

## **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.

Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
Product Name	Digit My Business Flexi Package Policy	<policy no.=""></policy>
Unique Identification Number (UIN) allotted by IRDAI	IRDAN158RP0001V01202324	
Structure	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  Modified Indemnity Basis Section 1- Property Insurance Section 3- Burglary Insurance Section 16- All Risk Insurance	
	Fixed Benefit Basis:	
	Product Name Unique Identification Number (UIN) allotted by IRDAI	Product Name  Digit My Business Flexi Package Policy  Unique Identification Number (UIN) allotted by IRDAI  Structure  Indemnity Basis Section 2- Consequential Loss (Fire) Insurance Section 5- Machinery Breakdown Insurance Section 6- Electronic Equipment Insurance Section 7- Contractor's Plant & Machinery Insurance Section 9- Sign Board Protect Insurance Section 10- Plate Glass Insurance Section 11- Employees Compensation Insurance Section 13- Public Liability (Act) Insurance Section 15- Boiler and Pressure Plant Insurance Section 15- Boiler and Pressure Plant Insurance Section 17- Property Insurance Section 18- Property Insurance Section 19- Property Insurance Section 19- Property Insurance Section 19- Property Insurance Section 3- Burglary Insurance Section 16- All Risk Insurance

		Section 14- Personal Accide Section 17- Marine Cargo Ins	
4	Interests Insured	compound of Industrial/Mar	dustrial/Manufacturing risks, Utilities located outside the nufacturing risks, Storage risks outside the compound of ks and Tank farms/Gas holders outside the compounds of as in India.
5	Sum Insured / Motor Insured Declared Value Scope		ole under Your policy will be as per the amount mentioned in Your
6	Policy Coverage	<u>COVERAGE</u>	
Ü	Tolloy Goverage	Coverages will be as mention This being a package policy each filed and approved proceed procedure.	ned in your Policy Schedule/Certificate of Insurance. the contingencies covered for most of the sections will be as per duct as listed below which will form a part of Digit My Business  Section Name
	T cliey develage	Coverages will be as mention This being a package policy each filed and approved process.	the contingencies covered for most of the sections will be as per duct as listed below which will form a part of Digit My Business  Section Name
	Tolloy Goverage	Coverages will be as mention This being a package policy each filed and approved proceed procedure.  Section No.	the contingencies covered for most of the sections will be as per duct as listed below which will form a part of Digit My Business
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	Tolloy Goverage	Coverages will be as mention This being a package policy each filed and approved proceed proceed Policy.  Section No.  1 2	the contingencies covered for most of the sections will be as per duct as listed below which will form a part of Digit My Business    Section Name
	Tolloy Goverage	Coverages will be as mention This being a package policy each filed and approved proceed Flexi Package Policy.  Section No.  1 2 3	the contingencies covered for most of the sections will be as per duct as listed below which will form a part of Digit My Business    Section Name
	Tolloy Goverage	Coverages will be as mention This being a package policy each filed and approved proceed Flexi Package Policy.  Section No.  1 2 3 4	the contingencies covered for most of the sections will be as per duct as listed below which will form a part of Digit My Business    Section Name

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

		(B) Deterioration of stocks in cold storage premises	
	Section 1-Property Insurance	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	
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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-Vitiation 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	Extension to cover Consequential Loss due to other
Loss (Fire Insurance)	Add-On Covers
Section 2 - Consequential	Extension to cover Spoilage Consequential Loss
Loss (Fire Insurance)	Extension to cover openage contesquential 2000
Section 2 - Consequential	Insured Property stored at other situations
Loss (Fire Insurance)	ca. ca
Section 2 - Consequential	Electricity Station, Gas Works, and Water Works
Loss (Fire Insurance)	
Section 2 - Consequential	Extension to cover Customer Premises
Loss (Fire Insurance)	
Section 2 - Consequential	Voluntary Deductible Clause
Loss (Fire Insurance)	,

