

**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.*

<b>SI No</b>	<b>Title</b>	<b>Description (Please refer to applicable Policy Clause Number in next column)</b>	<b>Policy / Clause Number</b>
1	Product Name	<b>Standard Fire and Special Perils Policy (Retail)</b>	
2	Unique Identification Number (UIN) allotted by IRDAI	<b>IRDAN158RP0001V01201920</b>	
3	Structure	<b>Modified Indemnity</b>	
4	Interests Insured	<b>This product provides protection for your residential premises, shops, offices, hotel manufacturing units, industrial units, utilities, storage risk etc.</b>	
5	Sum Insured / Motor Insured Declared Value Scope	<b>Sum Insured Amount available under the policy will be as per the amount mentioned in Policy Schedule.</b>	
6	Policy Coverage	<p><b><u>COVERAGE</u></b></p> <p><b>Coverages will be as mentioned in your Policy Schedule/Certificate of Insurance</b></p> <p><b>1) Fire</b>  <b>Excluding destruction or damage caused to the property insured by</b></p>	

- a)
  - i. its own fermentation, natural heating or spontaneous combustion.
  - ii. its undergoing any heating or drying process.

b) burning of property insured by order of any Public Authority.

**2) Lightning**

**3) Explosion/Implosion**

**Excluding loss, destruction of or damage**

- a) To boilers (other than domestic boilers), economizers or other vessels, machinery or apparatus (in which steam is generated) or their contents resulting from their own explosion/implosion,
- b) caused by centrifugal forces.

**4) Aircraft Damage**

**Loss, Destruction or damage caused by Aircraft, other aerial or space devices and articles dropped therefrom excluding those caused by pressure waves.**

**5) Riot, Strike and Malicious Damage**

**Loss of or visible physical damage or destruction by external violent means directly caused to the property insured but excluding those caused by**

- a) total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind.
- b) Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority.
- c) Permanent or temporary dispossession of any building or plant or unit or machinery resulting from the unlawful occupation by any person of such building or plant or unit or machinery or prevention of access to the same.
- d) Burglary, housebreaking, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any malicious act.

**If the Company alleges that the loss/damage is not caused by any malicious act, the burden of proving the contrary shall be upon the Insured.**

**6) Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation**

**Loss, destruction or damage directly caused by Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood or Inundation excluding those resulting from earthquake, Volcanic eruption or other convulsions of nature. (Wherever earthquake cover is given as an "add on cover" the words "excluding those resulting from earthquake volcanic eruption or other convulsions of nature" shall stand deleted.)**

**7) Impact Damage**

**Loss of or visible physical damage or destruction caused to the property insured due to impact by any Rail/ Road vehicle or animal by direct contact not belonging to or owned by-**

- a) the Insured or any occupier of the premises or
- b) their employees while acting in the course of their employment.

**8) Subsidence and Landslide including Rock slide**

**Loss, destruction or damage directly caused by Subsidence of part of the site on which the**

property stands or Land slide/Rock slide excluding:  
a) the 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  
e) demolition, construction, structural alterations or repair of any property or groundworks or excavations.  
9) Bursting and/or overflowing of Water Tanks, Apparatus and Pipes  
10) Missile Testing operations  
11) Leakage from Automatic Sprinkler Installations  
Excluding loss, destruction or damage caused by  
a) Repairs or alterations to the buildings or premises  
b) Repairs, Removal or Extension of the Sprinkler Installation  
c) Defects in construction known to the Insured.  
12) Bush Fire  
Excluding loss, destruction or damage caused by Forest Fire.

PROVIDED that the liability of the Company shall in no case exceed in respect of each item the sum expressed in the said Schedule to be insured thereon or in the whole the total Sum Insured hereby or such other sum or sums as may be substituted therefor by memorandum hereon or attached hereto signed by or on behalf of the Company.

