

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 My Business Flexi Package Policy	<Policy No.>
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN158RP0001V01202324	
3	Structure	<p>Indemnity Basis Section 2- Consequential Loss (Fire) Insurance Section 4- Money Insurance Section 5- Machinery Breakdown Insurance Section 6- Electronic Equipment Insurance Section 7- Contractor’s Plant & Machinery Insurance Section 8- Fidelity Guarantee Insurance Section 9- Sign Board Protect Insurance Section 10- Plate Glass Insurance Section 11- Employees Compensation Insurance Section 12- Public Liability (Act) Insurance Section 13- Public Liability Insurance Section 15- Boiler and Pressure Plant Insurance</p> <p>Modified Indemnity Basis Section 1- Property Insurance Section 3- Burglary Insurance Section 16- All Risk Insurance</p> <p>Fixed Benefit Basis:</p>	

		<p>Section 14- Personal Accident Insurance Section 17- Marine Cargo Insurance</p>																	
4	Interests Insured	<p>Offices, Hotels, Shops, Industrial/Manufacturing risks, Utilities located outside the compound of Industrial/Manufacturing risks, Storage risks outside the compound of Industrial/Manufacturing risks and Tank farms/Gas holders outside the compounds of Industrial/Manufacturing risks in India.</p>																	
5	Sum Insured / Motor Insured Declared Value Scope	<p>Sum Insured Amount available under Your policy will be as per the amount mentioned in Your Policy Schedule.</p>																	
6	Policy Coverage	<p><u>COVERAGE</u></p> <p>Coverages will be as mentioned in your Policy Schedule/Certificate of Insurance.</p> <p>This being a package policy the contingencies covered for most of the sections will be as per each filed and approved product as listed below which will form a part of Digit My Business Flexi Package Policy.</p> <table border="1" data-bbox="600 949 1780 1445"> <thead> <tr> <th>Section No.</th> <th>Section Name</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Property Insurance</td> </tr> <tr> <td>2</td> <td>Consequential Loss (Fire) Insurance</td> </tr> <tr> <td>3</td> <td>Burglary Insurance</td> </tr> <tr> <td>4</td> <td>Money Insurance</td> </tr> <tr> <td>5</td> <td>Machinery Breakdown Insurance</td> </tr> <tr> <td>6</td> <td>Electronic Equipment Insurance</td> </tr> <tr> <td>7</td> <td>Contractor's Plant & Machinery Insurance</td> </tr> </tbody> </table>	Section No.	Section Name	1	Property Insurance	2	Consequential Loss (Fire) Insurance	3	Burglary Insurance	4	Money Insurance	5	Machinery Breakdown Insurance	6	Electronic Equipment Insurance	7	Contractor's Plant & Machinery Insurance	
Section No.	Section Name																		
1	Property Insurance																		
2	Consequential Loss (Fire) Insurance																		
3	Burglary Insurance																		
4	Money Insurance																		
5	Machinery Breakdown Insurance																		
6	Electronic Equipment Insurance																		
7	Contractor's Plant & Machinery Insurance																		

8	Fidelity Guarantee Insurance
9	Sign Board Protect Insurance
10	Plate Glass Insurance
11	Employees Compensation Insurance
12	Public Liability (Act) Insurance
13	Public Liability Insurance
14	Personal Accident Insurance
15	Boiler and Pressure Plant Insurance
16	All Risk Insurance
17	Marine Cargo Insurance

Below are the endorsements/Add-Ons which will be attached with this package to the respective sections.

Section Name	Add-on Name
Section 1 -Property Insurance	Floater Cover
Section 1 - Property Insurance	Declaration Policy for Stocks
Section 1 -Property Insurance	Architects, Surveyors and Consulting Engineers Fees (in excess of 5% of the claim amount)
Section 1 - Property Insurance	Removal of Debris (in excess of 2% of the claim amount)
Section 1 - Property Insurance	(A) Deterioration of Stocks in Cold Storage premises due to accidental power failure consequent to damage at the premises of Power Station due to an insured peril