Section 2 - Consequential	Sabotage and Terrorism Damage Cover Endorsement
Loss (Fire Insurance)	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	At Futal (
Breakdown Insurance	Air Freight
Section 5 - Machinery	Our and a Our and disput Brown and a
Breakdown Insurance	Owner's Surrounding Property
Section 5 - Machinery	Third Douby Link life.
Breakdown Insurance	Third Party Liability
Section 5 - Machinery	Additional Customa Duty
Breakdown Insurance	Additional Customs Duty
Section 5 - Machinery	Cording Machines In Toytile Industry
Breakdown Insurance	Carding Machines In Textile Industry
Section 5 - Machinery	Furnace Endorsement
Breakdown Insurance	Furnace Endorsement
Section 5 - Machinery	DG Set Endorsement For 'Loss Minimization'
Breakdown Insurance	DG Set Endorsement For Loss Willimization
Section 5 - Machinery	Reduction Gear Box
Breakdown Insurance	Reduction Gear Box

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Breakdown Insurance Section 5 - Machinery Breakdown Insurance Section 5		Expendis/Expendis Octals
Section 5 - Machinery Breakdown Insurance Section 5 - Machinery Breakdow	Section 5 - Machinery	Plastic Extruders/Injection Moulding Machines
Section 5 - Machinery Breakdown Insurance Section 5 - Machinery Breakdow	Breakdown Insurance	Trastic Extraders/injection Modianing Macinites
Section 5 - Machinery Breakdown Insurance Section 5 - Machinery Breakdow	Section 5 - Machinery	Altornata Working
Section 5 - Machinery Breakdown Insurance Section 5 - Machinery Breakdow	Breakdown Insurance	Alternate Working
Section 5 - Machinery Breakdown Insurance Section 5 - Machinery Breakdow	Section 5 - Machinery	Stand Dy Machinery
Breakdown Insurance Section 5 - Machinery Breakdown Insurance Section 6 - Electronic Section 6 - Electronic Section 6 - Electronic Section 6 - Section Clause Section 5 - Machinery Breakdown Insurance Section 6 - Section	Breakdown Insurance	Stand-by Machinery
Section 5 - Machinery Breakdown Insurance Section 6 - Electronic Section 6 - Electronic Section 6 - Section Clause Section 5 - Machinery Breakdown Insurance Section 6 - Section S	Section 5 - Machinery	Pakarias
Section 5 - Machinery Breakdown Insurance Section 6 - Electronic Section 6 - Electronic Section 6 - Electronic Section 6 - Electronic Section 6 - Facility Clause  A. Glass And Graphite Equipment  B. Glass Lined Vessels  Insurance Of Ropes In Lifts, Cranes And Ropeways  Windmills Endorsement  Refractory Materials In Boilers  Depreciation Adjustment For Components Along The Hot Gas Path Of Gas Turbines  Overhaul Of Platen Presses  Overhaul Of Electric Motors (Above 750 Kw For Motors With 4 And More Poles)  Section 6 - Electronic  Facility A. Glass And Graphite Equipment	Breakdown Insurance	Dakeries
Section 5 - Machinery Breakdown Insurance Section 5 - Machinery Breakdow	Section 5 - Machinery	Coo Works Blants
Section 5 - Machinery Breakdown Insurance Section 6 - Electronic Section 5 - Machinery Breakdown Insurance Section 6 - Electronic Section 6 - Electronic Section 6 - Electronic Section 5 - Machinery Breakdown Insurance Section 6 - Electronic Section 6 - Electronic Section 6 - Electronic Section 5 - Machinery Breakdown Insurance Section 6 - Electronic Section 6 - Electronic Section 6 - Electronic Section 5 - Machinery Breakdown Insurance Se	Breakdown Insurance	Gas works Plants
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Section 5 - Machinery Breakdown Insurance  Section 5 - Machinery Breakdown Insurance  Overhaul Of Platen Presses  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  Fecalation Clause	Breakdown Insurance	B. Glass Lilleu vessels
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Section 5 - Machinery Breakdown Insurance  Section 6 - Electronic  Section 6 - Electronic  Section 6 - Machinery Breakdown Insurance  Section 6 - Electronic  Section 6 - Machinery Breakdown Insurance  Section 6 - Electronic  Section 6 - Electronic  Section 5 - Machinery Breakdown Insurance  Section 5 - Machinery Breakdown In	Section 5 - Machinery	Windmills Endorsoment
Breakdown Insurance  Section 5 - Machinery Breakdown Insurance  Section 6 - Electronic  Refractory Materials in Bollers  Depreciation Adjustment For Components Along The Hot Gas Path Of Gas Turbines  Overhaul Of Platen Presses  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  Fscalation Clause	Breakdown Insurance	Wildinis Endorsement
Section 5 - Machinery Breakdown Insurance  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  Fscalation Clause	Section 5 - Machinery	Potractory Materials In Poilers
Breakdown Insurance  Section 5 - Machinery Breakdown Insurance  Section 5 - Machinery Breakdown Insurance  Overhaul Of Platen Presses  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  Fscalation Clause	Breakdown Insurance	Remactory iviaterials in bullers
Section 5 - Machinery Breakdown Insurance  Section 5 - Machinery Breakdown Insurance  Overhaul Of Platen Presses  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  Fscalation Clause	Section 5 - Machinery	Depreciation Adjustment For Components Along The
Section 5 - Machinery Breakdown Insurance  Section 6 - Electronic  Overhaul Of Platen Presses  Facility Of Platen Presses  Overhaul Of Platen Presses  Overhaul Of Platen Presses  Facility Of Platen Presses  Overhaul Of Platen Presses  Overhaul Of Platen Presses  Overhaul Of Platen Presses  Facility Of Platen Presses  Overhaul Of Platen Presses  Overhaul Of Platen Presses  Facility Of Platen Presses  Overhaul Of Platen Presses  Overhaul Of Electric Motors (Above 750 Kw For Motors With 4 And More Poles)  Facility Of Platen Presses	Breakdown Insurance	Hot Gas Path Of Gas Turbines
Section 5 - Machinery Breakdown Insurance  Section 6 - Electronic  Overhaul Of Electric Motors (Above 750 Kw For Motors With 2 Poles And Above 1,000 Kw For Motors With 4 And More Poles)  Escalation Clause	Section 5 - Machinery	Overhaul Of Blaten Bresses
Breakdown Insurance Motors With 2 Poles And Above 1,000 Kw For Motors With 4 And More Poles)  Section 6 - Electronic Escalation Clause	Breakdown Insurance	Overnaul Of Platen Presses
Breakdown Insurance With 4 And More Poles)  Section 6 - Electronic Escalation Clause	Section 5 Machinen	Overhaul Of Electric Motors (Above 750 Kw For
Section 6 - Electronic Escalation Clause		Motors With 2 Poles And Above 1,000 Kw For Motors
Fscalation Clause	DIEAKUOWII IIISUI AIICE	With 4 And More Poles)
Equipment Insurance	Section 6 - Electronic	Escalation Clause
	Equipment Insurance	Localation 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	Carriage of Effluents (outside the Insurance Premises)	
Section 13 - Public Liability Insurance	Damage to Rented Premises	
Section 13 - Public Liability	Lift Liability	
Section 13 - Public Liability Insurance	Medical Expenses	

