

Digit Golfer's Package Insurance Policy

Prospectus – (UIN: IRDAN158RPMS0034V01202425)

Go Digit General Insurance Ltd.

Go Digit General Insurance Ltd. ('Digit') is a new-age general insurance company that is backed by the Fairfax Group – one of the world's largest financial holding companies which is engaged in General Insurance, Reinsurance and Investment management across more than 30 countries.

Digit's singular mission is to make insurance simple for all. With that mission in mind, we are reimagining products and redesigning processes. Our products are designed keeping the consumer in mind, our processes are simple, fast and transparent & our documents are easy to understand. With the help of cutting-edge technology and people who bring in years of experience in both the insurance and technology domain, we want to be the new-age insurance company that's revolutionising the insurance industry. And by doing so, we want to be part of our consumers' lives by enabling them to live life, without worrying about an uncertain future.

Who Can buy this Product?

This policy has been designed to cater to the requirements of covering various risks associated with playing golf.

What is covered under this policy?

There are total 10 sections available under the product. Customer can opt for any section as per their requirements.

SECTION 1: - PUBLIC LIABILITY

SECTION 2: - DAMAGE TO GOLFING EQUIPMENT

SECTION 3: - THEFT OF GOLFING EQUIPMENT

SECTION 4: - PERSONAL ACCIDENT FOR INSURED

SECTION 5 – ACCIDENTAL HOSPITALISATION COVER FOR INSURED

SECTION 6: - PERSONAL ACCIDENT FOR CADDY

SECTION 7 – DENTAL COVER

SECTION 8 – ACCIDENTAL DAMAGE TO THIRD PARTY PROPERTY

SECTION 9 – HOLE IN ONE (FOR AMATEURS ONLY)

SECTION 10 – REIMBURSEMENT OF SUBSCRIPTION AND PRE -PAID FEES

Detailed Coverage of the above section is explained below:

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.

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.

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.

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.

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.

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.

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.

What are the exclusions under this Policy?

General Exclusions applicable to all the Sections are given below:

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.

Section Specific Exclusions

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.

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.

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.

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.

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.

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.

What are the renewal conditions under this Policy?]

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.

What are the cancellation terms under this Policy?

- 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.

How do I get the premium amount for this Insurance Cover?

Based on filled proposal form and information furnished, we will provide you with the premium amount.

What do I do in case of a claim?

In case of a claim, we request you to register a claim by contacting our Customer Service No.: 1800-258-5956. You can, alternatively, also register a claim by email on: hello@godigit.com

Please keep below details handy at the time of registering claims as this information will help us serve you faster: Policy Number, Location of Accident, Date and Time of Accident & Contact Number of the Insured/Caller.

What do I do in case of any grievance?

Customer Grievance Redressal Policy:

We hope that we never leave you dissatisfied. However, if you ever wish to lodge a complaint, please feel free to call our 24 × 7 Toll free number 1800-258-5956 or email the customer service desk at hello@godigit.com .

Senior citizens can now contact us on 1800-258-5956 or write to us at seniors@godigit.com.

After investigating the matter internally and subsequent closure, we will send you, our response.

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.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at grievance@godigit.com

For updated details of grievance officer, kindly refer the link:

<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- <https://irdai.gov.in/igms1>

IMPORTANT NOTE: Above is a summary of Coverage and Exclusions, please refer to detailed Policy Terms & Conditions and Policy Schedule for full description which shall prevail in the event of any claim/complaint/dispute.