

**CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY**

This document provides key information about your policy. You are also advised to go through your policy document.

*Please Note: This Customer Information Sheet provides information available under this Product. Kindly refer to the Policy Schedule to know exact details of coverage opted by You.*

| SI No | Title  | Description<br>(Please refer to applicable Policy Clause Number in next column)  | Policy / Clause Number |
|-------|--|--|------------------------|
| 1.    | Product Name   | Go Digit, Bharat Griha Raksha  |                        |
| 2.    | Unique Identification Number (UIN) allotted by IRDAI | IRDAN158RP0081V01202021  |                        |
| 3.    | Structure  | Modified Indemnity<br>Benefit Basis: Optional Covers- Personal Accident Cover and Cover for Valuable Contents  |                        |
| 4.    | Interests Insured                                    | Property Owners / Tenants for their Dwelling / Co-operative Housing Society (CHS)  | Clause B               |
| 5.    | Sum Insured / Motor Insured Declared Value Scope     | Sum Insured Amount available under the policy will be as per the amount mentioned in Policy Schedule.  |                        |
| 6.    | Policy Coverage                                      | <b><u>COVERAGE</u></b><br>Coverages will be as mentioned in your Policy Schedule/Certificate of Insurance.<br>Bharat Griha Raksha offered by Digit provides insurance cover for physical loss or damage, or destruction caused to the Insured Property by the following unforeseen events occurring during |                        |

**the Policy Period:**

- Fire
- Explosion/Implosion
- Lightning
- Earthquake, volcanic eruption, or other convulsions of nature
- Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
- Subsidence of the land on which Your Home Building stands, Landslide, Rockslide
- Bush fire, Forest fire, Jungle fire
- Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.)
- Missile testing operations
- Riot, Strikes, Malicious Damages
- Acts of terrorism
- Bursting or overflowing of water tanks, apparatus and pipes.
- Leakage from automatic sprinkler installations
- Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events.

**Inbuilt Coverage under Bharat Griha Raksha**

- Architect, surveyor, consulting engineer fees
- Costs of removing debris from the site
- Loss of Rent
- Rent for Alternative Accommodation

**Optional Covers under Bharat Griha Raksha**

- Cover for Valuable Contents on Agreed Value Basis
- Personal Accident Cover Insured and Spouse