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	Name of the Add on cover	UIN	Sum Insured
1	Molten Material Spillage	IRDAN158RP0001V01201920/A0022V01202021	As per the policy schedule
2	Decontamination and Cost of Clean Up Expense	IRDAN158RP0001V01201920/A0036V01202021	As per the policy schedule
3	Expediting Costs and Expenses for Loss Minimisation	IRDAN158RP0001V01201920/A0037V01202021	As per the policy schedule
4	Protection and Preservation of Property	IRDAN158RP0001V01201920/A0038V01202021	As per the policy schedule
5	Contract Works	IRDAN158RP0001V01201920/A0039V01202021	As per the policy schedule
6	Sprinkler Up-Grading Costs	IRDAN158RP0001V01201920/A0040V01202021	As per the policy schedule
7	Claim Preparation Costs	IRDAN158RP0001V01201920	As per the policy schedule

		920/A0041V01202021	schedule
8	Brands and Trademarks	IRDAN158RP0001V01201 920/A0023V01202021	As per the policy schedule
9	Obsolete Parts	IRDAN158RP0001V01201 920/A0026V01202021	As per the policy schedule
10	Deliberate Damage	IRDAN158RP0001V01201 920/A0024V01202021	As per the policy schedule
11	Accidental Damage Cover	IRDAN158RP0001V01201 920/A0025V01202021	As per the policy schedule
12	New Location and New Acquisitions Cover	IRDAN158RP0001V01201 920/A0027V01202021	As per the policy schedule
13	Property Under Care Custody and Control	IRDAN158RP0001V01201 920/A0028V01202021	As per the policy schedule
14	Immediate Repairs	IRDAN158RP0001V01201 920/A0029V01202021	As per the policy schedule
15	Pair and Set/Consequential Reduction in Value	IRDAN158RP0001V01201 920/A0030V01202021	As per the policy schedule
16	Fire Extinguishing / Fighting Expenses	IRDAN158RP0001V01201 920/A0031V01202021	As per the policy schedule
17	Involuntary Betterment/ Obsolete Equipment Add-On Cover	IRDAN158RP0001V01201 920/A0032V01202021	As per the policy schedule
18	Damage to Building (Occasioned by Theft)	IRDAN158RP0001V01201 920/A0033V01202021	As per the policy schedule
19	Errors & Omissions	IRDAN158RP0001V01201 920/A0034V01202021	As per the policy schedule
20	Minor Works	IRDAN158RP0001V01201 920/A0035V01202021	As per the policy schedule
21	Undamaged Foundations	IRDAN158RP0001V01201 920/A0042V01202021	As per the policy schedule
22	Capital Additions	IRDAN158RP0001V01201 920/A0062V01202021	As per the policy schedule
23	Undamaged Stock and Loss on Re Sale	IRDAN158RP0001V01201 920/A0043V01202021	As per the policy schedule
24	Smoke Damage Extension	IRDAN158RP0001V01201 920/A0044V01202021	As per the policy schedule
25	Accidental Discharge of Gas Flooding Systems	IRDAN158RP0001V01201	As per the policy

		920/A0045V01202021	schedule
26	Contamination and Co-mingling of stocks	IRDAN158RP0001V01201 920/A0046V01202021	As per the policy schedule
27	Leakage and Overflowing of Storage Tanks (Other than water storage tanks)	IRDAN158RP0001V01201 920/A0047V01202021	As per the policy schedule
28	Seasonal Enhancement of Stocks Cover	IRDAN158RP0001V01201 920/A0048V01202021	As per the policy schedule
29	Goods and Stocks undergoing any heating or drying process	IRDAN158RP0001V01201 920/A0049V01202021	As per the policy schedule
30	Landscaping Cost	IRDAN158RP0001V01201 920/A0050V01202021	As per the policy schedule
31	Duty Liability	IRDAN158RP0001V01201 920/A0051V01202021	As per the policy schedule
32	Accounts Receivable	IRDAN158RP0001V01201 920/A0052V01202021	As per the policy schedule
33	Property of Employees and Visitors/Personal Effects	IRDAN158RP0001V01201 920/A0053V01202021	As per the policy schedule
34	Property Outside/Away from the Premises	IRDAN158RP0001V01201 920/A0054V01202021	As per the policy schedule
35	Tenants Improvement	IRDAN158RP0001V01201 920/A0055V01202021	As per the policy schedule
36	Shutdown Expenses	IRDAN158RP0001V01201 920/A0056V01202021	As per the policy schedule
37	Waiver of Subrogation	IRDAN158RP0001V01201 920/A0057V01202021	As per the policy schedule
38	Trace and Access	IRDAN158RP0001V01201 920/A0058V01202021	As per the policy schedule
39	Waiver of Underinsurance	IRDAN158RP0001V01201 920/A0059V01202021	As per the policy schedule
40	Catalyst and Consumable (including lining and refractory) interest in process	IRDAN158RP0001V01201 920/A0060V01202021	As per the policy schedule
41	Plans, Documents, Computer Systems Records, Archives and Cost of Re-Writing Records Add On Cover	IRDAN158RP0001V01201 920/A0061V01202021	As per the policy schedule
42	Exhibition, Exposition, Fair or Trade Show	IRDAN158RP0001V01201 920/A0015V01202021	As per the policy schedule

