

DIGIT GOLFER'S PACKAGE INSURANCE POLICY

Policy Wordings

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Contents

A.	PREAMBLE	2
B.	DEFINITIONS	2
C.	INSURING CLAUSE	4
	<i>SECTION 1: - PUBLIC LIABILITY</i>	<i>4</i>
	<i>SECTION 2: - DAMAGE TO GOLFING EQUIPMENT</i>	<i>4</i>
	<i>SECTION 3: - THEFT OF GOLFING EQUIPMENT</i>	<i>4</i>
	<i>SECTION 4: - PERSONAL ACCIDENT FOR INSURED</i>	<i>5</i>
	<i>SECTION 5 – ACCIDENTAL HOSPITALISATION COVER FOR INSURED</i>	<i>6</i>
	<i>SECTION 6: - PERSONAL ACCIDENT FOR CADDY</i>	<i>7</i>
	<i>SECTION 7 – DENTAL COVER.....</i>	<i>8</i>
	<i>SECTION 8 – ACCIDENTAL DAMAGE TO THIRD PARTY PROPERTY</i>	<i>8</i>
	<i>SECTION 9 – HOLE IN ONE (FOR AMATEURS ONLY)</i>	<i>8</i>
	<i>SECTION 10 – REIMBURSEMENT OF SUBSCRIPTION AND PRE -PAID FEES</i>	<i>9</i>
D.	EXCLUSIONS	10
E.	GENERAL CONDITIONS	11

While you're reading this policy, if You get confused or have a query, or You are referring to this policy because You have a claim to make, please call Us at 1800-258-5956 or mail Us at hello@godigit.com

This Policy Wordings provides detailed terms, conditions and exclusions for all Sections available under this product. **Kindly refer to the Policy Schedule to know exact details of Sections opted by You.** Only Wordings, Terms and Conditions related to Sections mentioned in Your Policy Schedule are applicable. If the Section(s) and respective Sum Insured are not mentioned in the Policy Schedule means the respective section(s) is/are not opted by You.

DIGIT GOLFER'S PACKAGE INSURANCE POLICY

Policy Wordings

A. PREAMBLE

The proposal and declaration provided by You to Us, Go Digit General Insurance Limited (hereinafter called DIGIT/ Us/ We/ Our/ Company), which forms the basis of this insurance and having received Your premium, We agree to issue this Policy and indemnify You up to the Sum Insured/ Limit of Indemnity mentioned against each section, subject always to the terms, conditions, exclusions, and limitations in excess of the amount of the deductible mentioned below and in the Policy Schedule.

The liability of the Company in any one period of insurance shall in no case exceed the Sum Insured or limit as specified against each of the item specified in the Policy Schedule.

B. DEFINITIONS

Certain words and phrases used throughout the Policy have specific meanings, and this section helps to understand them:

1. **A Caddy** means person who assists the Insured during a round of golf.
2. **Accident** or **Accidental** means a sudden, unintended and fortuitous external and visible event.
3. **Accidental Bodily Injury** means any injury to the insured/ insured's caddy caused by an accident which occurs during the Policy Period but does not include any condition which is also a sickness or illness or disease or any degenerative condition provided that the injury results in any of the events specified in the table of events within 12 calendar months from the date of such injury.
4. **Amateur Golfer** means a golfer who plays the game as a non-remunerative and non-profit-making sport and who does not receive remuneration for teaching golf or for other activities because of golf skill or reputation.
5. **Burglary** means the unforeseen and unauthorized entry to or exit from the Insured Premises by aggressive and detectable means with the intent to steal Contents therefrom.
6. **Claim** means a Claim under a Coverage Part in respect of an insured event that has taken place or is likely to take place.
7. **Contents** means the specified in the Schedule.
8. **Damages** means monetary sums payable pursuant to judgments or awards and/or settlements negotiated by or on behalf of the Insured, but shall not include fines, penalties, punitive damages, exemplary damages, non-pecuniary relief, taxes, or any other amount for which an Insured is not financially liable, or which is without legal recourse to the Insured, or any matter that may be or be deemed to be uninsurable under Indian law.
9. **Deductible / Excess** means the amount as specified in the Policy Schedule which shall be borne by the Insured in respect of each and every claim made under the Policy. The Company's liability to make any payment under the Policy is in excess of the Deductible/ Excess.
10. **Golfing equipment** means Golf equipment of the Insured covered under this policy, including but not limited to a golf bag, golf clubs, a golf trolley, a golf umbrella, clothing and wearing apparel.
11. **Hospital** means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the **Policy Schedule** of Section 56(1) and the said Act Or complies with all minimum criteria as under:
 - a) has qualified nursing staff under its employment round the clock;
 - b) has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 inpatient beds in all other places;
 - c) has qualified medical practitioner(s) in charge round the clock;
 - d) has a fully equipped operation theatre of its own where surgical procedures are carried out;
 - e) maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.
12. **Hospitalization** means admission in a Hospital for a minimum period of 24 consecutive 'In-patient Care' hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.

