

**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.*

<b>Sl No</b>	<b>Title</b>	<b>Description (Please refer to applicable Policy Clause Number in next column)</b>	<b>Policy / Clause Number</b>
1	Product Name	<b>Digit Public Liability Insurance Policy</b>	
2	Unique Identification Number (UIN) allotted by IRDAI	<b>IRDAN158RP0075V01202021</b>	
3	Structure	<b>Indemnity</b>	
4	Interests Insured	<b>Interest insured can be all kinds of business that requires protection against legal liabilities that may arise from Third Party Bodily Injury and/or Property Damage due to business operations or Third Party being present at Insured Premises.  Please refer your Policy schedule/COI to know the exact property insured under this product</b>	
5	Sum Insured / Motor Insured Declared Value Scope	<b>Sum Insured Amount available under Your policy will be as per the amount mentioned in Your Policy Schedule.</b>	
6	Policy Coverage	<b>Coverages will be as mentioned in your Policy Schedule/Certificate of Insurance  We will indemnify You against your legal liability (other than under the Public Liability Insurance Act, 1991 or any other statute based on the doctrine of “No Fault Liability”) to pay compensation including claimant’s costs, fees and expenses anywhere in India, in accordance with Indian Law. We will indemnify the Insured in excess of the Compulsory Excess and Voluntary Excess,</b>	<b>3. Indemnity</b>

subject to the Limit of Indemnity, against its legal liability (including Defence Costs) to pay Damages for third party Claims arising out of Bodily Injury and/or Property Damage:

- a) caused by an Accident in the Insured Premises,
- b) in the course of the Business, and
- c) during the Period of Insurance if notified during the Policy Period by the Insured in accordance with the terms of this Policy.

**Defence Costs**

We will, subject to the Limit of Indemnity, pay all costs, fees and expenses incurred with Our prior written consent in the investigation, defence or settlement of any Claim and the Insured's costs of representation at any inquest, inquiry, or other proceedings in respect of matters which have a direct relevance to an actual or anticipated Claim against the Insured falling within the terms of this Policy.

7 Add-on Cover

**Below is the list of all the add on cover please refer your Policy Schedule/COI for the add on cover you have opted for:**

Sl.no	Name of the Add on cover	UIN	Sum Insured
1	Act of God Perils	IRDAN158RP0075V01202021/A002 0V01202122	As per Policy Schedule
2	Advertising Signs and Decorations Liability	IRDAN158RP0075V01202021/A002 1V01202122	As per Policy Schedule
3	Care, Custody or Control	IRDAN158RP0075V01202021/A002 2V01202122	As per Policy Schedule
4	Carriage of Effluents (outside the Insurance Premises)	IRDAN158RP0075V01202021/A002 3V01202122	As per Policy Schedule
5	Damage to Rented Premises	IRDAN158RP0075V01202021/A002 4V01202122	As per Policy Schedule
6	Lift Liability	IRDAN158RP0075V01202021/A002 5V01202122	As per Policy Schedule
7	Medical Expenses	IRDAN158RP0075V01202021/A002 6V01202122	As per Policy Schedule
8	Swimming Pool and Exercise area liability	IRDAN158RP0075V01202021/A002 7V01202122	As per Policy Schedule
9	Transportation of Material or Dangerous or Hazardous Substance	IRDAN158RP0075V01202021/A002 8V01202122	As per Policy Schedule
10	Valet Parking	IRDAN158RP0075V01202021/A002 9V01202122	As per Policy Schedule
11	Terrorism Legal Liability Coverage	IRDAN158RP0075V01202021/A003 0V01202122	As per Policy Schedule