		Section 13 - Public Liability		
		Insurance	Swimming Pool and Exercise area liability	
		Section 13 - Public Liability	Transportation of Material or Dangerous or Hazardous	
		Insurance	Substance	
		Section 13 - Public Liability	Valet Parking	
		Insurance	Valet i aikilig	
		Section 13 - Public Liability	Terrorism Legal Liability Coverage	
		Insurance	Terrorism Legal Liability Coverage	
		Section 15 - Boiler and	Owner's Surrounding Property	
		Pressure Plant Insurance	Curior o Carroanamy reporty	
		Section 15 - Boiler and	Third Party Liability	
		Pressure Plant Insurance		
		Section 15 - Boiler and	Express Freight	
		Pressure Plant Insurance		
		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	Sabotage and Terrorism Damage Cover Endorsement	
		Insurance	(Material Damage Only)	
		Details of the Coverage are mentioned in the Policy Wordings & Endorsement Wordings of		
		Digit My Business Flexi Package Policy.		
		Since this is a Package Product	Minimum Two Sections are mandatory, out of which one	
		Section should be Section 1 – Pr	• •	
7	Add-on Cover		be as per your Policy Schedule/COI.	
8	Loss	Deductible/Loss Participation wi	ill be as per your Policy Schedule/COI.	
Participation				