		Section 1-Property Insurance	(B) Deterioration of stocks in cold storage premises due to change in temperature arising out of loss or damage to the cold storage machinery(ies) in the Insured's premises due to operation of insured peril.	
		Section 1-Property Insurance	Spoilage Material Damage Cover	
		Section 1-Property Insurance	Leakage and Contamination Cover	
		Section 1-Property Insurance	(A) Where leakage and contamination cover is granted	
		Section 1-Property Insurance	(B) Where leakage cover alone is granted	
		Section 1-Property Insurance	Loss of Rent and Additional Expenses of Rent for an Alternate Premises	
		Section 1-Property Insurance	Start Up Expenses	
		Section 1-Property Insurance	Escalation Clause	
		Section 1-Property Insurance	Voluntary Deductible Clause	
		Section 1-Property Insurance	Molten Material Spillage	
		Section 1-Property Insurance	Decontamination and Cost of Clean Up Expense	
		Section 1-Property Insurance	Expediting Costs and Expenses for Loss Minimization	
		Section 1-Property Insurance	Protection and Preservation of Property	
		Section 1-Property Insurance	Contract Works	
		Section 1-Property Insurance	Sprinkler Upgrading costs	
		Section 1-Property Insurance	Claim Preparation Costs	
		Section 1-Property Insurance	Brands and Trademarks	
		Section 1-Property Insurance	Obsolete Parts	
		Section 1-Property Insurance	Deliberate Damage	
		Section 1-Property Insurance	Accidental Damage Cover	
		Section 1-Property Insurance	New Location Cover and New Acquisition Cover	
		Section 1-Property Insurance	Immediate Repairs	
		Section 1-Property Insurance	Pair and Set/Consequential Reduction in Value	
		Section 1-Property Insurance	Fire Extinguishing / Fighting Expense	
		Section 1-Property Insurance	Involuntary Betterment / Obsolete Equipment Clause	
		Section 1-Property Insurance	Damage to Building (Occasioned by Theft)	
		Section 1-Property Insurance	Errors & Omissions	
		Section 1-Property Insurance	Minor Works	

	Section 1-Property Insurance	Undamaged Foundations	
	Section 1-Property Insurance	Smoke Damage Extension	
	Section 1-Property Insurance	Accidental Discharge of Gas Flooding Systems	
	Section 1-Property Insurance	Contamination and Co-mingling of stocks	
	Section 1-Property Insurance	Leakage and Overflowing of Storage Tanks (Other than water storage tanks)	
	Section 1-Property Insurance	Seasonal Enhancement of Stocks Cover	
	Section 1-Property Insurance	Goods and Stocks undergoing any heating or drying process	
	Section 1-Property Insurance	Landscaping Cost	
	Section 1-Property Insurance	Additional Custom Duty	
	Section 1-Property Insurance	Accounts Receivable	
	Section 1-Property Insurance	Property Outside/Away From the Premises	
	Section 1-Property Insurance	Tenants Improvement	
	Section 1-Property Insurance	Shutdown Expenses	
	Section 1-Property Insurance	Waiver of Subrogation	
	Section 1-Property Insurance	Trace and Access	
	Section 1-Property Insurance	Waiver of Underinsurance	
	Section 1-Property Insurance	Catalyst and Consumable (including lining and refractory) interest in process	
	Section 1-Property Insurance	Plans, Documents and Computer Systems Records, Archives and Cost of Re-writing Records	
	Section 1-Property Insurance	Exhibition, Exposition, Fair or Trade Show	
	Section 1-Property Insurance	Lawns, Plants, Shrubs or Trees	
	Section 1-Property Insurance	Tenant's Liability	
	Section 1-Property Insurance	Unrepaired Damage	
	Section 1-Property Insurance	Seventy-Two Hours Clause	
	Section 1-Property Insurance	Additional Insureds (to be named in The Schedule)	
	Section 1-Property Insurance	Multiple Insured Clause	
	Section 1-Property Insurance	Payments on Account	
	Section 1-Property Insurance	Non-Vitiating Clause	
	Section 1-Property Insurance	Nominated Loss Adjusters	
	Section 1-Property Insurance	Non-Invalidation	

