting date of this policy will not be covered, unless specifically agreed otherwise by Us and specified in Insured's policy schedule.

Exclusions applicable to Section 8:

- Death due to any Pre-existing conditions or illnesses will not be covered.
- Death resulting from Insured's neglect, abuse, or intentional injury of Insured Pet by you, or any member of Insured's household, or any other person who may have care, custody, or control of Insured's Insured Pet.
- Death due to Insured Pet's participation in any events, competitions, contests, organised fighting will not be covered.
- Death due to an Injury or illness arising out of racing, commercial guarding, or any other occupational, professional, or business purposes will not be covered.
- This benefit is not applicable to Insured if Insured Pet is one that was adopted by you, or gifted to you, i.e. only Insured pets that were bought by Insured are covered under this section.
- Death due to an illness which happened during the initial waiting period (i.e. 30 days from the starting date of the policy) will not be covered.
- Death due to an injury which happened during the initial waiting period (i.e. 30 days from the starting date of the policy) will not be covered, unless specifically agreed otherwise by Us.
- Death due to a pregnancy complication or/and while Insured Pet was giving birth will not be covered.
- Euthanasia/Mercy killing will not be covered
- Death due to an illness which is specifically not applicable after Insured Pet turns a certain age (as specified in Insured's Policy Schedule) will not be covered.
- Payment made towards Insured Pet's cremation, burial or disposal is not covered unless Insured has opted for the 'Cremation Expenses' cover.

- Once a claim has been made and accepted under this section, Insured's Pet Insurance Policy for Insured's deceased pet will immediately and automatically be cancelled due to the death of Insured Pet.

Exclusions Applicable to Section 10

- Claims where no liability is established by a competent Court or Tribunal or Forum constituted under Law.
- Any damages, costs and expenses where the injury or damage was caused by the deliberate acts or negligence of Insured or Insured's family members, or people employed by you, such as Insured's staff or the Pet's caretaker.
- Any claims arising from breach of quarantine restrictions or import or export regulations.
- Any compensation costs and expenses if the incident happens in an area or place where pets are specifically prohibited unless Insured pet escapes and enters the area outside of Insured's control.
- Any legal costs or compensations if the injured person is part of Insured's family, lives in his/ her home or is paid to look after Insured pet or is even paid to train Insured pet.
- All Vets, pet trainers, kennel employees, pet breeders, pet shop owners if the incident has occurred in the course of conducting their profession/occupation.

General Exclusion

1. We will not be liable to pay for the 'Deductible' amount for any claim, as specified in your Policy Schedule against the respective sections.
2. Any claims arising out of any treatment taken for any injury/Illness caused to your Insured Pet due to
 - Participating in any events, contests, or competitions.
 - Racing.
 - Organized fighting.

- Any other occupational, professional, or business uses of the Insured pet
3. Any claims arising from expenses incurred for treatment of an intentional Injury or condition due to abuse (including persistent neglect) of your Insured pet, by You or a member of your household.
 4. The cost of any elective treatment, any preventive treatment or any treatment that You choose to have carried out, but is not related to any Injury or Illness, including any complications that may arise.
 5. Any claims arising from expenses incurred for congenital defects or any abnormalities where clinical sign(s) were apparent prior to the buying this Pet Insurance Policy.
 6. Treatment for any disease/condition that existed in the Insured Pet prior to the start of this Pet Insurance Policy will not be covered.
 7. We will not make any payment if Your Insured Pet has shown clinical signs/symptoms or is diagnosed as suffering from any illness or Injury within the initial waiting period, as mentioned in Your Policy Schedule.
 8. Routine Vaccinations are not covered.
 9. Any Claims for Diseases for which preventive medicines/vaccines have not been taken.
 10. Any loss or damages caused wilfully or knowingly by you, or any loss or damage in which the you or any person, acting on your behalf, is involved or implicated.
 11. Any consequential loss, no matter how it happens.
 12. Any Claims arising outside the territorial limits of India, unless specifically agreed otherwise by Us.
 13. Any medication or treatment not recommended by a Vet
 14. If your Insured pet is sold or where there is no financial interest involved by You whether temporarily or permanently.
 15. Any endemic disease as declared by the Indian local authorities or State or Central Government.
 16. Legal expenses, fines and penalties connected with, or resulting from, a Criminal Case or an Act of Parliament made in India.
 17. Any Claims for treatment of a third-party due to any diseases being transmitted from animals to humans.

18. The cost of equipment or machinery
19. We will not cover the cost of buying or hiring any type of equipment, machinery, animal housing or cages. These costs are not covered by this policy and this is regardless of whether:
 - A vet advises the item is required as part of treatment for an illness or injury, or
 - The item is required due to your personal circumstances. Examples of equipment and machinery are (but not limited to) home glucose monitors, sharps bins, paw protectors, heat pads, etc.
20. We do not cover any animals that come under the Laws of The Wildlife (Protection) Act, 1972 and any subsequent amendments
21. Any claim resulting from your neglect, abuse or intentional injury of your Insured Pet by you or any member of your household or any other person who have care, custody or control of your Insured Pet.
22. Any Cosmetic or preventive surgery including, but not limited to anal sac removal, prophylactic gastropexy, declawing, debarking, ear cropping, nail trimming and tail docking.
23. Medications shall not include any drugs under clinical trials or medicines, formulations or molecules of unproven efficacy
24. Any other treatment which is not recommended by the veterinarian or unrelated to the illness or injury for which treatment is required.
25. External devices, Prosthetics and other devices NOT implanted internally by surgery unless covered under Section 8 – Expense for External Aids and Appliances.
26. Non-Medical Expenses- Charges for access to telephone and telephone calls, internet, foodstuffs, cosmetics, hygiene articles, clinical waste disposal cost, Pet care products and bath additive, grooming service, guest service as well as similar incidental services and supplies including but not limited to charges for admission, discharge, administration, registration, documentation and filing.
27. Insufficient Document - We have tried to reduce the number of documents you need to share, but we will not pay any claim in case all the necessary mandatory documents as mentioned in our claims