8	Loss Participation	<b>Deductible (If any) will be as per your Policy schedule/Certificate of Insurance.</b>	
9	Exclusions	<p><b>his policy does not cover liability:</b></p> <ol style="list-style-type: none"> <li>1. assumed by the Insured by agreement and which would not have attached in the absence of such agreement.</li> <li>2. arising out of earthquake, earth-tremor, volcanic eruption, flood, storm, tempest, typhoon, hurricane, tornado, cyclone or other similar convulsions of nature and atmospheric disturbance.</li> <li>3. arising out of deliberate, wilful or intentional non-compliance of any statutory provision.</li> <li>4. arising out of loss of pure financial nature such as loss of goodwill, loss of market, etc.</li> <li>5.             <ol style="list-style-type: none"> <li>(a) arising out of all personal injuries such as libel, slander, false arrest, wrongful eviction, wrongful detention, defamation, etc. and mental injury, anguish, or shock resulting there from;</li> <li>(b) infringement of plans, copy-right, patent, trade name, trademark, registered design;</li> </ol> </li> <li>6. arising out of fines, penalties, punitive or exemplary damages or any other damages resulting from the multiplication of compensatory damages.</li> <li>7. directly or indirectly occasioned by, happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, terrorism or military or usurped power.</li> <li>8. directly or indirectly caused by or contributed to by             <ol style="list-style-type: none"> <li>(a) ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;</li> <li>(b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;</li> </ol> </li> <li>9. This policy does not cover liability for claims arising out of; the ownership possession or use by or on behalf of the Insured of any motor vehicle or trailer for which compulsory insurance is required by legislation other than the following;             <ol style="list-style-type: none"> <li>(a) claims caused by the use of any tool or plant forming part of or attached to or used in connection with any motor vehicle or trailer;</li> <li>(b) claims arising beyond the limits of any carriageway or thoroughfare caused by the loading or unloading of any motor vehicle or trailer;</li> <li>(c) claims for damage to any bridge, weighbridge, road or anything beneath caused by the weight of any motor vehicle or trailer or of the load carried therein;</li> </ol> </li> </ol>	<b>9. Exclusions</b>

- (d) claims arising out of any motor vehicle or trailer temporarily in the Insured's custody or control for the purpose of parking.
10. transportation of materials and / or hazardous / dangerous substances outside Insured's premises unless specifically covered.
11. the ownership possession or use by or on behalf of the Insured of any aircraft, watercraft or hovercraft.
12. damage to property owned leased or hired or under hire-purchase or on loan to the Insured or otherwise in the Insured's care custody or control other than the
- (a) premises (or the contents thereof) temporarily occupied by the Insured for work thereon or other property temporarily in the Insured's possession for work thereon (but no indemnity is granted for damage to that part of the property on which the Insured is working and which arises out of such work).
  - (b) employees and visitors clothing and personal effects.
  - (c) premises tenanted by the Insured to the extent that the Insured would be held legally liable in the absence of any specific agreement.
13. Injury and/ or Damage occurring prior to the Retroactive Date mentioned in the Policy Schedule.  
Provided always that in the event of any Injury or Damage arising from continuous or continual inhalation, ingestion or application of any substance following the covered accident and where the Insured and company cannot agree when the Injury or Damage occurred, then:
- (a) Injury shall be deemed to have occurred when the claimant first consulted a qualified medical practitioner in respect of such Injury;
  - (b) Damage shall be deemed to have occurred when it first became evident to the claimant even if the cause was unknown.
14. the deliberate, conscious or intentional disregard of the Insured's technical or administrative management of the need to take all reasonable steps to prevent claims.
15. Injury to any person under the contract of employment or apprenticeship with the Insured their contractor(s) and/or Sub-Contractor(s) when such Injury arises out of the execution of such contract.
16. liability more specifically Insured elsewhere.
17. Any liability under the Public Liability Insurance Act 1991, any amendment thereto, or any other statute or law which attaches liability on a no fault basis.
18. Pollution of any kind.
19. Any Product.

**20. directly or indirectly caused by or arising from or in consequence of or attributable to any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.**

**For the purpose of this exclusion, an act of terrorism means an act or series of acts, 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 organisation(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.**

**21. for any claims where the Insured were aware of the circumstance or event which gave rise to the claim before the inception of this Policy;**

**22. for any financial loss or claim arising out of any act of negligence, error, mistake or omission in rendering or failing to render professional services, whether performed by the Insured or by others for whom the Insured is legally responsible;**

**23. any actual or alleged liability whatsoever, directly or indirectly caused by or resulting from or in consequence of or contributed to by or arising out of asbestosis or any related disease (including cancer) resulting from the existence, production, processing, manufacture, sale, distribution, storage, deposit or use of asbestos, asbestos products and/or products containing asbestos in whatever form or quantity;**

**24. any actual or alleged loss of or damage to property or liability whatsoever, directly or indirectly caused by or resulting from or in consequence of or contributed to by or arising out of non-ionic radiation, including but not limited to Electro-Magnetic Fields and/ or Electro-Magnetic Interference;**

**25. for any claims arising outside the territorial limits as mentioned in the Policy Schedule;**

**26. in connection with dishonest/criminal acts of employees or persons working for/on behalf of the Insured;**

**27. prior and pending losses;**

**28. caused by, whatsoever nature directly or indirectly, resulting from or in connection with:**

- a. Employers Liability & Employment Practices Liability;**
- b. Professional Liability;**
- c. Mold, fungi, mildew, spore or mycotoxins of any kind;**
- d. Insured vs. Insured claims;**