	Section 1-Property Insurance	Primary and Non-Contributory	
	Section 1-Property Insurance	Vehicle Load Clause	
	Section 1-Property Insurance	Leak search / finding cost Clause	
	Section 1-Property Insurance	Loss Payee Clause	
	Section 1-Property Insurance	Margin Clause	
	Section 1-Property Insurance	De watering Expenses	
	Section 1-Property Insurance	Debris Removal for Foreign Debris	
	Section 1-Property Insurance	Salvage Disposal	
	Section 1-Property Insurance	Mould and Fungi Clause	
	Section 1-Property Insurance	Cost of Clearing Drains Clause	
	Section 1-Property Insurance	Green Clause	
	Section 1-Property Insurance	Control of Damaged Goods	
	Section 1-Property Insurance	Incidental Costs	
	Section 1-Property Insurance	Undamaged Parts Clause/Destruction of Sound Property	
	Section 1-Property Insurance	Electrical Installation Clause	
	Section 1-Property Insurance	Medical Expenses	
	Section 1-Property Insurance	Omission to Insure additions, alterations or extensions	
	Section 1-Property Insurance	Capital Additions	
	Section 1-Property Insurance	Original Equipment Manufacturer (OEM) Clause	
	Section 2 - Consequential Loss (Fire Insurance)	Extension to cover Consequential Loss due to other Add-On Covers	
	Section 2 - Consequential Loss (Fire Insurance)	Extension to cover Spoilage Consequential Loss	
	Section 2 - Consequential Loss (Fire Insurance)	Insured Property stored at other situations	
	Section 2 - Consequential Loss (Fire Insurance)	Electricity Station, Gas Works, and Water Works	
	Section 2 - Consequential Loss (Fire Insurance)	Extension to cover Customer Premises	
	Section 2 - Consequential Loss (Fire Insurance)	Voluntary Deductible Clause	

	Section 2 - Consequential Loss (Fire Insurance)	Sabotage and Terrorism Damage Cover Endorsement – Material Damage and Loss of Profit	
	Section 3 - Burglary Insurance	Injury During Burglary / Housebreaking	
	Section 3 - Burglary Insurance	Loss Of Money	
	Section 3 - Burglary Insurance	Clearing Up Expenses	
	Section 3 - Burglary Insurance	Temporary Property Protection	
	Section 3 - Burglary Insurance	Theft Extension	
	Section 3 - Burglary Insurance	Riot, Strike, Malicious Damage Cover	
	Section 3 - Burglary Insurance	Floater Clause	
	Section 3 - Burglary Insurance	Escalation Clause	
	Section 3 - Burglary Insurance	Purchase Protection Extension	
	Section 3 - Burglary Insurance	Waiver Of Underinsurance	
	Section 5 - Machinery Breakdown Insurance	Escalation Clause	
	Section 5 - Machinery Breakdown Insurance	Express Freight	
	Section 5 - Machinery Breakdown Insurance	Air Freight	
	Section 5 - Machinery Breakdown Insurance	Owner’s Surrounding Property	
	Section 5 - Machinery Breakdown Insurance	Third Party Liability	
	Section 5 - Machinery Breakdown Insurance	Additional Customs Duty	
	Section 5 - Machinery Breakdown Insurance	Carding Machines In Textile Industry	
	Section 5 - Machinery Breakdown Insurance	Furnace Endorsement	
	Section 5 - Machinery Breakdown Insurance	DG Set Endorsement For ‘Loss Minimization’	
	Section 5 - Machinery Breakdown Insurance	Reduction Gear Box	

	Section 5 - Machinery Breakdown Insurance	Patterns And Core-Boxes	
	Section 5 - Machinery Breakdown Insurance	Expellers/Expellers Gears	
	Section 5 - Machinery Breakdown Insurance	Plastic Extruders/Injection Moulding Machines	
	Section 5 - Machinery Breakdown Insurance	Alternate Working	
	Section 5 - Machinery Breakdown Insurance	Stand-By Machinery	
	Section 5 - Machinery Breakdown Insurance	Bakeries	
	Section 5 - Machinery Breakdown Insurance	Gas Works Plants	
	Section 5 - Machinery Breakdown Insurance	A. Glass And Graphite Equipment	
	Section 5 - Machinery Breakdown Insurance	B. Glass Lined Vessels	
	Section 5 - Machinery Breakdown Insurance	Insurance Of Ropes In Lifts, Cranes And Ropeways	
	Section 5 - Machinery Breakdown Insurance	Windmills Endorsement	
	Section 5 - Machinery Breakdown Insurance	Refractory Materials In Boilers	
	Section 5 - Machinery Breakdown Insurance	Depreciation Adjustment For Components Along The Hot Gas Path Of Gas Turbines	
	Section 5 - Machinery Breakdown Insurance	Overhaul Of Platen Presses	
	Section 5 - Machinery Breakdown Insurance	Overhaul Of Electric Motors (Above 750 Kw For Motors With 2 Poles And Above 1,000 Kw For Motors With 4 And More Poles)	
	Section 6 - Electronic Equipment Insurance	Escalation Clause	