		43	Lawns, Plants, Shrubs or Trees	IRDAN158RP0001V01201 920/A0007V01202021	As per the policy schedule
		44	Tenant's Liability	IRDAN158RP0001V01201 920/A0008V01202021	As per the policy schedule
		45	Unrepaired Damage	IRDAN158RP0001V01201 920/A0009V01202021	As per the policy schedule
		46	Seventy-Two Hours Clause	IRDAN158RP0001V01201 920/A0010V01202021	As per the policy schedule
		47	Additional Insureds (to be named in The Schedule)	IRDAN158RP0001V01201 920/A0011V01202021	As per the policy schedule
		48	Multiple Insured Clause	IRDAN158RP0001V01201 920/A0012V01202021	As per the policy schedule
		49	Payments on Account	IRDAN158RP0001V01201 920/A0013V01202021	As per the policy schedule
		50	Non-Vitiation Clause	IRDAN158RP0001V01201 920/A0014V01202021	As per the policy schedule
		51	Nominated Loss Adjusters	IRDAN158RP0001V01201 920/A0020V01202021	As per the policy schedule
		52	Non-Invalidation	IRDAN158RP0001V01201 920/A0021V01202021	As per the policy schedule
		53	Primary and Non-Contributory	IRDAN158RP0001V01201 920/A0016V01202021	As per the policy schedule
		54	Vehicle Load Clause	IRDAN158RP0001V01201 920/A0017V01202021	As per the policy schedule
		55	Un-Occupancy Clause	IRDAN158RP0001V01201 920/A0018V01202021	As per the policy schedule
		56	Leak search / finding cost Clause	IRDAN158RP0001V01201 920/A0019V01202021	As per the policy schedule
		57	Loss Payee Clause	IRDAN158RP0001V01201 920/A0006V01202021	As per the policy schedule
8	Loss Participation	<p>a) The first 5% of each and every claim subject to a minimum of Rs. 10,000 in respect of each and every loss arising out of "Act of God perils" such as Lightning, STFI, Subsidence, Landslide and Rock slide covered under the policy.</p> <p>b) The first Rs. 10,000 for each and every loss arising out of other perils in respect of which the Insured is</p>			

		<p>indemnified by this policy.</p> <p>Deductible/excess will be as mentioned in the policy schedule.</p>	
9	Exclusions	<p><b>General Exclusions are as below:</b></p> <ol style="list-style-type: none"> <li>1. This Policy does not pay a portion of loss in each and every claim per Insured. Details of such deductions have been more specifically mentioned in Your Policy Schedule/Certificate of Insurance. This deduction will not be applicable to policies covering dwellings.</li> <li>2. Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.</li> <li>3. Loss, destruction or damage directly or indirectly caused to the property insured by             <ol style="list-style-type: none"> <li>a. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel</li> <li>b. the radioactive toxic, explosives or other hazardous properties of an explosive nuclear assembly or nuclear component thereof</li> </ol> </li> <li>4. Loss, destruction or damage caused to the insured property by pollution or contamination excluding             <ol style="list-style-type: none"> <li>a. pollution or contamination which itself results from a peril hereby insured against.</li> <li>b. Any peril hereby insured against which itself results from pollution or contamination.</li> </ol> </li> <li>5. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art for an amount exceeding Rs. 10000/-, goods held in trust or on commission, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer systems records, explosives unless otherwise expressly stated in the policy.</li> <li>6. Loss, destruction or damage to the stocks in Cold Storage premises caused by change of temperature.</li> <li>7. Loss, destruction or damage to any electrical machine, apparatus, fixture, or fitting arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included) provided that this exclusion shall apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up.</li> <li>8. Expenses necessarily incurred on (i) Architects, Surveyors and Consulting Engineer's Fees and (ii)</li> </ol>	