		<p>e. Damage to alienated premises;  f. Libel and Slander;  g. Advertising injury;  h. Assault and Battery;  i. Property under care, control and/or custody of the Insured;  j. Offshore risk;  k. Toxic waste</p> <p>29. arising out of consumption of food, beverage and/or any other edible items supplied by the Insured in the Insured's premises, unless specifically covered;  30. arising out of Industrial seepage, pollution and contamination, unless specifically covered;  31. any loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection Strike, riots and civil commotion regardless of any other cause or event contributing concurrently or in any other sequence to the loss;  32. for Bodily Injury or Property Damage arising out of or with respect to or in relation to the furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol and/or any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages and/or causing or contributing to the intoxication of any person.</p> <p><b>Any other Specific exclusion will be as mentioned in Policy Schedule.</b></p>	
10.	Special Conditions and Warranties (if any)	<b>Special conditions and warranties will be as mentioned in your Policy schedule</b>	
11.	Admissibility of Claim	<p><b><u>Admissibility of Claim</u></b></p> <p>The claim will be admissible only if there is a legal liabilities that may arise from Third Party Bodily Injury and/or Property Damage due to business operations or Third Party being present at Insured Premises</p> <p><b>Duties in the event of a Claim</b></p> <p>a. You shall give written notice to Us as soon as reasonably practicable of any claim made against You (or any specific event or circumstance that may give rise to a claim being made against You) and which forms the subject of indemnity under this policy and shall give all such additional information as We may require.</p> <p>b. Every claim, writ, summons or process and all documents relating to such event shall be</p>	

		<p>forwarded to Us immediately when they are received by You.</p> <p>c. No admission, offer, promise or payment shall be made or given by or on behalf of the Insured without the written consent of the company.</p> <p>d. We will have the right, but in no case the obligation, to take over and conduct in Your name the defence of any claim and will have full discretion in the conduct of any proceedings and in the settlement of any claim and having taken over the defence of any claim may relinquish the same. All amounts expended by Us in the defence settlement or payment of any claim will reduce the limits of indemnity specified in the Policy Schedule.</p> <p>In the event We, in Our sole discretion, choose to exercise Our right pursuant to this condition, no action taken by Us in the exercise of such right will serve to modify or expand in any manner, Our liability or obligations under this policy beyond what the Our liability or obligations would have been had we not exercised Our rights under this condition.</p> <p>e. You shall give all such information and assistance as the company may reasonably require.</p> <p>We may at any time pay to You in connection with any claim or series of claims under this policy to which an Indemnity limit applies the amount of such limit (after deduction of any sums already paid) or any lesser amount for which such claims can be settled and upon such payment being made, we shall relinquish the conduct and control of and be under no further liability in connection with such claims.</p> <p><b><u>Sample Claim Calculation process</u></b></p> <p><b>Limit of Indemnity Opted (Per occurrence/ in aggregate)- Rs 10,00,000</b></p> <p><b>Deductible/ Excess – 25000 per claim</b></p> <p><b>Loss of insured due to covered claim – INR 5,00,000</b></p> <p><b>Total Admissible claim amount as per Policy terms and Condition – INR 5,00,000 - 25000</b></p> <p><b>Claim payable under the policy – INR 4,75,000</b></p> <p><b>(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)</b></p>	
<p>1 2.</p>	<p>Policy Servicing - Claim Intimation</p>	<ul style="list-style-type: none"> <li>• Toll free Number: <a href="tel:1800-258-5956">1800-258-5956</a></li> <li>• Email: <a href="mailto:hello@godigit.com">hello@godigit.com</a></li> <li>• You can connect with our customer service team at the time of occurrence of loss/</li> </ul>	



	and Processing	<p>damage for its intimation.</p> <ul style="list-style-type: none"> <li>• TAT (turn around time) for settlement of the claim will depend on the nature of claim. 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.</li> </ul>	
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 <a href="mailto:hello@godigit.com">hello@godigit.com</a> . 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 <a href="mailto:seniors@godigit.com">seniors@godigit.com</a>          Email: <a href="mailto:grievance@godigit.com">grievance@godigit.com</a></p> <p>For further information, please refer the below link,  <a href="https://www.godigit.com/claim/grievance-redressal-procedure">https://www.godigit.com/claim/grievance-redressal-procedure</a></p> <p>a. You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at <a href="https://irdai.gov.in/igms1">https://irdai.gov.in/igms1</a></p>	18. Grievance
1 4.	Obligations of the Policyholder	<ul style="list-style-type: none"> <li>• To disclose all information correctly sought by the insurer at time of filling the proposal form</li> <li>• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately</li> <li>• Non-disclosure of material information may affect the claim settlement.</li> </ul> <p>Disclosure of other material information during the policy period.</p>	