

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 |
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| 1 | Product Name | Digit Plate Glass Insurance Policy | |
| 2 | Unique Identification Number (UIN) allotted by IRDAI | IRDAN158RP0002V01202021 | |
| 3 | Structure | Modified indemnity Basis | |
| 4 | Interests Insured | Property Owners, Shops, Offices, Hotel, Restaurants etc who have fixed Plate Glasses within their residential/business premises. | |
| 5 | Sum Insured / Motor Insured Declared Value Scope | Sum Insured Amount available under Your policy will be as per the amount mentioned in Your Policy Schedule. | |
| 6 | Policy Coverage | <p><u>COVERAGE</u></p> <p>Coverages will be as mentioned in your Policy Schedule/Certificate of Insurance.</p> <p>We hereby agree, subject to the terms, conditions, warranties, deductibles and exclusions herein contained, or endorsed or otherwise expressed hereon, to indemnify You up to the Sum Insured as per the Sum Insured Basis opted by You and mentioned in the Policy Schedule, in respect of:</p> <p>a. Any accidental loss of or damage (which for the purpose of the policy shall not include damage by scratches) to any of the Plate Glass mentioned in the Policy Schedule located at</p> | 3.Operative Clause |

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| | | <p>the Insured premises provided that such damage has occurred during the Policy Period and other than by a cause excluded herein.</p> <p>b. The cost of erecting any temporary boarding necessitated by such accidental loss of or damage to the Plate Glass.</p> <p><u>Additional Inbuilt Benefit:</u> We will also pay below mentioned costs incurred by You, up to the Limits specified in Your Policy Schedule, in respect of any one event and in aggregate of all occurrences during the Policy Period for each of the following, provided that the replacement of below mentioned items are necessitated by loss of or damage to the Plate Glass indemnifiable under this Policy. The Limit for this Inbuilt Cover is not over and above the Total Policy Sum Insured and is within the Total Policy Sum Insured.</p> <p>a. Cost of replacing lettering, sign-writing or ornamentation affixed to the broken Plate Glass.</p> <p>b. Cost of replacement of shatter proof or resistant or reflective film affixed to the broken Plate Glass.</p> <p>c. Cost of replacement of the burglar alarm tape or any wiring affixed to the broken Plate Glass.</p> <p>d. Reasonable cost of replacing the damaged window frames or framework, but with due allowance for wear and tear.</p> | |
| 7 | Add-on Cover | Add on cover/Endorsement will be as per your Policy Schedule/COI. | |
| 8 | Loss Participation | Deductible/Loss Participation will be as per your Policy Schedule/COI | |
| 9 | Exclusions | <p>This Policy does not cover the following unless specifically mentioned in the Policy Schedule and expressly insured by the Policy: -</p> <ol style="list-style-type: none"> 1. For the amount of the Deductible/Excess specified in the Policy Schedule ascertained after the application of all other terms and conditions of this Policy. 2. Any loss or damage occasioned by or arising from any consequence of fire, explosion, gas and heat. 3. Any loss or damage occasioned by or arising from Earthquake, flood, storm, cyclone, volcanic eruption, or other convulsions of nature or atmospheric disturbances. 4. Any loss or damage occasioned by or arising from or in connection with riot or strike and malicious damage. 5. Any Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speed. | 7.General Exclusions |

6. Cracked, scratched and imperfect Plate glass.
7. Any damage to the Plate Glass that existed before the Policy Inception i.e. any Pre-existing damage.
8. Any loss or damage caused wilfully or knowingly by You, or any loss or damage in which You or any person acting on Your behalf is involved or implicated.
9. Loss due to or in any way contributed to by the Insured having knowingly permitted or caused or suffered anything to be done or not done whereby the risks hereby insured against were increased.
10. Any loss or damage during the course of any alteration, removal or repair to the Plate Glass.
11. Breakage of Plate Glass that is not completely and securely fixed.
12. Dis-figuration or scratching or damage of Plate Glass other than fracturing extending through the entire thickness of glass.
13. Damage caused to the frame or framework without any damage to the Plate Glass.
14. Consequential losses including but not limited to loss of profit, business interruption, market loss and legal liability of any kind.
15. Embossing, silvered, lettered, ornamental, curved or any glass whatsoever other than plain and ordinary quality, unless specifically stated otherwise in the Policy Schedule.
16. Loss or damage whether direct or indirect arising from war whether war be declared or not, war-like operations, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrections, mutiny, commandeering a group of malicious persons or persons acting on behalf of or in connection with any political organisation, civil commotion, military or usurped power, seizure, capture, confiscation, arrests, restraint and/or detainment by the order of any government or any other authority.
17. Loss or damage due to ionising radiation or contamination by radioactive substance from any nuclear fuel or from any nuclear assembly or nuclear waste or from the combustion of nuclear fuel.
18. **Terrorism Damage Exclusion Warranty:**
Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss, unless specifically agreed by Us and mentioned in Your Policy Schedule.

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| | | <p>For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.</p> <p>The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.</p> <p>In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.</p> <p>In any action, suit or other proceedings where We allege that by reason of the above provisions any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon You.</p> <p>Any other Specific exclusion mentioned in Policy Schedule.</p> | |
| 10 | Special Conditions and Warranties (if any) | Special Conditions and Warranties will be as per your Policy Schedule/COI. | |
| 11 | Admissibility of Claim | <p><u>Admissibility of Claim</u></p> <p>The claim will be admissible only if loss/damage of the property due to below perils:</p> <p>a. Any accidental loss of or damage (which for the purpose of the policy shall not include damage by scratches) to any of the Plate Glass mentioned in the Policy Schedule located at the Insured premises provided that such damage has occurred during the Policy Period and other than by a cause excluded herein.</p> <p>b. The cost of erecting any temporary boarding necessitated by such accidental loss of or damage to the Plate Glass.</p> <p>Protection will be limited to coverage mentioned in the Policy wordings upto the coverage opted in the Policy schedule.</p> <p><u>Reporting of Loss Occurrence</u></p> | 8.General Conditions |

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| | | <p>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> The Insured shall take all the necessary steps to ensure that the Plate Glass is protected against any kinds of damage or loss and shall properly maintain the Frames and Framework.</p> <p><u>Situations where your Claim might get Rejected:</u> a) Due to exclusions mentioned in the Policy Wordings. Please refer exclusions provided in the Policy Wordings.</p> <p><u>Sample Claim Calculation process</u> Value of Plate Glass - Rs. 1,00,000 Sum insured Opted - Rs 1,00,000 Deductible/ Excess – 5,000 Damage to Plate glass during the Policy Period – INR 50,000 Total Admissible claim amount as per Policy terms and Condition – INR 50,000 – INR 5000 Claim payable under the policy – INR 45,000</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 provision.</p> | |

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| 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> | 18. 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. | |