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-Pro Insurance	perty	Floater Cover
Section 1 - Pro Insurance	perty	Declaration Policy for Stocks

Section Insurance	1-Property	Architects, Surveyors and Consulting Engineers Fees (in excess of 5% of the claim amount)
Section 1 Insurance	- Property	Removal of Debris (in excess of 2% of the claim amount)
Section 1 Insurance	- Property	(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	1-Property	Protection and Preservation of Property	
Insuranc	e	Frotection and Freservation of Froperty	
Section	1-Property	Contract Works	
Insuranc	е	Contract Works	
Section	1-Property	Sprinkler Upgrading costs	
Insuranc	e	Opinimier opgrading dosts	
Section	1-Property	Claim Preparation Costs	
Insuranc	e	Claim i reparation costs	
Section	1-Property	Brands and Trademarks	
Insuranc	e	Branas and Trademarks	
Section	1-Property	Obsolete Parts	
Insuranc	e		
Section	1-Property	Deliberate Damage	
Insuranc		Deliberate Damage	
Section	1-Property	Accidental Damage Cover	
Insuranc		Accidental Damage Gover	
Section	1-Property	New Location Cover and New Acquisition Cover	
Insuranc	e	New Location Gover and New Acquisition Gover	
Section	1-Property	Immediate Repairs	
Insuranc		ininediate repairs	
Section	1-Property	Pair and Set/Consequential Reduction in Value	
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Section	1-Property	Fire Extinguishing / Fighting Expense	
Insuranc	e	The Extinguishing / Fighting Expense	
Section	1-Property	Involuntary Betterment / Obsolete Equipment Clause	
Insuranc	e	involuntary Betterment / Obsolete Equipment Stadse	
Section	1-Property	Damage to Building (Occasioned by Theft)	
Insuranc		Damage to Damania (Coodellou by Therty	
Section	1-Property	Errors & Omissions	
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Section	1-Property	Minor Works	
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Section Insurance Section Insu			
Section 1-Property Insurance Section 1-Proper	Section	1-Property	Undamaged Foundations
Insurance Section			Olidalilaged i Odlidations
Section Insurance Section Insu	Section	1-Property	Smoke Damage Extension
Insurance Section Insurance Se	Insurance		Onlone Balliage Extension
Section Insurance Insurance Section Insurance	Section	1-Property	Accidental Discharge of Gas Flooding Systems
Insurance Section 1-Property Leakage and Overflowing of Storage Tanks (Other than water storage tanks) Section 1-Property Insurance	Insurance		Accidental Discharge of Oas Flooding Systems
Section   1-Property   Leakage and Overflowing of Storage Tanks (Other than water storage tanks)	Section	1-Property	Contamination and Co-mingling of stocks
Insurance   Section   1-Property   Seasonal Enhancement of Stocks Cover	Insurance		
Section   1-Property   Seasonal Enhancement of Stocks Cover	Section	1-Property	Leakage and Overflowing of Storage Tanks (Other than water
Insurance   Seasonal Emancement of Stocks Cover	Insurance		storage tanks)
Section   1-Property   Goods and Stocks undergoing any heating or drying process	Section	1-Property	Seasonal Enhancement of Stocks Cover
Section   1-Property   Landscaping Cost	Insurance		Seasonal Enhancement of Stocks Cover
Section 1-Property Insurance Insura	Section	1-Property	Goods and Stocks undergoing any heating or drying process
Insurance Section 1-Property Insurance	Insurance		Goods and Stocks undergoing any neating or drying process
Section 1-Property   Additional Custom Duty   Section 1-Property   Accounts Receivable   Section 1-Property   Property Outside/Away From the Premises   Section 1-Property   Tenants Improvement   Section 1-Property   Shutdown Expenses   Section 1-Property   Shutdown Expenses   Section 1-Property   Subrogation   Section 1-Property   Trace and Access   Section 1-Property   Trace and Acces   Section 1-Property   Trace and Acces   Section 1-Proper	Section	1-Property	Landscaping Cost
Insurance Section 1-Property Insurance	Insurance		Landscaping Cost
Section 1-Property Insurance Property Outside/Away From the Premises  Section 1-Property Insurance Property Outside/Away From the Premises  Section 1-Property Insurance Insurance Insurance Section 1-Property Insurance Insura	Section	1-Property	Additional Custom Duty
Insurance Section 1-Property Property Outside/Away From the Premises  Section 1-Property Insurance	Insurance		Additional Custom Duty
Section   1-Property   Property Outside/Away From the Premises	Section	1-Property	Accounts Receivable
Insurance  Section 1-Property Insurance  Trace and Access	Insurance		Accounts Neceivable
Section 1-Property Insurance Trace and Access	Section	1-Property	Property Outside/Away From the Promises
Insurance Section 1-Property Insurance	Insurance		1 Toperty Outside/Away I Tolli tile Fleillises
Section 1-Property Insurance Section 1-Property Insurance Waiver of Subrogation  Section 1-Property Insurance Trace and Access  Section 1-Property Insurance Trace and Access	Section	1-Property	Tenants Improvement
Insurance Section Insurance Section Section I-Property Insurance Trace and Access  Section I-Property Insurance Trace and Access	Insurance		renants improvement
Section 1-Property Insurance Section 1-Property Insurance Trace and Access Trace and Access	Section	1-Property	Shutdown Evnenses
Insurance Waiver of Subrogation  Section 1-Property Insurance Trace and Access  Section 1-Property	Insurance		Ollutuowii Expelises
Section 1-Property Insurance Section 1-Property Insurance	Section	1-Property	Waiver of Subrogation
Insurance Trace and Access Section 1-Property	Insurance		waiver or Subrogation
Insurance Section 1-Property	Section	1-Property	Trace and Access
Section 1-Property W	Insurance		Trace and Access
' '   Walver of Lindering Lirance	Section	1-Property	Waiver of Underinsurance
Insurance	Insurance		vvalvei oi oliueillisulalice

