

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.

Sl No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	Go Digit, Bharat Laghu Udyam Suraksha	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN158RP0079V01202021	
3	Structure	Benefit payment basis Reinstatement value basis	
4	Interests Insured	Offices, Hotels, Shops, Industrial/Manufacturing risks, Utilities located outside the compound of Industrial/Manufacturing risks, Storage risks outside the compound of Industrial/Manufacturing risks and Tank farms/Gas holders outside the compounds of Industrial/Manufacturing risks in India where the total 'value at risk' exceeds ₹ 5 Crore (Rupees Five Crore) but does not exceed ₹ 50 Crore (Rupees Fifty Crore)	
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	<p><u>COVERAGE</u></p> <p>Coverages will be as mentioned in your Policy Schedule/Certificate of Insurance'</p> <p>Bharat Laghu Udyam Suraksha 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:</p>	Clause B. Insured Events

- Fire, including due to its own fermentation, or natural heating, or spontaneous combustion.
- Explosion or 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 Premises stand, Landslide, Rockslide
- Bush fire, Forest fire and 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 (Coverage as per Terrorism Clause attached)
- Bursting or overflowing of water tanks, apparatus and pipes,
- Leakage from automatic sprinkler installations.
- Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events.

In built coverages under Bharat Laghu Udyam Suraksha

- Additions, alterations or extensions
- Temporary removal of stocks
- Cover for Specific Contents
- Start-Up Expenses
- Professional Fees
- Removal of debris
- Costs compelled by Municipal Regulations

In addition to Standard and In-Built Coverages under the Bharat Laghu Udyam Suraksha offered by Us, We also have Standard Clauses/Add-ons attached to the base Policy Wordings which will ensure complete coverage to the Insured's Property.

Standard Add-ons

- Floater Cover for Stocks
- Declaration Policy for Stocks

Standard Clause

- Agreed Bank Clause

7 Add-on Cover

Below is the list of all the tariff endorsement / Add on cover. Please refer your policy schedule for the endorsement/Add on you have opted for:

SL No	Base Product	Name of the Add-On	Status / Product UIN	Sum Insured
1	Go Digit, Bharat Laghu Udyam Suraksha	Escalation Clause	IRDAN158RP0079V0120202 1/A0013V01202122	As per the Policy schedule
2	Go Digit, Bharat Laghu Udyam Suraksha	Adequacy of Sum Insured	IRDAN158RP0079V0120202 1/A0014V01202122	As per the Policy schedule
3	Go Digit, Bharat Laghu Udyam Suraksha	Incidental Costs	IRDAN158RP0079V0120202 1/A0011V01202122	As per the Policy schedule
4	Go Digit, Bharat Laghu Udyam Suraksha	Accidental Damage Cover	IRDAN158RP0079V0120202 1/A0010V01202122	As per the Policy schedule
5	Go Digit, Bharat Laghu Udyam Suraksha	Loss of Rent and Additional Expenses of Rent for an Alternate Premises	IRDAN158RP0079V0120202 1/A0012V01202122	As per the Policy schedule
6	Go Digit, Bharat Laghu Udyam Suraksha	Involuntary Betterment	IRDAN158RP0079V0120202 1/A0005V01202223	As per the Policy schedule

8	Loss Participation	<p>1. i. Excess of 5 % of each claim, subject to a minimum of ₹ 10,000 (Rupees Ten Thousand). This means that We will deduct 5 % of each claim, subject to a minimum of ₹ 10,000 (Rupees Ten Thousand) for each and every loss suffered by You under the terms of this policy.</p> <p>Deductible/excess will be as mentioned in the policy schedule.</p>	
9	Exclusions	<p>General Exclusions are as below:</p> <p>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:</p> <p>1. i. Excess of 5 % of each claim, subject to a minimum of ₹ 10,000 (Rupees Ten Thousand). This means that We will deduct 5 % of each claim, subject to a minimum of ₹ 10,000 (Rupees Ten Thousand) for each and every loss suffered by You under the terms of this policy. ii. For terrorism risk the excess shall be as per the clause attached to this policy.</p> <p>2. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.</p> <p>3. 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. However, any ensuing loss or damage to other insured property due to operation of an insured peril is covered.</p> <p>4. Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature.</p> <p>5. Loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the Insured Events.</p> <p>6. Your Premises or any Insured Building remaining continuously unoccupied for a period of more than 30 days, unless You have obtained prior written approval from Us and such approval is</p>	<p>Clause D. Exclusions, that is, what We do not cover</p>

recorded as an endorsement on the Policy.