	Section 6 - Electronic Equipment Insurance	Express Freight	
	Section 6 - Electronic Equipment Insurance	Air Freight	
	Section 6 - Electronic Equipment Insurance	Owner's Surrounding Property	
	Section 6 - Electronic Equipment Insurance	Third Party Liability	
	Section 6 - Electronic Equipment Insurance	Additional Custom Duty	
	Section 6 - Electronic Equipment Insurance	Floater Clause	
	Section 6 - Electronic Equipment Insurance	Sabotage and Terrorism Damage Cover Endorsement (Material Damage Only)	
	Section 6 - Electronic Equipment Insurance	Endorsement For Exclusion Of Damage Caused By Fire And Allied Perils	
	Section 6 - Electronic Equipment Insurance	Cover of Valves and Tubes	
	Section 6 - Electronic Equipment Insurance	Special condition concerning Computer Tomographs	
	Section 6 - Electronic Equipment Insurance	Warranty for Lightning and Overvoltage Protection Devices	
	Section 6 - Electronic Equipment Insurance	Warranty Concerning Air-Conditioning Plant	
	Section 7 - Contractor Plant and Machinery Insurance	Escalation Clause	
	Section 7 - Contractor Plant and Machinery Insurance	Owner's Surrounding Property	
	Section 7 - Contractor Plant and Machinery Insurance	Third Party Liability	
	Section 7 - Contractor Plant and Machinery Insurance	Express Freight	

	Section 7 - Contractor Plant and Machinery Insurance	Air Freight	
	Section 7 - Contractor Plant and Machinery Insurance	Additional Custom Duty	
	Section 7 - Contractor Plant and Machinery Insurance	Insurance of All Cranes	
	Section 9 - Sign Board Protect Insurance	Sabotage and Terrorism Damage Cover Endorsement (Material Damage Only)	
	Section 11 - Employee Compensation Insurance	Medical Expense Cover	
	Section 11 - Employee Compensation Insurance	Occupational Disease Cover	
	Section 11 - Employee Compensation Insurance	Coverage for Contractors Workers/ Employees	
	Section 13 - Public Liability Insurance	Food and Beverage Endorsement	
	Section 13 - Public Liability Insurance	Industrial Seepage, Pollution And Contamination Extension – 72 Hours	
	Section 13 - Public Liability Insurance	Act of God Perils	
	Section 13 - Public Liability Insurance	Advertising Signs and Decorations Liability	
	Section 13 - Public Liability Insurance	Care, Custody or Control	
	Section 13 - Public Liability Insurance	Carriage of Effluents (outside the Insurance Premises)	
	Section 13 - Public Liability Insurance	Damage to Rented Premises	
	Section 13 - Public Liability Insurance	Lift Liability	
	Section 13 - Public Liability Insurance	Medical Expenses	

		<p>Section 13 - Public Liability Insurance</p> <p>Swimming Pool and Exercise area liability</p>	
		<p>Section 13 - Public Liability Insurance</p> <p>Transportation of Material or Dangerous or Hazardous Substance</p>	
		<p>Section 13 - Public Liability Insurance</p> <p>Valet Parking</p>	
		<p>Section 13 - Public Liability Insurance</p> <p>Terrorism Legal Liability Coverage</p>	
		<p>Section 15 - Boiler and Pressure Plant Insurance</p> <p>Owner's Surrounding Property</p>	
		<p>Section 15 - Boiler and Pressure Plant Insurance</p> <p>Third Party Liability</p>	
		<p>Section 15 - Boiler and Pressure Plant Insurance</p> <p>Express Freight</p>	
		<p>Section 15 - Boiler and Pressure Plant Insurance</p> <p>Air Freight</p>	
		<p>Section 15 - Boiler and Pressure Plant Insurance</p> <p>Additional Custom Duty</p>	
		<p>Section 15 - Boiler and Pressure Plant Insurance</p> <p>Escalation Clause</p>	
		<p>Section 16 - All Risk Insurance</p> <p>Sabotage and Terrorism Damage Cover Endorsement (Material Damage Only)</p>	
		<p>Details of the Coverage are mentioned in the Policy Wordings & Endorsement Wordings of Digit My Business Flexi Package Policy.</p> <p>Since this is a Package Product, Minimum Two Sections are mandatory, out of which one Section should be Section 1 – Property Insurance.</p>	
7	Add-on Cover	<p>Add on cover/Endorsement will be as per your Policy Schedule/COI.</p>	
8	Loss Participation	<p>Deductible/Loss Participation will be as per your Policy Schedule/COI.</p>	