13. **Injury/Bodily Injury** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.
14. **Medical Practitioner/ Doctor** means is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. The registered practitioner should not be insured or close family members.
15. **Named Insured** means the person or organization named in the Policy Schedule, covered under this policy.
16. **Permanent Total Disablement** shall mean either of the following:
 - a. Total Paralysis
 - b. Total and irrecoverable loss of sight of both eyes, or
 - c. Total and irrecoverable physical separation of or the loss of ability to use two Limbs (both hands or both feet or one hand and one foot), or
 - d. Total and irrecoverable loss of sight of one eye and physical separation of or the loss of ability to use a limb (either one hand or one foot), or
 - e. Total and irrecoverable loss of speech and hearing of both ears

For the purpose of this definition,

1. Total Paralysis means complete and irreversible loss of motor function leading to the total loss of function of the entire body from neck down due to an accidental injury to the spinal cord.
 2. Limb means a hand at or above the wrist or foot above the ankle.
 3. Loss of Limb means the physical separation of or the loss of ability to use a limb above the wrist and/or ankle respectively.
17. **Policy** means the Proposal, Policy wordings, the Policy Schedule and any applicable endorsements or extensions attaching to or forming part thereof. The Policy contains details of the extent of cover available to the Insured, what is excluded from the cover and the terms & conditions on which the Policy is issued to the Insured.
 18. **Policy Period** means the Period commencing from Policy Start Date and time as specified in the Policy Schedule and terminating at Policy End Date and time as specified in the Policy Schedule to this Policy.
 19. **Policy Schedule** means the document which includes but not limiting to details regarding the premium amount, insured details, Policy period, Deductible and Limit of Indemnity.
 20. **Property Damage** means actual physical damage to tangible material property belonging to a third person.
 21. **Recognized Golf Course** means a facility where the game of golf is played or practiced provided by a private members club or public or municipal facility.
 22. **Reasonable and Customary Charges** means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved.
 23. **Round of Golf** means playing or practicing or preparing to play golf from the first hole to the last hole.
 24. **Sum Insured** means the section wise amount stated in the Policy Schedule, which is the maximum amount (regardless of the number and amount of claims made) for any one claim and or in the aggregate for all claims under the respective section made by the Insured person under the Policy Schedule during any one Policy Period.
 25. **Territorial Limits** means the geographical area mentioned in the Policy Schedule within which coverage will be available under the policy.
 26. **Theft** as defined in Section 378 of Indian Penal Code shall mean whoever, intending to take dishonestly any movable property out of the possession of any person without that person's consent, moves that property in order to such taking, is said to commit theft.
 27. **We, Our, Us, Ours, Company, Insurer** means Go Digit General Insurance Limited.
 28. **You, Your, Yourself, Insured, Insured Person(s)** means the Person or entity named in the Policy Schedule.

C. INSURING CLAUSE

SECTION 1: - PUBLIC LIABILITY

If You have opted for this section, We will indemnify You against Your legal liability (including defense costs) to pay damages for third party civil claims arising out of Bodily Injury or Property Damage caused by You whilst playing or practicing golf on any recognized golf course during the policy period and anywhere within the territorial limits, in excess of the applicable deductible, subject to maximum upto the sum insured / limit of indemnity mentioned the Policy Schedule against this section.