7. 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.

8. 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.

9. Pollution or contamination, unless i. the pollution or contamination itself has resulted from an Insured Event, in which case only physical damage to the Insured Property is covered, or ii. an Insured Event itself results from pollution or contamination.

10. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art unless such amount is declared separately and recorded in the Policy Schedule.

11. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable Insured Event.

12. Loss or damage to any Insured Property removed from Your Premises to any other place, except i. machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days, ii. Stock covered under Temporary removal of stocks coverage of this Policy.

13. Any reduction in market value of any Insured Property after its repair or reinstatement.

14. Loss or damage to any Insured Property or any claim which is covered by a marine policy in force at the time of loss or damage, except in excess of the limits of that policy.

15. Any consequential or indirect loss or damage of any description, i.e. losses or extra costs (financial or nonfinancial) that follow or are a consequence of an Insured Event, like, loss by delay, loss of income or wages or earnings, or of market, or of time, medical expenses, or any costs not

		<p>covered by this Policy.</p> <p>16. 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><u>Admissibility of Claim</u></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> <p>Fire, including due to its own fermentation, or natural heating, or spontaneous combustion.</p> <ul style="list-style-type: none"> • Explosion or 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 Premises stand, Landslide, Rockslide • Bush fire, Forest fire and 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 (Coverage as per Terrorism Clause attached) • Bursting or overflowing of water tanks, apparatus and pipes, • Leakage from automatic sprinkler installations. • Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events In built coverages under Bharat Laghu Udyam Suraksha • Additions, alterations or extensions 	Clause B. Insured Events

- Temporary removal of stocks
- Cover for Specific Contents
- Start-Up Expenses
- Professional Fees
- Removal of debris

• **Costs compelled by Municipal Regulations** In addition to Standard and In-Built Coverages under the Bharat Laghu Udyam Suraksha offered by Us, We also have Standard Clauses/Add-ons attached to the base Policy Wordings which will ensure complete coverage to the Insured's Property.

Reporting of Loss Occurrence

Call our Helpline numbers [1800-258-5956](tel:1800-258-5956) or Email us - hello@godigit.com.

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:

- i. ensure that unauthorised persons do not occupy Your Premises
- ii. whenever Your Premises or any Building in Your Premises is unoccupied, You must ensure that all security procedures on Your Premises are in force.

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

		<p>Sum insured Opted - Rs 10,00,000 Deductible/ Excess – Nil Loss of property during the Policy Period – INR 5,00,000 Total Admissible claim amount as per Policy terms and Condition – INR 5,00,000 Claim payable under the policy – INR 5,00,000</p> <p>(Please Note: Above mentioned calculation is for sample purpose, it may vary on claim-to-claim basis, nature of claim and as per the terms and conditions mentioned in Your policy schedule)</p>	
12	<p>Policy Servicing - Claim Intimation and Processing</p>	<ul style="list-style-type: none"> • Toll free Number: 1800-258-5956 • Email: hello@godigit.com • You can connect with our customer service team at the time of occurrence of loss/ damage for its intimation. • TAT (turn around time) for settlement of the claim will depend on the nature of claim. <p>In case the claim is not settled within the specified timelines, then the claimant is entitled for interest as per the rate specified in prevailing regulatory provision.</p>	
1 3.	<p>Grievance Redressal and Policyholders Protection</p>	<p>1. Our Grievance Redressal Officer You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address: Go Digit General Insurance Limited, Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru 560095 Email: grievance@godigit.com</p> <p>For further information, please refer the below link, https://www.godigit.com/claim/grievance-redressal-procedure</p> <p>2. Consumer Affairs Department of IRDAI 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 complaints@irdai.gov.in.</p>	<p>Clause J. Grievances</p>

		<p>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.</p> <p>b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by clicking here. 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 http://www.policyholder.gov.in for more details.</p>	
<p>1 4.</p>	<p>Obligations of the Policyholder</p>	<ul style="list-style-type: none"> • To disclose all information correctly sought by the insurer at time of filling the proposal form • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately • Non-disclosure of material information may affect the claim settlement. • Disclosure of other material information during the policy period. 	