**Standard Clause**

|       |   | <b>Agreed Bank Clause</b>  |                            |                    |     |             |   |                                 |  |                            |   |                            |  |                            |   |                   |  |                            |   |                    |  |                            |   |                  |  |                            |   |   |  |                            |   |                        |  |                            |  |
|-------|---|--|----------------------------|--------------------|-----|-------------|---|---------------------------------|--|----------------------------|---|----------------------------|--|----------------------------|---|-------------------|--|----------------------------|---|--------------------|--|----------------------------|---|------------------|--|----------------------------|---|---|--|----------------------------|---|------------------------|--|----------------------------|--|
| 7.    | <b>Add-on Cover</b>   | <p>Below is the list of all the endorsement / Add on cover. Please refer your policy schedule for the endorsement/Add on you have opted for:</p> <table border="1"> <thead> <tr> <th>SL No</th> <th>Name of the Add-On</th> <th>UIN</th> <th>Sum Insured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Additional Living Expense Cover</td> <td>IRDAN158RP0081V01202021/<br/>A0005V01202122</td> <td>As per the Policy schedule</td> </tr> <tr> <td>2</td> <td>Tenant Liability Insurance</td> <td>IRDAN158RP0081V01202021/<br/>A0006V01202122</td> <td>As per the Policy schedule</td> </tr> <tr> <td>3</td> <td>Accidental Damage</td> <td>IRDAN158RP0081V01202021/<br/>A0007V01202122</td> <td>As per the Policy schedule</td> </tr> <tr> <td>4</td> <td>Minor Acquisitions</td> <td>IRDAN158RP0081V01202021/<br/>A0008V01202122</td> <td>As per the Policy schedule</td> </tr> <tr> <td>5</td> <td>Incidental Costs</td> <td>IRDAN158RP0081V01202021/<br/>A0009V01202122</td> <td>As per the Policy schedule</td> </tr> <tr> <td>6</td> <td>Fire Extinguishing/Fighting Expenses and Sprinkler up grading costs</td> <td>IRDAN158RP0081V01202021/<br/>A0003V01202223</td> <td>As per the Policy schedule</td> </tr> <tr> <td>7</td> <td>Involuntary Betterment</td> <td>IRDAN158RP0081V01202021/<br/>A0004V01202223</td> <td>As per the Policy schedule</td> </tr> </tbody> </table> | SL No                      | Name of the Add-On | UIN | Sum Insured | 1 | Additional Living Expense Cover | IRDAN158RP0081V01202021/<br>A0005V01202122 | As per the Policy schedule | 2 | Tenant Liability Insurance | IRDAN158RP0081V01202021/<br>A0006V01202122 | As per the Policy schedule | 3 | Accidental Damage | IRDAN158RP0081V01202021/<br>A0007V01202122 | As per the Policy schedule | 4 | Minor Acquisitions | IRDAN158RP0081V01202021/<br>A0008V01202122 | As per the Policy schedule | 5 | Incidental Costs | IRDAN158RP0081V01202021/<br>A0009V01202122 | As per the Policy schedule | 6 | Fire Extinguishing/Fighting Expenses and Sprinkler up grading costs | IRDAN158RP0081V01202021/<br>A0003V01202223 | As per the Policy schedule | 7 | Involuntary Betterment | IRDAN158RP0081V01202021/<br>A0004V01202223 | As per the Policy schedule |  |
| SL No | Name of the Add-On  | UIN  | Sum Insured                |                    |     |             |   |                                 |  |                            |   |                            |  |                            |   |                   |  |                            |   |                    |  |                            |   |                  |  |                            |   |   |  |                            |   |                        |  |                            |  |
| 1     | Additional Living Expense Cover                                     | IRDAN158RP0081V01202021/<br>A0005V01202122   | As per the Policy schedule |                    |     |             |   |                                 |  |                            |   |                            |  |                            |   |                   |  |                            |   |                    |  |                            |   |                  |  |                            |   |   |  |                            |   |                        |  |                            |  |
| 2     | Tenant Liability Insurance  | IRDAN158RP0081V01202021/<br>A0006V01202122   | As per the Policy schedule |                    |     |             |   |                                 |  |                            |   |                            |  |                            |   |                   |  |                            |   |                    |  |                            |   |                  |  |                            |   |   |  |                            |   |                        |  |                            |  |
| 3     | Accidental Damage   | IRDAN158RP0081V01202021/<br>A0007V01202122   | As per the Policy schedule |                    |     |             |   |                                 |  |                            |   |                            |  |                            |   |                   |  |                            |   |                    |  |                            |   |                  |  |                            |   |   |  |                            |   |                        |  |                            |  |
| 4     | Minor Acquisitions  | IRDAN158RP0081V01202021/<br>A0008V01202122   | As per the Policy schedule |                    |     |             |   |                                 |  |                            |   |                            |  |                            |   |                   |  |                            |   |                    |  |                            |   |                  |  |                            |   |   |  |                            |   |                        |  |                            |  |
| 5     | Incidental Costs  | IRDAN158RP0081V01202021/<br>A0009V01202122   | As per the Policy schedule |                    |     |             |   |                                 |  |                            |   |                            |  |                            |   |                   |  |                            |   |                    |  |                            |   |                  |  |                            |   |   |  |                            |   |                        |  |                            |  |
| 6     | Fire Extinguishing/Fighting Expenses and Sprinkler up grading costs | IRDAN158RP0081V01202021/<br>A0003V01202223   | As per the Policy schedule |                    |     |             |   |                                 |  |                            |   |                            |  |                            |   |                   |  |                            |   |                    |  |                            |   |                  |  |                            |   |   |  |                            |   |                        |  |                            |  |
| 7     | Involuntary Betterment  | IRDAN158RP0081V01202021/<br>A0004V01202223   | As per the Policy schedule |                    |     |             |   |                                 |  |                            |   |                            |  |                            |   |                   |  |                            |   |                    |  |                            |   |                  |  |                            |   |   |  |                            |   |                        |  |                            |  |
| 8.    | <b>Loss Participation</b>   | <b>Deductible/excess will be as mentioned in the policy schedule.</b>  |                            |                    |     |             |   |                                 |  |                            |   |                            |  |                            |   |                   |  |                            |   |                    |  |                            |   |                  |  |                            |   |   |  |                            |   |                        |  |                            |  |

|    |            |  |   |
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| 9. | Exclusions | <p><b>General Exclusions are as below:</b><br/> <b>We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly as a result of or is caused by or arising from events, stated below:</b></p> <ol style="list-style-type: none"> <li>1. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.</li> <li>2. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.</li> <li>3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.</li> <li>4. Pollution or contamination, unless             <ol style="list-style-type: none"> <li>i. the pollution or contamination itself has resulted from an Insured Event, or</li> <li>ii. an Insured Event itself results from pollution or contamination.</li> </ol> </li> <li>5. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self- heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed.</li> <li>6. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the policy.</li> <li>7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.</li> <li>8. Loss or damage to any Insured Property removed from Your Home to any other place.</li> <li>9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.</li> <li>10. Any reduction in market value of any Insured Property after its repair or reinstatement.</li> <li>11. Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area existing at the Commencement Date or on the date of renewal of this Policy, unless You have paid additional premium and such addition,</li> </ol> | <p><b>Clause F:</b><br/> <b>General exclusion s</b></p> |
|----|------------|--|---|

