

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 Public Liability (Act) Insurance Policy	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN158RP0001V01202021	
3	Structure	Indemnity	
4	Interests Insured	Interest insured can be business that handle hazardous substances and will cover for their accidental liability that may arise due to handling hazardous substance as defined under the Environmental (Protection) Act 1986. Please refer your Policy schedule/COI to know the exact property insured under this product	
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	Coverages will be as mentioned in your Policy Schedule/Certificate of Insurance The Company will indemnify the Insured Owner up to the Limit of Indemnity against his statutory liability arising out of any Accident due to the Insured Owner's Handling of Hazardous Substances as provided for under the Act and the Rules occurring during the Policy Period and notified in accordance with "General Condition No.1" as per Policy wording.	2: Operative clause

7	Add-on Cover	Add on Cover/Endorsement will be as per your Policy Schedule/Certificate of Insurance	
8	Loss Participation	Deductible (if any) will be as per your Policy schedule/Certificate of Insurance.	
9	Exclusions	<p>This Policy shall not cover any liability for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:</p> <ol style="list-style-type: none"> 1. The wilful or intentional non-compliance with any statutory provisions. 2. Fines, penalties, punitive and/ or exemplary damages. 3. Arising under any other statute except in so far as provided for in Section 8, Sub-sections (1) and (2) of the Act. 4. Damage to property owned, leased or hired or under hire purchase or on loan to the Insured or otherwise in the Insured Owner’s custody, care or control. 5. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power. 6. Ionising, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. 7. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component. <p>If the Company asserts that by reason of these Exclusions any claim is not covered by this Policy, the burden of proving that such claim is covered shall be upon the Insured Owner.</p> <p>Any other Specific exclusion will be as mentioned in your Policy Schedule/COI.</p>	4. Exclusions
10.	Special Conditions and Warranties (if any)	Special Condition and warranties will be as per the Policy Schedule/COI	
11.	Admissibility of Claim	<p><u>Admissibility of Claim</u></p> <p>The claim will be admissible only if there is a statutory liability arising out of any Accident due to the Insured Owner’s Handling of Hazardous Substances as provided for under the Act and the Rules</p> <p><u>Reporting of Loss Occurrence</u></p> <p>It is a condition precedent to the Company’s liability hereunder that the Insured Owner shall:</p>	

		<p>a. immediately and in any event within 14 days give written notice to the Company to the address/E-mail address shown in the Policy Schedule of any claim made against the Insured Owner or any specific event or circumstance that may give rise to a claim, and</p> <p>b. immediately, and in any event within 14 days of receipt by the Insured Owner, give the Company copies of notice of applications forwarded by the Collector and all such additional information, documentation and/or assistance that the Company may require, and</p> <p>c. not make any admission, offer, promise or payments or permit or cause to be made the same by anyone acting on the Insured Owner's behalf or with his consent, without prior written approval of the Company.</p> <p>Due Observance The due observance of and compliance with the terms, provisions, warranties and conditions of this Policy in so far as they relate to anything to be done or complied with by the Insured Owner shall be a condition precedent to the Company's liability under this Policy.</p> <p><u>Sample Claim Calculation process</u></p> <p>Limit of Indemnity Opted (Per occurrence/ in aggregate)- Rs 10,00,000</p> <p>Deductible/ Excess – 25000 per claim</p> <p>Loss of insured due to covered claim – INR 5,00,000</p> <p>Total Admissible claim amount as per Policy terms and Condition – INR 5,00,000 - 25000</p> <p>Claim payable under the policy – INR 4,75,000</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>	
<p>1 2.</p>	<p>Policy Servicing - Claim Intimation and Processing</p>	<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</p>	

		interest as per the rate specified in prevailing regulatory provision.	
1 3.	Grievance Redressal and Policyholder s 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 Email: grievance@godigit.com</p> <p>For further information, please refer the below link, https://www.godigit.com/claim/grievance-redressal-procedure</p> <p>a. You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at https://irdai.gov.in/igms1</p>	15. 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. 	