

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 (Please refer to applicable Policy Clause Number in next column) | Policy / Clause Number |
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| 1 | Product Name | Digit Flexi Griha Raksha Policy | |
| 2 | Unique Identification Number (UIN) allotted by IRDAI | IRDAN158RP0012V01202223 | |
| 3 | Structure | Modified Indemnity Basis Fixed Benefit Basis: Optional Covers- Personal Accident Cover and Cover for Valuable Contents on Agreed Value Basis | |
| 4 | Interests Insured | Dwellings and CHS owner | |
| 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 | <u>COVERAGE</u> Coverages will be as mentioned in your Policy Schedule/Certificate of Insurance | Clause B: Insured Event |

Section 1 – Property Damage (Mandatory Section)

Company gives insurance cover for physical loss or damage, or destruction caused to Insured Property by the following unforeseen events occurring during the Policy Period.

The events covered are given in Column A and those not covered in respect of these events are given in Column B.

| | Column A | Column B |
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| | Company will cover physical loss or damage, or destruction caused to the Insured Property by | Company will do not cover any loss or damage, or destruction caused to the Insured Property |
| 1. | Fire | caused by burning of Insured Property by order of any Public Authority. |
| 2. | Explosion or Implosion | - |
| 3. | Lightning | - |
| 4. | Earthquake, volcanic eruption, or other convulsions of nature | |
| 5. | Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation | |
| 6. | Subsidence of the land on which Your Home Building stands, Landslide, Rockslide | caused by a. normal cracking, settlement or bedding down of new structures, b. the settlement or movement of made up ground, c. coastal or river erosion, d. defective design or workmanship or use of defective materials, or demolition, construction, structural alterations or repair of any property, or groundworks or excavations. |
| 7. | Bush fire, Forest fire, Jungle fire | - |

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| | | <p>8. 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.)</p> | <p>a. caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds.</p> | |
| | | <p>9. Missile testing operations</p> | <p>-</p> | |
| | | <p>10. Riot, Strikes, Malicious Damages</p> | <p>caused by b. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or c. temporary or permanent dispossession of Your Home by unlawful occupation by any person.</p> | |
| | | <p>11. Bursting or overflowing of water tanks, apparatus and pipes.</p> | <p>-</p> | |
| | | <p>12. Leakage from automatic sprinkler installations</p> | <p>a. repairs or alterations in Your Home or the building in which Your Home is located, b. repairs, removal or extension of any sprinkler installation, or defects in the construction known to You.</p> | |
| | | <p>13. Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events.</p> | <p>if it is a. of any article or thing outside Your Home, or of any article or thing attached from the outside of the outer walls or the roof of Your Home, unless securely mounted.</p> | |

Section 2 – Terrorism

Company will provide coverage for physical loss or damage, or destruction caused to Insured Property by the Act of Terrorism occurring during the Policy Period. This cover will be available only if it is opted and mentioned in insured Policy Schedule.

Coverage and exclusions under this section will be as per Terrorism clause attached.

If insured have opted for this Section, point no. 14 as provided under “Clause F – General Exclusions” shall stand deleted.

Inbuilt Coverage under Digit Flexi Griha Raksha Policy

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

Optional Covers under Digit Flexi Griha Raksha Policy

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

Standard Clause

- Agreed Bank Clause
- Long Term Discount

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

| Sl. no | Base Product | Name of the Add-on cover | UIN | Sum Insured |
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| 1 | Digit Flexi Griha Raksha Policy | Additional Living Expenses | IRDAN158RP0012V012 02223/ A0012V01202324 | As per the policy schedule |
| 2 | Digit Flexi Griha Raksha Policy | Tenant Liability Insurance | IRDAN158RP0012V012 02223/ A0013V01202324 | As per the policy schedule |
| 3 | Digit Flexi Griha Raksha Policy | Accidental Damage | IRDAN158RP0012V012 02223/ A0014V01202324 | As per the policy schedule |
| 4 | Digit Flexi Griha Raksha Policy | Minor Acquisitions | IRDAN158RP0012V012 02223/ A0015V01202324 | As per the policy schedule |
| 5 | Digit Flexi Griha Raksha Policy | Incidental Costs | IRDAN158RP0012V012 02223/ A0016V01202324 | As per the policy schedule |
| 6 | Digit Flexi Griha Raksha Policy | Fire Extinguishing/Fighting Expenses and Sprinkler up grading costs | IRDAN158RP0012V012 02223/ A0017V01202324 | As per the policy schedule |
| 7 | Digit Flexi Griha Raksha Policy | Involuntary Betterment | IRDAN158RP0012V012 02223/ A0018V01202324 | As per the policy schedule |
| 8 | Digit Flexi Griha Raksha Policy | Multiple Insured Clause | IRDAN158RP0012V012 02223/ A0019V01202324 | As per the policy schedule |