9 Exclusions

This being a package policy the contingencies covered for most of the sections will be as per each filed and approved product as listed below which will form a part of Digit My Business Flexi Package Policy.

Section No.	Section Name
1	Property Insurance
2	Consequential Loss (Fire) Insurance
3	Burglary Insurance
4	Money Insurance
5	Machinery Breakdown Insurance
6	Electronic Equipment Insurance
7	Contractor's Plant & Machinery Insurance
8	Fidelity Guarantee Insurance
9	Sign Board Protect Insurance
10	Plate Glass Insurance
11	Employees Compensation Insurance
12	Public Liability (Act) Insurance
13	Public Liability Insurance
14	Personal Accident Insurance
15	Boiler and Pressure Plant Insurance
16	All Risk Insurance
17	Marine Cargo Insurance

Below are the add-on/endorsement wordings attached with the main product under respective sections as mentioned below:

Section Name	Add-on Name
Section 1-Property Insurance	Floater Cover
Section 1 - Property Insurance	Declaration Policy for Stocks

	Section Insurance	1-Property	Architects, Surveyors and Consulting Engineers Fees (in excess of 5% of the claim amount)	
	Section 1 - Property Insurance		Removal of Debris (in excess of 2% of the claim amount)	
	Section 1 - Property Insurance		(A) Deterioration of Stocks in Cold Storage premises due to accidental power failure consequent to damage at the premises of Power Station due to an insured peril	
	Section Insurance	1-Property	(B) Deterioration of stocks in cold storage premises due to change in temperature arising out of loss or damage to the cold storage machinery(ies) in the Insured's premises due to operation of insured peril.	
	Section Insurance	1-Property	Spoilage Material Damage Cover	
	Section Insurance	1-Property	Leakage and Contamination Cover	
	Section Insurance	1-Property	(A) Where leakage and contamination cover is granted	
	Section Insurance	1-Property	(B) Where leakage cover alone is granted	
	Section Insurance	1-Property	Loss of Rent and Additional Expenses of Rent for an Alternate Premises	
	Section Insurance	1-Property	Start Up Expenses	
	Section Insurance	1-Property	Escalation Clause	
	Section Insurance	1-Property	Voluntary Deductible Clause	
	Section Insurance	1-Property	Molten Material Spillage	
	Section Insurance	1-Property	Decontamination and Cost of Clean Up Expense	
	Section Insurance	1-Property	Expediting Costs and Expenses for Loss Minimization	

	Section Insurance	1-Property	Protection and Preservation of Property	
	Section Insurance	1-Property	Contract Works	
	Section Insurance	1-Property	Sprinkler Upgrading costs	
	Section Insurance	1-Property	Claim Preparation Costs	
	Section Insurance	1-Property	Brands and Trademarks	
	Section Insurance	1-Property	Obsolete Parts	
	Section Insurance	1-Property	Deliberate Damage	
	Section Insurance	1-Property	Accidental Damage Cover	
	Section Insurance	1-Property	New Location Cover and New Acquisition Cover	
	Section Insurance	1-Property	Immediate Repairs	
	Section Insurance	1-Property	Pair and Set/Consequential Reduction in Value	
	Section Insurance	1-Property	Fire Extinguishing / Fighting Expense	
	Section Insurance	1-Property	Involuntary Betterment / Obsolete Equipment Clause	
	Section Insurance	1-Property	Damage to Building (Occasioned by Theft)	
	Section Insurance	1-Property	Errors & Omissions	
	Section Insurance	1-Property	Minor Works	