|     |  |   |                         |
|-----|--|---|-------------------------|
|     |  | <p>extension or alteration is added by Endorsement.<br/>13. Costs, fees or expenses for preparing any claim.</p>  |                         |
| 10. | Special Conditions and Warranties (if any) | Special conditions and warranties will be as mentioned in the policy schedule.  |                         |
| 11. | Admissibility of Claim                     | <p><b><u>Admissibility of Claim</u></b></p> <p>The claim will be admissible if insurance cover for physical loss or damage, or destruction caused to Insured Property by the following unforeseen events occurring during the Policy Period.</p> <ul style="list-style-type: none"> <li>• Fire</li> <li>• Explosion/Implosion</li> <li>• Lightning</li> <li>• Earthquake, volcanic eruption, or other convulsions of nature</li> <li>• Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation</li> <li>• Subsidence of the land on which Your Home Building stands, Landslide, Rockslide</li> <li>• Bush fire, Forest fire, Jungle fire</li> <li>• Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.)</li> <li>• Missile testing operations</li> <li>• Riot, Strikes, Malicious Damages</li> <li>• Acts of terrorism</li> <li>• Bursting or overflowing of water tanks, apparatus and pipes.</li> <li>• Leakage from automatic sprinkler installations</li> <li>• Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events</li> </ul> <p><b><u>Reporting of Loss Occurrence</u></b><br/>Call our Helpline numbers <a href="tel:1800-258-5956">1800-258-5956</a> or Email us - <a href="mailto:hello@godigit.com">hello@godigit.com</a>.</p> | Clause B: Insured Event |

Notice shall be given to the Company immediately upon the occurrence of any loss in the event of any claim. Thereafter You shall give all such information and assistance as the Company shall require.

**Obligation to take care: You must:**

- a. keep Your Home Building and Home Contents in good condition and well maintained, You must ensure that the structure of Your Home Building does not have any faults or defects that are visible and material that will aggravate loss or damage to the Home Building in the event an insured peril occurs.
- b. take care to prevent theft, loss or damage to Your Home Building and Home Contents, and
- c. ensure that unauthorized persons do not occupy Your Home Building.

**Situations where your Claim might get Rejected:**

- Damage due to wilful negligence
- Unlawful occupation activities
- If a claim is in any respect fraudulent, or if any false declaration is made or used in support thereof, or if any fraudulent means.
- Due to exclusions mentioned in the Policy Wordings. Please refer exclusions provided in the Policy Wordings.

**Sample Claim Calculation process**

Value of Dwelling- 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

|     |  |   |                                    |
|-----|--|---|------------------------------------|
|     |  | <p><b>Claim payable under the policy – INR 5,00,000</b></p> <p><b>(Please Note: Above mentioned calculation is for sample purpose, it may vary on claim-to-claim basis, nature of claim and as per the terms and conditions mentioned in Your policy schedule)</b></p>  |                                    |
| 12. | <p><b>Policy Servicing - Claim Intimation and Processing</b></p> | <ul style="list-style-type: none"> <li>• Toll free Number: <a href="tel:1800-258-5956">1800-258-5956</a></li> <li>• Email: <a href="mailto:hello@godigit.com">hello@godigit.com</a></li> <li>• You can connect with our customer service team at the time of occurrence of loss/ damage for its intimation.</li> <li>• TAT (turn around time) for settlement of the claim will depend on the nature of claim.</li> </ul> <p>In case the claim is not settled within the specified timelines, then the claimant is entitled for interest as per the rate specified in prevailing regulatory provision.</p>   |                                    |
| 13. | <p><b>Grievance Redressal and Policyholders Protection</b></p>   | <p><b>1. Our Grievance Redressal Officer</b><br/>You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:</p> <p><b>Go Digit General Insurance Limited,</b><br/><b>Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru 560095</b><br/><b>Email: <a href="mailto:grievance@godigit.com">grievance@godigit.com</a></b></p> <p>For further information, please refer the below link,<br/><a href="https://www.godigit.com/claim/grievance-redressal-procedure">https://www.godigit.com/claim/grievance-redressal-procedure</a></p> <p><b>2. Consumer Affairs Department of IRDAI</b><br/>a. In case it is not resolved within 15 days or if You are unhappy with the resolution You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an email to <a href="mailto:complaints@irdai.gov.in">complaints@irdai.gov.in</a>. You can also make use of IRDAI's online portal - Integrated</p> | <p><b>Clause K. Grievances</b></p> |

|     |                                 |  |  |
|-----|---------------------------------|--|--|
|     |                                 | <p>Grievance Management System (IGMS) by registering Your complaint at <a href="https://irdai.gov.in/igms1">https://irdai.gov.in/igms1</a>.</p> <p>b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by <a href="#">clicking here</a>. You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department- Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032.</p> <p>c. You can visit the portal <a href="http://www.policyholder.gov.in">http://www.policyholder.gov.in</a> for more details.</p> |  |
| 14. | Obligations of the Policyholder | <ul style="list-style-type: none"> <li>• To disclose all information correctly sought by the insurer at time of filling the proposal form</li> <li>• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately</li> <li>• Non-disclosure of material information may affect the claim settlement.</li> <li>• Disclosure of other material information during the policy period.</li> </ul>  |  |