Exclusion applicable to Section 1

The Company shall not be liable under this section for:

1. Loss or destruction or damage to property belonging to You or in Your care custody or control.
2. Bodily injury to You or any person under a contract of service or apprenticeship with You and arising out of and in the course of his employment by You other than a person who is temporarily employed as a caddy to You.
3. The ownership possession or use (other than use as a passenger having no right of control) of any mechanically propelled driven vehicle other than the use of a motorized pull type golf trolley whilst in use on any recognized golf course.
4. Any agreed assumption of risk by You, save to the extent that liability would have attached in the absence of such agreement.
5. Any accident arising out of deliberate, willful or intentional non-compliance with any statutory provision.
6. Damage to property belonging to the recognized golf club or driving range on which You are playing or practicing golf.
7. Any liability more specifically Insured elsewhere.

SECTION 2: - DAMAGE TO GOLFING EQUIPMENT

If You have opted for this section, We will indemnify You against damage to Your golfing equipment occurring anywhere within the territorial limits, subject to maximum upto the sum insured / limit of indemnity mentioned the Policy Schedule against this section.

Exclusion applicable to Section 2

- 1) The first 10% or the percentage specifically mentioned in the Policy Schedule, of each and every loss under this section in respect of any one occurrence.
- 2) Damage caused due to theft or attempted theft of the golfing equipment.
- 3) Loss or damage caused to golfing equipment by moth, vermin, atmospheric or climatic conditions, mechanical or electrical failure, any process of cleaning, restoring or alteration, normal wear and tear.
- 4) Loss of or damage to golf balls, trinkets, trophies, medals, coins, money, credit or charge cards, documents, stamps.
- 5) Any pre-existing damage or damage occurring outside the Policy Period.

SECTION 3: - THEFT OF GOLFING EQUIPMENT

If You have opted for this section, We will indemnify You against loss or damage to Your golfing equipment arising from theft or attempted theft occurring anywhere within the territorial limits, subject to maximum upto the sum insured / limit of indemnity mentioned the Policy Schedule against this section.

Exclusion applicable to Section 3

1. The first 10% or the percentage specifically mentioned in the Policy Schedule, in respect of any loss other than where a total loss of all equipment arises.
2. Theft or attempted theft of the golfing equipment left unattended in the open other than within the confines of any recognized golf course or driving range.
3. Theft of golfing equipment from motor vehicle, if the vehicle is not locked properly.

4. Loss of or damage to golf balls trinkets, trophies, medals, coins, money, credit or charge cards, documents, stamps.
5. Theft of golfing equipment occurring outside the Policy Period.

SECTION 4: - PERSONAL ACCIDENT FOR INSURED

If you opted for this section, and in the event of any accidental bodily injury sustained by You whilst playing or practicing golf on any recognized golf course anywhere within the territorial limits during the Policy Period, We will make payment as provided under below benefits.

Our maximum, total and cumulative liability under all the benefits provided under this section shall be limited to the Sum Insured opted by You and mentioned in Your Policy Schedule against this section.

A. Accidental Death-

If You sustained an accidental bodily injury whilst playing or practicing golf on any recognized golf course during the Policy Period, which is the sole and direct cause of Your death within twelve (12) months from the date of accidental bodily injury, then We will pay 100% of Sum Insured, as opted by You and mentioned in the Policy Schedule against this section.

Once a claim has been accepted under Accidental Death, this section will immediately and automatically cease in respect of that Insured Person.

B. Permanent Total Disability-

If You sustained an accidental bodily injury whilst playing or practicing golf on any recognized golf course during the Policy Period, which is the sole and direct cause of Your Permanent Total Disablement within twelve (12) months from the date of accidental bodily injury, then We will pay 100% of Sum Insured, as opted by You and mentioned in the Policy Schedule against this section.

Once a claim has been accepted under Permanent Total Disability, this section will immediately and automatically cease in respect of that Insured Person.