- process are not submitted to Us
28. The cost of any treatment in connection with false pregnancy (Phantom Pregnancy)
 29. The cost of transplant surgery, including any pre- and post-operative care.
 30. Dew Claw Removal unless it is to treat and injury or illness.
 31. Brachycephalic syndrome / Brachycephalic airway obstructive syndrome and related problems such as elongated soft palate, stenotic nares, hypoplastic trachea, and everted laryngeal saccules are not covered. Any consequential problems related to these conditions and Nasal Fold resection / Surgery will also be not covered.
 32. The cost of transporting your Insured Pet, including any costs to get your Insured Pet to, or from, any veterinary practice.
 33. Illness or Injury arising out of organised fighting
 34. Illness or Injury arising out of Racing, commercial guarding, or any other occupational, professional or business purposes such as Blood stock / breeding unless specifically agreed by Us and mentioned in Your policy schedule.
 35. We do not cover for treatments such as Reiki, magnet therapy, prolotherapy, ozone, hyperbaric oxygen, massage, bicom, TENS and nutritional counselling.
 36. Treatment for any illness for which vaccination, as given below, is available and recommended by the veterinarian but rejected by you (Any occurrence of these diseases due to vaccination failures or otherwise will not be covered).
Dogs- Rabies, Canine Parvo virus, Canine Distemper, Leptospirosis, Canine Hepatitis (Canine Adenovirus type 1), Canine Parainfluenza, Canine Adenovirus type 2 (Respiratory), Corona Virus, Bordetella Bronchiseptica
Cats Feline Herpes Virus-1(Feline viral rhinotracheitis), Feline Calicivirus, Feline Panleukopenia (Feline Distemper), Rabies, Feline Leukemia (FeLV), Feline infectious peritonitis (FIP), Feline Immunodeficiency Virus (FIV)
 37. Unproven or Experimental treatment- We do not cover any kind of

- Unproven or Experimental Treatment, Services including device, treatment, procedure or pharmacological regimens which are considered as experimental, investigational or unproven.
38. We do not cover any kind of DNA testing or Cloning.
39. Any Consequential loss arising out of death of the Insured Pet
40. Clandestine sale of the Insured Pet
41. 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, unless specifically agreed by Us and mentioned in Your Policy Schedule.
42. Any claim arising as a result of committing breach of law of the land by You
43. 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.
44. Euthanasia (Mercy killing)- Your policy does not cover euthanasia of your Insured Pet. We will also not cover the cost of veterinary consultations/visits or prescribed medications needed to carry out this procedure.
45. Cost to neuter your Insured Pet- We will not cover the cost of spaying following a false pregnancy or neutering to treat a behavioural illness
46. Preventive Treatment- Preventative treatment or Care including but not limited to flea and other parasite (internal and external) prevention, spaying or castration (including but not limited to preventative sterilization surgery such as for treatment for monorchidism/cryptorchidism, chimerism or chromosomal abnormalities), grooming and de-matting.
47. Home Visit: We will not Cover any expenses incurred on home visits by

		<p>the vet unless:</p> <ul style="list-style-type: none"> a. Your Insured Pet was suffering from a life-threatening injury or illness, and b. That moving your Insured Pet was likely to have resulted in his/her death or significantly worsened the life- threatening injury or illness. We will not cover any costs if the house visit was needed because of your personal circumstances. The attending vet needs to confirm and justify all of the above when you make a claim. <p>48. The cost of procedures you can carry out.- If you are not able to carry out the treatment due to your personal circumstances, we will not cover the cost of any other person or professional carrying out the treatment such as giving tablets, applying ear drops, taking a urine sample, carrying out physiotherapy which should be done by you etc.</p> <p>49. Pet Food or commercial diet- We shall not cover any expenses or costs incurred on Pet food or commercial diet whether prescribed or not by the Vet for your Insured Pet.</p> <p>50. Food Supplements- We shall not cover any expenses or cost incurred on Food supplements whether prescribed or not by the Vet for your Insured Pet.</p> <p>51. Second Medical opinion- We shall not cover any cost related to second medical opinion unless specifically agreed by us.</p> <p>Non-Allopathic Treatment- We shall not pay for any non-allopathic treatment such as herbal and homeopathic medicine, except to the extent covered under Section 6 Recovery and Complimentary Care. 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>Claim is admissible only in case of Hospitalization, Bodily Injury or illness of Pet.</p> <p>Insurance will be limited to coverage mentioned in policy wordings upto the</p>	

		<p>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>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 of Section 1 Opted - Rs. 1,00,000 Deductible/ Excess – Nil Hospitalization expense for pet due to injury during the Policy Period – INR 50,000 Total Admissible claim amount as per Policy terms and Condition – INR 50,000 – INR 0 Claim payable under the policy – INR 50,000</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> <p>For updated details of grievance officer, kindly refer the link: https://www.godigit.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>	Customer Grievance Redressal Policy
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. 	