Section	1-Property	Catalyst and Consumable (including lining and refractory)
Insurance		interest in process
Section	1-Property	Plans, Documents and Computer Systems Records, Archives
Insurance		and Cost of Re-writing Records
Section	1-Property	Exhibition, Exposition, Fair or Trade Show
Insurance		Exhibition, Exposition, I all of Trade offow
Section	1-Property	Lawns, Plants, Shrubs or Trees
Insurance		Lawiis, Flants, Siliubs of Trees
Section	1-Property	Tanantia Liability
Insurance		Tenant's Liability
Section	1-Property	Unropaired Damage
Insurance	-	Unrepaired Damage
Section	1-Property	Seventy Two Hours Clause
Insurance		Seventy-Two Hours Clause
Section	1-Property	Additional lacemeds (to be negled in The Cabadula)
Insurance		Additional Insureds (to be named in The Schedule)
Section	1-Property	Multiple In some d Oleves
Insurance		Multiple Insured Clause
Section	1-Property	Darmanta an Assault
Insurance		Payments on Account
Section	1-Property	Non Vitiation Clause
Insurance	. •	Non-Vitiation Clause
Section	1-Property	Newsingted Lago Adirectors
Insurance	. •	Nominated Loss Adjusters
Section	1-Property	New Joseph Jeffers
Insurance	. •	Non-Invalidation
Section	1-Property	Brimany and Nan Cantributany
Insurance	. •	Primary and Non-Contributory
Section	1-Property	Validad and Olaves
Insurance	. ,	Vehicle Load Clause
Section	1-Property	Leak search / finding cost Clause
		LI DOV COOPEN / TINDING COST L'IQUES