C. Permanent Partial Disability-

If You sustained an accidental bodily injury whilst playing or practicing golf on any recognized golf course during the Policy Period, which is the sole and direct cause of Your Permanent Partial Disablement within twelve (12) months from the date of accidental bodily injury, then We will pay the percentage of Sum Insured, as opted by You and mentioned in the Policy Schedule against this section, as per table of benefit provided below:

Permanent Partial Disablement –Table of Benefits

Nature of Injury	% of Sum Insured
Loss of each arm at the shoulder joint	70%
Loss of each leg above centre of the femur	70%
Loss of each arm to a point above elbow joint	65%
Loss of each leg up to a point below the femur	65%
Loss of each arm below elbow joint	60%
Loss of each hand at the wrist	55%
Complete and irrecoverable loss of sight of an eye	50%
Loss of each leg to a point below the knee	50%
Loss of each leg up the centre of tibia	45%
Loss of each foot at the ankle	40%
Loss of hearing in each ear	30%

Loss of each thumb	20%
Loss of each index finger	10%
Loss of sense of smell	10%
Loss of each other finger	5%
Loss of each big toe	5%
Loss of sense of taste	5%
Loss of each other toe	2%

For the purpose of this Cover, Loss means:

- a. The physical separation of a body part, or
- b. The total loss of functional use of body part or organ provided this has continued for at least 12 calendar months from the date of accident, provided that We must be satisfied at the expiry of the 12 calendar months that there is no reasonable medical hope for improvement.

Specific Conditions applicable to Permanent Partial Disablement:

1. If Permanent Partial Disablement not listed in the above table then an external medical advisor will determine the disablement percentage.

SECTION 5 – ACCIDENTAL HOSPITALISATION COVER FOR INSURED

If You have opted for this section, and You suffer an Accidental Injury, whilst playing or practicing golf on any recognized golf course anywhere within the territorial limits during the Policy Period, that requires Hospitalization as an inpatient (minimum 24 hours hospitalisation), then we will indemnify reasonable and customary charges that are medically necessary and incurred by You in respect of treatment of the accidental bodily injury. The claim can be made under the following benefits and up to the Sum Insured mentioned in the Policy Schedule against this Section.

Accommodation/Room Rent	Hospital accommodation in a ward, shared or private room.
ICU	Intensive Care Unit
Professional Fees	Fees for treatment by specialists, physicians, nurses, surgeons and anaesthetists.
Medication	Drugs, medicines, consumables, prescribed by a specialist or medical practitioner. This also includes Anaesthesia, Blood, Oxygen, Patient's Diet, Surgical appliances & cost of prosthetic and other devices or equipment if implanted during the Surgical Procedure.
Diagnostic	Necessary Procedures such as x-rays, pathology, brain and body scans (MRI, CT scans) Etc. used to make a diagnosis for treatment.
Theatre Fees	Operation Theatre Fees

Day Care Procedures: Medical treatment as an inpatient in a hospital/day care centre for a stay less than 24 hour because of technological advancement will be covered this section. Treatment normally taken on an out-patient basis is not included in the scope of this Cover.

Specific Conditions applicable to Section 5

- Pre and Post Hospitalization expenses are not covered under this section.

Exclusion applicable to Section 5

1. Any accidental bodily injury sustained other than while playing or practicing golf on any recognized golf course.
2. Any expense incurred on treatment of pre-existing injury, or which is not related to accidental bodily injury sustained.

3. Any expense incurred which is not exclusively medical in nature.
4. Any medical expenses, services, supplies or treatment or hospital stay which were not recommended or approved as medically necessary by the treating doctor.
5. Any dental expenses.

SECTION 6: - PERSONAL ACCIDENT FOR CADDY

If you opted for this section, and in the event of any accidental bodily injury sustained by Your caddy on any recognized golf course anywhere within the territorial limits during the Policy Period, We will make payment as provided under below benefits.

Our maximum, total and cumulative liability under all the benefits provided under this section shall be limited to the Sum Insured opted by You and mentioned in Your Policy Schedule against this section.

A. Accidental Death-

If Your caddy sustained an accidental bodily injury on any recognized golf course during the Policy Period, which is the sole and direct cause of his/her death within twelve (12) months from the date of accidental bodily injury, then We will pay 100% of Sum Insured, as mentioned in the Policy Schedule against this section.

Once a claim has been accepted under Accidental Death, this section will immediately and automatically cease in respect of that Insured Person.

B. Permanent Total Disability-

If Your caddy sustained an accidental bodily injury on any recognized golf course during the Policy Period, which is the sole and direct cause of his/her Permanent Total Disablement within twelve (12) months from the date of accidental bodily injury, then We will pay 100% of Sum Insured, as mentioned in the Policy Schedule against this section.

Once a claim has been accepted under Permanent Total Disability, this section will immediately and automatically cease in respect of that Insured Person.