	Section Insurance	1-Property	Undamaged Foundations	
	Section Insurance	1-Property	Smoke Damage Extension	
	Section Insurance	1-Property	Accidental Discharge of Gas Flooding Systems	
	Section Insurance	1-Property	Contamination and Co-mingling of stocks	
	Section Insurance	1-Property	Leakage and Overflowing of Storage Tanks (Other than water storage tanks)	
	Section Insurance	1-Property	Seasonal Enhancement of Stocks Cover	
	Section Insurance	1-Property	Goods and Stocks undergoing any heating or drying process	
	Section Insurance	1-Property	Landscaping Cost	
	Section Insurance	1-Property	Additional Custom Duty	
	Section Insurance	1-Property	Accounts Receivable	
	Section Insurance	1-Property	Property Outside/Away From the Premises	
	Section Insurance	1-Property	Tenants Improvement	
	Section Insurance	1-Property	Shutdown Expenses	
	Section Insurance	1-Property	Waiver of Subrogation	
	Section Insurance	1-Property	Trace and Access	
	Section Insurance	1-Property	Waiver of Underinsurance	

	Section Insurance	1-Property	Catalyst and Consumable (including lining and refractory) interest in process	
	Section Insurance	1-Property	Plans, Documents and Computer Systems Records, Archives and Cost of Re-writing Records	
	Section Insurance	1-Property	Exhibition, Exposition, Fair or Trade Show	
	Section Insurance	1-Property	Lawns, Plants, Shrubs or Trees	
	Section Insurance	1-Property	Tenant's Liability	
	Section Insurance	1-Property	Unrepaired Damage	
	Section Insurance	1-Property	Seventy-Two Hours Clause	
	Section Insurance	1-Property	Additional Insureds (to be named in The Schedule)	
	Section Insurance	1-Property	Multiple Insured Clause	
	Section Insurance	1-Property	Payments on Account	
	Section Insurance	1-Property	Non-Vitiation Clause	
	Section Insurance	1-Property	Nominated Loss Adjusters	
	Section Insurance	1-Property	Non-Invalidation	
	Section Insurance	1-Property	Primary and Non-Contributory	
	Section Insurance	1-Property	Vehicle Load Clause	
	Section Insurance	1-Property	Leak search / finding cost Clause	

	Section Insurance	1-Property	Loss Payee Clause	
	Section Insurance	1-Property	Margin Clause	
	Section Insurance	1-Property	De watering Expenses	
	Section Insurance	1-Property	Debris Removal for Foreign Debris	
	Section Insurance	1-Property	Salvage Disposal	
	Section Insurance	1-Property	Mould and Fungi Clause	
	Section Insurance	1-Property	Cost of Clearing Drains Clause	
	Section Insurance	1-Property	Green Clause	
	Section Insurance	1-Property	Control of Damaged Goods	
	Section Insurance	1-Property	Incidental Costs	
	Section Insurance	1-Property	Undamaged Parts Clause/Destruction of Sound Property	
	Section Insurance	1-Property	Electrical Installation Clause	
	Section Insurance	1-Property	Medical Expenses	
	Section Insurance	1-Property	Omission to Insure additions, alterations or extensions	
	Section Insurance	1-Property	Capital Additions	
	Section Insurance	1-Property	Original Equipment Manufacturer (OEM) Clause	

	Section 2 - Consequential Loss (Fire Insurance)	Extension to cover Consequential Loss due to other Add-On Covers	
	Section 2 - Consequential Loss (Fire Insurance)	Extension to cover Spoilage Consequential Loss	
	Section 2 - Consequential Loss (Fire Insurance)	Insured Property stored at other situations	
	Section 2 - Consequential Loss (Fire Insurance)	Electricity Station, Gas Works, and Water Works	
	Section 2 - Consequential Loss (Fire Insurance)	Extension to cover Customer Premises	
	Section 2 - Consequential Loss (Fire Insurance)	Voluntary Deductible Clause	
	Section 2 - Consequential Loss (Fire Insurance)	Sabotage and Terrorism Damage Cover Endorsement – Material Damage and Loss of Profit	
	Section 3 - Burglary Insurance	Injury During Burglary / Housebreaking	
	Section 3 - Burglary Insurance	Loss Of Money	
	Section 3 - Burglary Insurance	Clearing Up Expenses	
	Section 3 - Burglary Insurance	Temporary Property Protection	
	Section 3 - Burglary Insurance	Theft Extension	
	Section 3 - Burglary Insurance	Riot, Strike, Malicious Damage Cover	
	Section 3 - Burglary Insurance	Floater Clause	
	Section 3 - Burglary Insurance	Escalation Clause	
	Section 3 - Burglary Insurance	Purchase Protection Extension	