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| 8 | Loss Participation | <p>i. Excess of % of each claim, subject to a minimum amount as mentioned in Policy Schedule. This means that We will deduct excess as mentioned in Your Policy Schedule for each and every loss suffered by You under the terms of this policy.</p> <p>ii. For terrorism risk the excess shall be as per the clause attached to this policy.</p> <p>Deductible/excess will be as mentioned in the policy schedule.</p> | Clause F: Exclusion |
| 9 | Exclusions | <p>Company 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.</p> <p>i. Excess of % of each claim, subject to a minimum amount as mentioned in Policy Schedule. This means that We will deduct excess as mentioned in Your Policy Schedule for each and every loss suffered by You under the terms of this policy.</p> <p>ii. For terrorism risk the excess shall be as per the clause attached to this policy.</p> <p>2. Insured deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.</p> <p>3. 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.</p> <p>4. 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.</p> <p>5. Pollution or contamination, unless</p> <p>i. the pollution or contamination itself has resulted from an Insured Event, or</p> <p>ii. an Insured Event itself results from pollution or contamination.</p> <p>6. 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.</p> <p>7. 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.</p> | Clause F: Exclusion |

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| | | <p>8. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.</p> <p>9. Loss or damage to any Insured Property removed from Your Home to any other place.</p> <p>10. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.</p> <p>11. Any reduction in market value of any Insured Property after its repair or reinstatement.</p> <p>12. Any addition, extension, or alteration to any structure of insured 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, extension or alteration is added by Endorsement.</p> <p>13. Costs, fees or expenses for preparing any claim.</p> <p>14. Terrorism Damage Exclusion Warranty: Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance 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 endorsement an act of terrorism means an act, 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 organization(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear. The warranty also excludes loss, damage, cost or expenses 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 action taken in respect of any act of terrorism. If the Company alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the insured. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.</p> <p>15. Insured 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 recorded as an endorsement on the Policy.</p> | |
| 10. | Special Conditions and | Special conditions and warranties will be mentioned in the policy schedule. | |

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| | Warranties (if any) | | |
| 1 1. | Admissibility of Claim | <p><u>Admissibility of Claim</u> The claim will be admissible only if loss/damage of the property due to below perils:</p> <ul style="list-style-type: none"> a. Fire b. Explosion or Implosion c. Lightning d. Earthquake, volcanic eruption, or other convulsions of nature e. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation f. Subsidence of the land on which Your Home Building stands, Landslide, Rockslide g. Bush fire, Forest fire, Jungle fire h. 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.) i. Missile testing operations j. Riot, Strikes, Malicious Damages k. Bursting or overflowing of water tanks, apparatus and pipes. l. Leakage from automatic sprinkler installations m. Any other peril except for the exclusions mentioned in policy wordings including both specific and general exclusion. <p><u>Reporting of Loss Occurrence</u> Call our Helpline numbers 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.</p> <p><u>Obligation to take care: You must:</u></p> <ul style="list-style-type: none"> i. 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. ii. take care to prevent theft, loss or damage to Your Home Building and Home Contents, and iii. ensure that unauthorized persons do not occupy Your Home Building. <p><u>Situations where your Claim might get Rejected:</u></p> <ul style="list-style-type: none"> i. Damage due to wilful negligence | Clause B. Insured Events |

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| | | <p>ii. Unlawful occupation activities iii. 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. iv. Due to exclusions mentioned in the Policy Wordings. Please refer exclusions provided in the Policy Wordings.</p> <p><u>Sample Claim Calculation process</u> 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 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> | |
| <p>1 2.</p> | <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> | |
| <p>1 3.</p> | <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 For further information, please refer the below link, https://www.godigit.com/claim/grievance-redressal-procedure</p> <p>2. Consumer Affairs Department of IRDAI</p> | <p>Clause K. Grievance</p> |

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| | | <p>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 e-mail to complaints@irdai.gov.in. 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> | |
| 1 4. | Obligations of the Policyholder | <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. | |