C. Permanent Partial Disability-

If Your caddy sustained an accidental bodily injury on any recognized golf course during the Policy Period, which is the sole and direct cause of his/ her Permanent Partial Disablement within twelve (12) months from the date of accidental bodily injury, then We will pay the percentage of Sum Insured, as mentioned in the Policy Schedule against this section, as per table of benefit provided below:

Permanent Partial Disablement –Table of Benefits

Nature of Injury	% of Sum Insured
Loss of each arm at the shoulder joint	70%
Loss of each leg above centre of the femur	70%
Loss of each arm to a point above elbow joint	65%
Loss of each leg up to a point below the femur	65%
Loss of each arm below elbow joint	60%
Loss of each hand at the wrist	55%
Complete and irrecoverable loss of sight of an eye	50%
Loss of each leg to a point below the knee	50%
Loss of each leg up the centre of tibia	45%
Loss of each foot at the ankle	40%

Loss of hearing in each ear	30%
Loss of each thumb	20%
Loss of each index finger	10%
Loss of sense of smell	10%
Loss of each other finger	5%
Loss of each big toe	5%
Loss of sense of taste	5%
Loss of each other toe	2%

For the purpose of this Cover, Loss means:

- c. The physical separation of a body part, or
- d. The total loss of functional use of body part or organ provided this has continued for at least 12 calendar months from the date of accident, provided that We must be satisfied at the expiry of the 12 calendar months that there is no reasonable medical hope for improvement.

Specific Conditions applicable to Permanent Partial Disablement:

1. If Permanent Partial Disablement not listed in the above table then an external medical advisor will determine the disablement percentage.

SECTION 7 – DENTAL COVER

If You have opted for this section, and You got stuck by a golf ball whilst playing or practicing golf on any recognized golf course anywhere within the territorial limits during the Policy Period, leading to severe dental pain that requires immediate medical attention, then we will indemnify reasonable and customary charges that are medically necessary and incurred by You in respect of the emergency dental pain relief.

The maximum amount payable under this section will be limited to the Sum Insured mentioned in the Policy Schedule.

SECTION 8 – ACCIDENTAL DAMAGE TO THIRD PARTY PROPERTY

If You have opted for this section, We will indemnify You for the losses arising out of accidental damage to third party property struck by a golf ball, which was hit by You whilst playing or practicing golf on any recognized golf course or golf driving range anywhere within the territorial limits during the Policy Period, provided that the incident is reported to the recognized golf club officials or driving range official by You within 7 (seven) days of the occurrence. The maximum amount payable under this section will be limited to the Sum Insured mentioned in the Policy Schedule.

Exclusion applicable to Section 8

1. Loss or destruction or damage to property belonging to or in the care custody or control of You.
2. Damage to property belonging to the recognized golf club or driving range on which You are playing or practicing golf.
3. Any incident not reported in the manner described above within 7 (seven) days of the incident or the occurrence.
4. More than 3 (three) claims during a policy period, unless specifically agreed otherwise by Us.

SECTION 9 – HOLE IN ONE (FOR AMATEURS ONLY)

If You have opted for this Section, and in event of completion of the hole in just a single stroke by You during any organized tournament and /or normal golf rounds (completed 18 holes) within a recognized golf course, then We will indemnify You for the immediate expenses for celebration of achievement of hole-in-one.

For claim settlement under this section, we will require written confirmation from the secretary of the recognized golf club or course stating that the hole in one has been performed to the satisfaction of the recognized golf club or course.

Also, we will require Your original score card fully completed and duly signed by the playing partner and the golf club or course secretary along with the original bills of expenditure for the celebration. The maximum amount payable under this section will be limited to the Sum Insured mentioned in the Policy Schedule.

Exclusion Applicable to Section 9:

1. If the golf course is of fewer than 18 holes or if the hole at which the hole-in-one is scored is shorter than 90 meters (98 yards).
2. If temporary greens and/or tee boxes are in use.

SECTION 10 – REIMBURSEMENT OF SUBSCRIPTION AND PRE -PAID FEES

If You have opted for this Section, and You suffer accidental injury whilst playing or practicing golf during the policy period causing You to remain unable to play golf for more than the number of days as mentioned in Policy Schedule, then we will reimburse You for subscriptions or fees pre-paid to any one of Your golf club. Such reimbursement will be made pro- rata basis of your annual subscription of fees. The maximum amount payable under this section will be limited to the Sum Insured mentioned in the Policy Schedule.