		<p>Debris Removal by the Insured following a loss, destruction, or damage to the Property Insured by an insured peril in excess of 3% and 1% of the claim amount respectively.</p> <p>9. 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>10. 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 perils covered.</p> <p>11. Loss by theft during or after the occurrence of any insured peril except as provided under Riot, Strike and Malicious Damage cover.</p> <p>12. Any Loss or damage occasioned by or through or in consequence directly or indirectly due to earthquake, Volcanic eruption or other convulsions of nature.</p> <p>13. Loss or damage to property insured if removed to any building or place other than in which it is herein stated to be insured, except machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days.</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.</p> <p>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>	
10	Special Conditions and	Special conditions and warranties will be mentioned in the policy schedule.	



	Warranties (if any)		
11	Admissibility of Claim	<p><b><u>Admissibility of Claim</u></b></p> <p><b>The claim will be admissible only if loss/damage due to below perils:</b></p> <ul style="list-style-type: none"> <li>I. Fire</li> <li>II. Lightning</li> <li>III. Explosion/Implosion</li> <li>IV. Aircraft Damage</li> <li>V. Riot, Strike and Malicious Damage</li> <li>VI. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation</li> <li>VII. Impact Damage</li> <li>VIII. Subsidence and Landslide including Rock slide</li> <li>IX. Bursting and/or overflowing of Water Tanks, Apparatus and Pipes</li> <li>X. Missile Testing operations</li> <li>XI. Leakage from Automatic Sprinkler Installations</li> <li>XII. Bush Fire</li> <li>XIII. Any other peril except for the exclusions mentioned in policy wordings including both specific and general exclusion.</li> </ul> <p><b><u>Reporting of Loss Occurrence</u></b> 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>. 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><b><u>Obligation to take care:</u></b></p> <p><b>You must:</b></p> <ul style="list-style-type: none"> <li>i. ensure that unauthorised persons do not occupy Your Premises</li> <li>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.</li> </ul>	Perils covered

		<p><b><u>Situations where your Claim might get Rejected:</u></b></p> <ul style="list-style-type: none"> <li>i. Damage due to wilful negligence</li> <li>ii. Unlawful occupation activities</li> <li>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.</li> <li>iv. Due to exclusions mentioned in the Policy Wordings. Please refer exclusions provided in the Policy Wordings.</li> </ul> <p><b><u>Sample Claim Calculation process</u></b>  Value of Dwelling- Rs. 10,00,000  Sum insured Opted - Rs 10,00,000  Deductible/ Excess – 10000  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-INR10000  Claim payable under the policy – INR 490000</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	Policy Servicing - Claim Intimation and Processing	<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><b>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.</b></p>	

13	Grievance Redressal and Policyholders Protection	<p><b>1. Our Grievance Redressal Officer</b>  You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:  <b>Go Digit General Insurance Limited,</b>  <b>Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru 560095</b>  <b>Email: <a href="mailto:grievance@godigit.com">grievance@godigit.com</a></b>  For further information, please refer the below link,  <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>  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 <a href="mailto:complaints@irdai.gov.in">complaints@irdai.gov.in</a>. You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at <a href="https://irdai.gov.in/igms1">https://irdai.gov.in/igms1</a></p>	12. Customer grievance redressal Policy
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>	