	Section 3 - Burglary Insurance	Waiver Of Underinsurance	
	Section 5 - Machinery Breakdown Insurance	Escalation Clause	
	Section 5 - Machinery Breakdown Insurance	Express Freight	
	Section 5 - Machinery Breakdown Insurance	Air Freight	
	Section 5 - Machinery Breakdown Insurance	Owner's Surrounding Property	
	Section 5 - Machinery Breakdown Insurance	Third Party Liability	
	Section 5 - Machinery Breakdown Insurance	Additional Customs Duty	
	Section 5 - Machinery Breakdown Insurance	Carding Machines In Textile Industry	
	Section 5 - Machinery Breakdown Insurance	Furnace Endorsement	
	Section 5 - Machinery Breakdown Insurance	DG Set Endorsement For 'Loss Minimisation'	
	Section 5 - Machinery Breakdown Insurance	Reduction Gear Box	
	Section 5 - Machinery Breakdown Insurance	Patterns And Core-Boxes	
	Section 5 - Machinery Breakdown Insurance	Expellers/Expellers Gears	
	Section 5 - Machinery Breakdown Insurance	Plastic Extruders/Injection Moulding Machines	
	Section 5 - Machinery Breakdown Insurance	Alternate Working	
	Section 5 - Machinery Breakdown Insurance	Stand-By Machinery	

	Section 5 - Machinery Breakdown Insurance	Bakeries	
	Section 5 - Machinery Breakdown Insurance	Gas Works Plants	
	Section 5 - Machinery Breakdown Insurance	A. Glass And Graphite Equipment	
	Section 5 - Machinery Breakdown Insurance	B. Glass Lined Vessels	
	Section 5 - Machinery Breakdown Insurance	Insurance Of Ropes In Lifts, Cranes And Ropeways	
	Section 5 - Machinery Breakdown Insurance	Windmills Endorsement	
	Section 5 - Machinery Breakdown Insurance	Refractory Materials In Boilers	
	Section 5 - Machinery Breakdown Insurance	Depreciation Adjustment For Components Along The Hot Gas Path Of Gas Turbines	
	Section 5 - Machinery Breakdown Insurance	Overhaul Of Platen Presses	
	Section 5 - Machinery Breakdown Insurance	Overhaul Of Electric Motors (Above 750 Kw For Motors With 2 Poles And Above 1,000 Kw For Motors With 4 And More Poles)	
	Section 6 - Electronic Equipment Insurance	Escalation Clause	
	Section 6 - Electronic Equipment Insurance	Express Freight	
	Section 6 - Electronic Equipment Insurance	Air Freight	
	Section 6 - Electronic Equipment Insurance	Owner's Surrounding Property	
	Section 6 - Electronic Equipment Insurance	Third Party Liability	
	Section 6 - Electronic Equipment Insurance	Additional Custom Duty	

	Section 6 - Electronic Equipment Insurance	Floater Clause	
	Section 6 - Electronic Equipment Insurance	Sabotage and Terrorism Damage Cover Endorsement (Material Damage Only)	
	Section 6 - Electronic Equipment Insurance	Endorsement For Exclusion Of Damage Caused By Fire And Allied Perils	
	Section 6 - Electronic Equipment Insurance	Cover of Valves and Tubes	
	Section 6 - Electronic Equipment Insurance	Special condition concerning Computer Tomographs	
	Section 6 - Electronic Equipment Insurance	Warranty for Lightning and Overvoltage Protection Devices	
	Section 6 - Electronic Equipment Insurance	Warranty Concerning Air-Conditioning Plant	
	Section 7 - Contractor Plant and Machinery Insurance	Escalation Clause	
	Section 7 - Contractor Plant and Machinery Insurance	Owner's Surrounding Property	
	Section 7 - Contractor Plant and Machinery Insurance	Third Party Liability	
	Section 7 - Contractor Plant and Machinery Insurance	Express Freight	
	Section 7 - Contractor Plant and Machinery Insurance	Air Freight	
	Section 7 - Contractor Plant and Machinery Insurance	Additional Custom Duty	
	Section 7 - Contractor Plant and Machinery Insurance	Insurance of All Cranes	
	Section 9 - Sign Board Protect Insurance	Sabotage and Terrorism Damage Cover Endorsement (Material Damage Only)	
	Section 11 - Employee Compensation Insurance	Medical Expense Cover	