Specific Conditions applicable to this section:

1. Provided that, Company have accepted a claim under “Section 5 – Accidental Hospitalization cover for Insured” and “Section 4 – Personal Accident” for Permanent Total Disablement and Permanent Partial Disablement.

D. EXCLUSIONS (Applicable to All Sections)

This Insurance does not cover any loss directly or indirectly arising out of, contributed to by, or resulting from the following, unless specifically agreed by Us and mentioned in the Policy Schedule.

1. Any claims arising outside the geographical limits as mentioned in the Policy Schedule.
2. Any circumstance, fact or matter of which the Insured was or ought reasonably to have been aware prior to the commencement of the Policy Period.
3. Any existing disablement/ condition, prior to the inception of the policy.
4. Any loss arising out of the Insured Person's actual or attempted commission of or wilful participation in an illegal, criminal or unlawful act or any violation or attempted violation of the law.
5. Loss or damage caused by depreciation or wear and tear.
6. Consequential loss of any kind or description.
7. Any Fraud, misrepresentation or concealment by the Insured.
8. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage to property by or under the order of any government or public local authority.
9. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
10. Intentional self-injury.
11. Accident while under the influence of alcohol or drugs.
12. Expenses incurred for emergency medical evacuation.

13. **Terrorism Damage Exclusion Warranty**

This Policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

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.

This exclusion also includes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.

E. GENERAL CONDITIONS

1. **Notices and Alternations to the Policy:** All notices and communications in relation to this Policy are to be sent to the Company in writing or in electronic format.
2. **Observance of Terms and Conditions** The due observance and fulfilment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the proposal shall be a condition precedent to any liability of the Company to make any payment under this Policy.
3. **Duty of Disclosure:** This Policy shall be null, and void and all premiums paid hereon shall be forfeited in the event of misrepresentation, misdescription or non-disclosure of any material fact in the Proposal form, personal statement, declaration and connected documents, or any material information having been withheld.
4. **Policy Modifications:** This Policy contains all the agreements between You and Us concerning the insurance afforded. This Policy's terms can be amended or waived only by endorsement issued by Us and made a part of this Policy.
5. **Reasonable Care:** The Insured Person shall take all reasonable precautions for safety and soundness of Insured Property and to prevent the loss in order to minimize claims. The Insured must comply with Maker's recommended actions for inspection and maintenance and shall comply all statutory requirements or other regulations.
6. **Policy Deductible:** Subject to the policy limits that apply, we will pay only that part of the total of all covered loss that exceeds the Deductible amount shown in the Policy Schedule/Certificate of Insurance.
7. **Contribution (Not applicable to Benefit Sections):** If at the time of the happening of any loss or damage covered by this Policy there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.
8. **Subrogation (Not applicable to Benefit Sections) :** You shall at Our expense do and concur in doing, and permit to be done, all such acts and things as may be necessary or reasonably required by Us for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which We shall be or would become entitled or subrogated, upon its paying for or making good any loss or damage under this Policy, whether such acts and things shall be or become necessary or required before or after his indemnification by Us.
9. **Renewal:** The Company shall neither be bound to issue any renewal notice nor to accept renewal premium thereunder. Unless renewed as herein provided, this Policy shall terminate at the expiration of the period for which the premium has been paid.
10. **Fraud:**
 - i. If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or device are used by You or anyone acting on Your behalf to obtain any benefit under this policy, all benefits and rights under the Policy shall be forfeited and all premiums paid hereon shall be forfeited.
 - ii. We shall not be liable to make any payment under this Policy in respect of any claim if such claim shall be in any manner fraudulent or supported by any statement or device whether by You or by any person on Your behalf and/ or if the insurance has been continued in consequence of any material mis-statement or the non-disclosure of any material information by or on behalf of the Insured.