Section	1-Property	Loss Payee Clause	
Insurance		Loss i dycc olddoc	
Section	1-Property	Margin Clause	
Insurance		margin oladec	
Section	1-Property	De watering Expenses	
Insurance		De watering Expenses	
Section	1-Property	Debris Removal for Foreign Debris	
Insurance		Debits Kellioval for Foreign Debits	
Section	1-Property	Salvage Disposal	
Insurance		Salvage Disposal	
Section	1-Property	Mould and Fungi Clause	
Insurance		Modiu and Fungi Clause	
Section	1-Property	Cost of Clearing Drains Clause	
Insurance		Cost of Clearing Drains Clause	
Section	1-Property	Green Clause	
Insurance		Green Clause	
Section	1-Property	Control of Damaged Goods	
Insurance		Control of Damaged Goods	
Section	1-Property	Incidental Costs	
Insurance		incluental Costs	
Section	1-Property	Undamaged Parts Clause/Destruction of Sound Property	
Insurance		Olidalilaged Faits Clause/Destruction of Sound Froperty	
Section	1-Property	Electrical Installation Clause	
Insurance		Liectifical ilistaliation Clause	
Section	1-Property	Medical Expenses	
Insurance		Medicai Experises	
Section	1-Property	Omission to Insure additions, alterations or extensions	
Insurance		Offission to mode additions, afterations of extensions	
Section	1-Property	Capital Additions	
Insurance		Capital Additions	
Section	1-Property	Original Equipment Manufacturer (OEM) Clause	
Insurance		Original Equipment Manufacturer (OLIM) Clause	

Section 2 - Consequential	Extension to cover Consequential Loss due to other Add-On
Loss (Fire Insurance)	Covers
Section 2 - Consequential	Extension to cover Spoilage Consequential Loss
Loss (Fire Insurance)	Extension to cover Sponage Consequential Loss
Section 2 - Consequential	Insured Property stored at other situations
Loss (Fire Insurance)	insured roperty stored at other situations
Section 2 - Consequential	Electricity Station, Gas Works, and Water Works
Loss (Fire Insurance)	Elouriony Station, Sub Works, and Water Works
Section 2 - Consequential	Extension to cover Customer Premises
Loss (Fire Insurance)	
Section 2 - Consequential	Voluntary Deductible Clause
Loss (Fire Insurance)	·
Section 2 - Consequential	Sabotage and Terrorism Damage Cover Endorsement –
Loss (Fire Insurance)	Material Damage and Loss of Profit
Section 3 - Burglary	Injury During Burglary / Housebreaking
Insurance	
Section 3 - Burglary	Loss Of Money
Insurance Develope	
Section 3 - Burglary	Clearing Up Expenses
Insurance Section 3 - Burglary	
	Temporary Property Protection
Insurance Section 3 - Burglary	
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	E E	
Breakdown Insurance	Express Freight	
Section 5 - Machinery	Air Freight	
Breakdown Insurance	All Freight	
Section 5 - Machinery	Owner's Surrounding Property	
Breakdown Insurance	Owner's ourrounding rioperty	
Section 5 - Machinery	Third Party Liability	
Breakdown Insurance	Time I dity Liability	
Section 5 - Machinery	Additional Customs Duty	
Breakdown Insurance	Transmitted and the second of	
Section 5 - Machinery	Carding Machines In Textile Industry	
Breakdown Insurance	,	
Section 5 - Machinery	Furnace Endorsement	
Breakdown Insurance		
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	Alternate Working	
Breakdown Insurance	Alternate Working	
Section 5 - Machinery	Stand-By Machinery	
Breakdown Insurance		

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

Section 6 - Electronic	Floater Clause	
Equipment Insurance	1 loater Clause	
Section 6 - Electronic	Sabotage and Terrorism Damage Cover Endorsement	
Equipment Insurance	(Material Damage Only)	
Section 6 - Electronic	Endorsement For Exclusion Of Damage Caused By Fire And	
Equipment Insurance	Allied Perils	
Section 6 - Electronic	Cover of Valves and Tubes	
Equipment Insurance	Gover of valves and Tubes	
Section 6 - Electronic	Special condition concerning Computer Tomographs	
Equipment Insurance	opecial condition concerning computer Tomographs	
Section 6 - Electronic	Warranty for Lightning and Overvoltage Protection Devices	
Equipment Insurance	Trailing to Eighting and Overvoitage Froteotion Devices	
Section 6 - Electronic	Warranty Concerning Air-Conditioning Plant	
Equipment Insurance	Warranty Concerning An-Conditioning Flant	
Section 7 - Contractor Plant	Escalation Clause	
and Machinery Insurance	Escalation Gladse	
Section 7 - Contractor Plant	Owner's Surrounding Property	
and Machinery Insurance	Owner o currounding r roperty	
Section 7 - Contractor Plant	Third Party Liability	
and Machinery Insurance	Time Farty Elability	
Section 7 - Contractor Plant	Express Freight	
and Machinery Insurance	ZAPI GGG T TOLIGHT	
Section 7 - Contractor Plant	Air Freight	
and Machinery Insurance		
Section 7 - Contractor Plant	Additional Custom Duty	
and Machinery Insurance	7. value of the control of the contr	
Section 7 - Contractor Plant	Insurance of All Cranes	
and Machinery Insurance		
Section 9 - Sign Board	Sabotage and Terrorism Damage Cover Endorsement	
Protect Insurance	(Material Damage Only)	
Section 11 - Employee	Medical Expense Cover	
Compensation Insurance		