	Section 11 - Employee Compensation Insurance	Occupational Disease Cover	
	Section 11 - Employee Compensation Insurance	Coverage for Contractors Workers/ Employees	
	Section 13 - Public Liability Insurance	Food and Beverage Endorsement	
	Section 13 - Public Liability Insurance	Industrial Seepage, Pollution And Contamination Extension – 72 Hours	
	Section 13 - Public Liability Insurance	Act of God Perils	
	Section 13 - Public Liability Insurance	Advertising Signs and Decorations Liability	
	Section 13 - Public Liability Insurance	Care, Custody or Control	
	Section 13 - Public Liability Insurance	Carriage of Effluents (outside the Insurance Premises)	
	Section 13 - Public Liability Insurance	Damage to Rented Premises	
	Section 13 - Public Liability Insurance	Lift Liability	
	Section 13 - Public Liability Insurance	Medical Expenses	
	Section 13 - Public Liability Insurance	Swimming Pool and Exercise area liability	
	Section 13 - Public Liability Insurance	Transportation of Material or Dangerous or Hazardous Substance	
	Section 13 - Public Liability Insurance	Valet Parking	
	Section 13 - Public Liability Insurance	Terrorism Legal Liability Coverage	
	Section 15 - Boiler and Pressure Plant Insurance	Owner’s Surrounding Property	

		<table border="1"> <tr> <td>Section 15 - Boiler and Pressure Plant Insurance</td> <td>Third Party Liability</td> </tr> <tr> <td>Section 15 - Boiler and Pressure Plant Insurance</td> <td>Express Freight</td> </tr> <tr> <td>Section 15 - Boiler and Pressure Plant Insurance</td> <td>Air Freight</td> </tr> <tr> <td>Section 15 - Boiler and Pressure Plant Insurance</td> <td>Additional Custom Duty</td> </tr> <tr> <td>Section 15 - Boiler and Pressure Plant Insurance</td> <td>Escalation Clause</td> </tr> <tr> <td>Section 16 - All Risk Insurance</td> <td>Sabotage and Terrorism Damage Cover Endorsement (Material Damage Only)</td> </tr> </table>	Section 15 - Boiler and Pressure Plant Insurance	Third Party Liability	Section 15 - Boiler and Pressure Plant Insurance	Express Freight	Section 15 - Boiler and Pressure Plant Insurance	Air Freight	Section 15 - Boiler and Pressure Plant Insurance	Additional Custom Duty	Section 15 - Boiler and Pressure Plant Insurance	Escalation Clause	Section 16 - All Risk Insurance	Sabotage and Terrorism Damage Cover Endorsement (Material Damage Only)	
Section 15 - Boiler and Pressure Plant Insurance	Third Party Liability														
Section 15 - Boiler and Pressure Plant Insurance	Express Freight														
Section 15 - Boiler and Pressure Plant Insurance	Air Freight														
Section 15 - Boiler and Pressure Plant Insurance	Additional Custom Duty														
Section 15 - Boiler and Pressure Plant Insurance	Escalation Clause														
Section 16 - All Risk Insurance	Sabotage and Terrorism Damage Cover Endorsement (Material Damage Only)														
		<p>Detailed Exclusions are mentioned in the Policy Wordings & Endorsement Wordings of Digit My Business Flexi Package Policy.</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> The claim will be admissible only if loss/damage due to coverage mentioned in the Policy wordings, Loss will be limited to 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> The Insured shall take all the necessary steps to ensure that the Property Insured is protected against any kinds of damage or loss and shall properly maintain the Property Insured.</p>	Condition applicable												

		<p><u>Situations where your Claim might get Rejected:</u> 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 Property (Opted as Per Section 1)- Rs. 10,00,000 Sum insured Opted - Rs 10,00,000 Deductible/ Excess – Nil Loss of property during 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. <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:</p>	Grievance

		<p>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.</p> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management System- https://irdai.gov.in/igms1</p>	
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. 	