11. Claim Procedure

Upon happening of any event(s) giving rise or likely to give rise to a claim under this policy, You shall:

- a. Immediately notify Us in writing and in any event within 14 days, from the date of incident giving rise to a claim under this Policy.
- b. The Insured Person shall within 30 days deliver to the Company its completed claim form detailing the loss or damage that has occurred and an estimate of the quantum of any claim along with all documentation required to support and substantiate the amount of Indemnification sought from the Company, and
- c. No admission of liability without the prior written consent of the Company.
- d. Take all steps within Your power to minimize the extent of loss or damage;
- e. Forward Us every letter, writ, summons in relation to Your claim as soon as You receive it.
- f. Provide Us with detailed statement in writing regarding loss or damage and any such information and documentation. Cooperate with Us in the investigation, settlement or defence of the Claim or Suit; and assist Us in the enforcement of any right against any person or organization which may be liable to the Insured because of Bodily Injury or Property Damage to which this insurance may also apply.
- g. Authorize Us to obtain records and other information,
- h. Do not incur any expenditure for which a claim may be made against Us without Our prior approval.
- i. Preserve the parts affected/damaged and make them available for inspection by Our representative or surveyor; (applicable to section 2 – Damage to Golfing Equipment)
- j. 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/Certificate of Insurance. (applicable to section 1 – Public Liability)
- k. In case of Death of Insured Person, We shall pay the claim amount to Insured Person's Nominee as named in Policy Schedule or Insured Person's Legal representative holding a valid succession certificate.
- l. In respect of Section 3 -Theft of Golfing equipment, and any other claim under any other Cover as advised by the Company, immediately lodge a complaint with the police detailing the items lost and/or damaged and in respect of which the Insured intends to claim, and provide a copy of that written complaint, the First Information Report and/or Final Report to the Company.
- m. All claims under this Policy will be provided on reimbursement basis(except for Personal Accident sections).

Note: There are times when You or any other person who could claim on Your behalf, may be in such a state of hardship, that You or Such other person is unable to give us notice or file a claim within the prescribed time limit. In such cases, condonation of delay can be considered by waiver of above conditions may be considered where the reason for delay is justified and proved to our satisfaction.

12. Claim Settlement

- a. Basis of claim settlement (specific to Section 2- Damage to Golfing Equipment and Section 3 Theft of Golfing Equipment)- Any claim admitted under these sections (Section 2 and Section 3) will be settled at replacement cost of the lost or damaged equipment as on the date of the loss. But if an item is capable of being repaired, the cost of repair or replacement cost (whichever is lesser) will be paid. Basis of indemnity would be subject to depreciation as mentioned in the Policy Schedule maximum upto 50%, which will be an amount deducted for wear and tear, depreciation for age, usage and condition of the lost or damaged equipment, unless specifically agreed otherwise by Us and mentioned in the Policy Schedule.
- b. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document and/or information.
- c. However, where the circumstances of a claim warrant an investigation in the opinion of the company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document and/or information. In such cases, the company shall settle or reject the claim within 45 days from the date of receipt of last necessary document and/or information.

- d. In case of delay beyond stipulated 30 days / 45 days (as applicable), the company shall be liable to pay any additional interest which will be as per prevailing guidelines.
- e. However, this condition will not be applicable for Section 3 – Public Liability.

List of Documents:

We have provided a list of relevant necessary documents to be submitted at the time of claim. We shall settle or reject a claim, as may be the case, within thirty days of the receipt of the last necessary document. We shall be liable to pay any claim only to the extent the relevant necessary documents are submitted to Us.

In addition to the Duly Completed Claim Form signed by the Insured/Insured's Nominee/Legal Heir & NEFT Details or Cancelled Cheque of the Insured/Insured's Nominee/Legal Heir, ID proof (KYC document) of insured and Nominee, address proof wherever applicable, We need to have the below documents, wherever applicable:

Name of covers	Documents
Common Document relevant for all the sections	<ul style="list-style-type: none"> • Duly completed and signed claim form • Photo Identity Proof • Relevant proof along with reason of loss or damage to the property • Related documentary evidence • Any other relevant document required by the Company for assessment the claim on case-to-case basis.
Public Liability	<ul style="list-style-type: none"> • Letter, writ, summons in relation to Public Liability Claim
Damage to Golfing Equipment Theft to Golf Equipment	<ul style="list-style-type: none"> • Original bills / bills confirming the date of purchase and cost of equipment • Written Police Report (Loss should be reported to police within 24 hours of loss and damage). • Proof of Golf equipment of being damaged. • Original bills
Personal Accident for Insured Personal Accident for Caddy	<p>In case of Accidental Death</p> <ul style="list-style-type: none"> • Attested Copy of Death Certificate. • Death Summary/Certificate from the hospital authority (wherever applicable) • Burial Certificate (wherever applicable). • Attested Copy of Statement of Witness, if any lodged with police authorities. (wherever applicable). • Attested Copy of FIR / Panchanama / Inquest Panchanama. (wherever applicable). • Attested Copy of Post Mortem Report (Only if conducted). • Attested Copy of Viscera report if any (Only if Post Mortem is conducted). <p>In case of Permanent Total Disability and Permanent Partial Disability</p> <ul style="list-style-type: none"> • Attested Copy of disability certificate from relevant government Medical authority. • Attested copy of FIR. (If required) • All Investigation reports confirming the disability. • Complete Treatment record with follow-up documentation. • Disability assessment report from Digit empanelled medical specialist (if required)

Accidental Hospitalization for Insured	<ul style="list-style-type: none"> • Discharge Summary from The Hospital • Medical & Investigation reports • Prescriptions and consultation papers of the treatment • Original Hospital Main Bill • Original Hospital Bill Break up of various expenses • Consultation Papers • Investigation Reports • Digital Images/CDs of the Investigation Procedures (if required) • MLC/FIR Report (If applicable) • Original Invoice/Sticker (If applicable) • Any other medical, investigation reports, as applicable.
Dental Treatment	<ul style="list-style-type: none"> • All medical reports and records given to you by the treating facility. • Receipts for any expenses incurred that are covered by your policy.
Hole in one	<ul style="list-style-type: none"> • Written confirmation from the Golf club • Certificate from Golfer Association stating game points/ score card • Original bills of expenditure for the celebration
REIMBURSEMENT OF SUBSCRIPTION AND PRE -PAID FEES	<ul style="list-style-type: none"> • Invoice of the subscription and Fees paid.

13. Cancellation:

- a. **Cancellation by Insured:** Policy may be cancelled at the option of the insured at any time during the term, by informing Us. In such a case we shall —
- i. refund proportion premium for unexpired policy period, if the term of the policy is upto one year and there is no claim(s) made during the policy period.
 - ii. refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.
- b. **Cancellation by Insurer:** Policy may be cancelled by the Company on the grounds of established fraud, by giving minimum notice of 7 (seven) days to the insured.

14. **Governing Law:** The construction, interpretation and meaning of the provisions of this Policy shall be determined in accordance with Indian law. The section headings of this Policy are included for descriptive purposes only and do not form part of this Policy for the purpose of its construction or interpretation.

15. **Jurisdiction:** This policy shall be governed by the laws of India and is subject to the exclusive jurisdiction of the courts of India.

16. **Territorial Limits:** This Policy covers associated risk arising during the Policy Period within India. However, if specifically opted and agreed by the Company, territorial limit can be extended to outside India also. Territorial limits will be as mentioned in the Policy Schedule. The Company's liability to make any payment under admissible claims shall be to make payment to concerned Insured person within India and in Indian Rupees only.

17. **Policy Disputes:** Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the Insured and the Company to be subject to Indian Law. Each party agrees to submit such dispute to a Court of competent jurisdiction in India and to comply with all requirements necessary to give such Court the jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such Court.

18. Customer Grievance Redressal Policy:

We are 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.

Email: grievance@godigit.com

For further information, please refer the below link,

<https://www.godigit.com/claim/grievance-redressal-procedure>

You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at <https://irdai.gov.in/igms1>

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.

Address and contact number of Council For Insurance Ombudsman

Office Location	Contact Details	Jurisdiction of Office Union Territory, District)
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57- 27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chhattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Tamil Nadu Puducherry Town and Karaikal (which are part of Puducherry)
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool,	Andhra Pradesh, Telangana, Yanam and

	Hyderabad - 500 004. Tel.: 040 – 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	part of Union Territory of Puducherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan.
ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory Puducherry.
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.

PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.
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For updated details of Ombudsman details, request to please check Council of Insurance Ombudsmen website available on <https://www.cioins.co.in/Ombudsman>

Note: COUNCIL FOR INSURANCE OMBUDSMAN ,3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.Tel.: 022 – 69038801/03/04/05/06/07/08/09 Email: inscoun@cioins.co.in