Section 11 - Employee	Occupational Disease Cover
Compensation Insurance	
Section 11 - Employee	Coverage for Contractors Workers/ Employees
Compensation Insurance	Ooverage for Contractors Workers, Employees
Section 13 - Public Liability	Food and Beverage Endorsement
Insurance	Food and beverage Endorsement
Section 13 - Public Liability	Industrial Seepage, Pollution And Contamination Extension -
Insurance	72 Hours
Section 13 - Public Liability	Act of Cod Dovilo
Insurance	Act of God Perils
Section 13 - Public Liability	Advertising Signs and Descretions Lightlifts
Insurance	Advertising Signs and Decorations Liability
Section 13 - Public Liability	Caro Custody or Control
Insurance	Care, Custody or Control
Section 13 - Public Liability	Corrigge of Effluents (outside the Incurence Dremises)
Insurance	Carriage of Effluents (outside the Insurance Premises)
Section 13 - Public Liability	Demogra to Depted Bramines
Insurance	Damage to Rented Premises
Section 13 - Public Liability	Life Linkilie.
Insurance	Lift Liability
Section 13 - Public Liability	Medical Expenses
Insurance	
Section 13 - Public Liability	Curimming Deal and Eversion area liability
Insurance	Swimming Pool and Exercise area liability
Section 13 - Public Liability	Transportation of Material or Dangerous or Hazardous
Insurance	Substance
Section 13 - Public Liability	Valet Barking
Insurance	Valet Parking
Section 13 - Public Liability	Torroriem Logal Liability Coverage
Insurance	Terrorism Legal Liability Coverage
Section 15 - Boiler and	Owner's Surrounding Property
Pressure Plant Insurance	Owner 5 Surrounding Property

		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)	
		Detailed Exclusions are mention My Business Flexi Package Po	oned in the Policy Wordings & Endorsement Wordings of Digit blicy.	
		Any other Specific exclusion n	nentioned in Policy Schedule.	
10.	Special Conditions and Warranties (if	Special Conditions and Warran	nties will be as per your Policy Schedule/COI.	
	any)			
11.	Admissibility of Claim		only if loss/damage due to coverage mentioned in the Policy to the coverage opted by insured in Policy schedule.	Condition applicable
		Reporting of Loss Occurrence Call our Helpline numbers 1800-258-5956 or Email us - <a href="mailto:hello@godigit.com">hello@godigit.com</a> . 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		
			necessary steps to ensure that the Property Insured is protected or loss and shall properly maintain the Property Insured.	

		Situations where your Claim might get Rejected:  Due to exclusions mentioned in the Policy Wordings. Please refer exclusions provided in the Policy Wordings.  Sample Claim Calculation process 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  (Please Note: Above mentioned calculation is for sample purpose, it may vary on claim-to-claim	
12.	Policy Servicing - Claim Intimation and Processing	<ul> <li>basis, nature of claim and as per the terms and conditions mentioned in Your policy schedule)</li> <li>Toll free Number: 1800-258-5956</li> <li>Email: hello@godigit.com</li> <li>You can connect with our customer service team at the time of occurrence of loss/ damage for its intimation.</li> <li>TAT (turn around time) for settlement of the claim will depend on the nature of claim.</li> <li>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.</li> </ul>	
13.	Grievance Redressal and Policyholders Protection	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	



			MOONANCE
ı		https://www.godigit.com/claim/grievance-redressal-procedure	
		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- <a href="https://irdai.gov.in/igms1">https://irdai.gov.in/igms1</a>	
14.	<ul> <li>Obligations of the Policyholder</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> <li>Disclosure of other material information during the policy period.</li> </ul>		