

**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	Policy Clause Number
1	Name of Insurance Product/ Policy	<b>Digit On-the-Move Policy (GODTIBP21543V022021)</b>	
2	Policy number	Please refer Your Policy Schedule	
3	Type of Insurance Product/ Policy	<b>On Indemnity Basis:</b> <b>Trip Cancellation</b> <b>Missed Connection</b> <b>Trip Abandonment</b> <b>Emergency Medical Treatment and Evacuation</b> <b>Emergency Accidental Treatment and Evacuation</b> <b>Emergency Dental Treatment</b> <b>Adventure Sports</b> <b>Waiver of Pre-existing Disease</b> <b>Personal Liability &amp; Bail Bond</b> <b>All Risk Cancellation Charges</b> <b>Loss of Passport</b> <b>Bounced Bookings</b> <b>Emergency Trip Extension</b> <b>Compassionate Family Visit</b> <b>Loss of Baggage and Personal Belongings</b> <b>Escort of minor child</b> <b>Home Building and Contents</b> <b>Study Interruption</b> <b>Accident of the Sponsor</b> <b>Financial emergency cash</b>	

		<p><b>On Benefit Basis:</b>  <b>Common Carrier Delay</b>  <b>Delay of Checked-in Baggage</b>  <b>Total Loss of Checked-in Baggage</b>  <b>Daily Cash Allowance</b>  <b>Personal Accident</b>  <b>Accidental Death &amp; Disability (Common Carrier)</b></p> <p><b>On Indemnity and Benefit Basis</b>  <b>Loss of Passport</b>  <b>Adventure Sports</b>  <b>Waiver of Pre-existing Disease</b></p>	
4	Sum Insured (Basis) (Along with amount)	<p>This product can be on “Individual Sum Insured” as well as on “Floater Sum Insured” basis. Please refer Your Policy Schedule to know the Sum Insured basis applicable to Your Policy.</p> <ul style="list-style-type: none"> <li>• Individual Sum Insured -Where each member has a separate sum insured under the policy),</li> <li>• Floater Sum Insured-Where all members under the policy have a single sum insured limit which may be utilised by any or all members.</li> </ul> <p>Sum Insured Amount available under Your policy will be as per amount mentioned in Your Policy Schedule.</p>	NA
5	Policy Coverage (What am I covered for?) (Policy Clause Number/s)	<p><b>Trip Cancellation</b>  If you need to cancel your trip before the onset of the trip, we will pay for costs that each insured person has paid, and cannot get back, or which legally must be paid for their own personal travel and accommodation (including excursions and planned events), up to the limits shown on your policy schedule, for any of the reasons listed below.  For this cover, costs mean ticket costs incurred for travel between from and to destinations mentioned in the policy schedule, accommodation costs (including excursions and planned events) provided that these costs are incurred to Insured prior to the purchase of the policy.</p> <ol style="list-style-type: none"> <li>1. You or any of your immediate family or traveling companion are injured or fall ill or is/are quarantined leading to emergency hospitalization for minimum of 24 hours or death.</li> <li>2. Your presence is required by judicial authority in the course of its proceedings during the period of insurance.</li> <li>3. You are unable to commence your travel due to fire, storm or any other natural disaster / calamity.</li> </ol>	

4. Due to unexpected strike, riot or Civil commotion at Your Travel Destination or your hometown or your departure city which leads to the cancellation of the trip.
5. You have to travel internationally and you lose your passport.
6. Advisory issued by government not to travel, Compulsory quarantine or prevention of travel by Government of India.

**Common Carrier Delay**

We will pay the Sum Insured If your common carrier's actual departure time is delayed by more than the duration (as specified in your policy) from the scheduled departure time, for any of the following reasons.

- a. Delay of a Scheduled Common Carrier caused by Inclement Weather.
- b. Delay due to a sudden Strike or any other action by employees of the Common Carrier.
- c. Delay caused by equipment failure of the Common Carrier.
- d. Delay caused by operational problem at the Common Carrier end like crew/staff scheduling issues.

Cancellation or rescheduling of flights done at the instance of the Common carrier that causes delay.

**Delay of Checked-in Baggage**

If your Checked-In Baggage is temporarily lost during the trip (not on return to origin city of your trip) and you are without it for more than the duration specified in the policy schedule from the expected time of delivery by the common carrier, we will pay the Sum Insured shown on your policy schedule for replacement of essential items.

**Total Loss of Checked-in Baggage**

If Your checked-in baggage is lost permanently at the final destination of your journey or en-route involving multi destinations within the airport premises while in custody of common carrier, then We will pay the pro-rata Sum Insured as mentioned in the Policy Schedule against this Cover.

**Missed Connection**

We will pay for reasonable extra accommodation and travel costs you must pay to reach the next destination shown on your ticket/itinerary if, you missed a pre-booked onward connection as a direct result of the scheduled common carrier (on which you were booked to travel) not running on its published timetable due to the following reasons:

- a. Delay of a scheduled Common Carrier caused by Inclement Weather.
- b. Delay due to a sudden strike or any other action by employees of the scheduled Common Carrier.

- c. Delay caused by Equipment Failure of the scheduled Common Carrier.
- d. Cancellation or rescheduling of Common Carrier done at the instance of the common carrier that causes delay.
- e. Delay caused if the Scheduled Common Carrier is taken out of service due to technical reasons on the instructions of the competent Authority

Delay caused by operational problem at the Common Carrier end like crew/staff scheduling issues.

**Trip Abandonment**

If you have to unavoidably abandon your trip and return home early or partially abandon part of your scheduled trip, we will pay up to the limits shown on your policy schedule for:

- additional travel costs (in the same class as original booking) (if you cannot use your return ticket); and/or
- accommodation costs (of a similar standard you had booked for your trip); and/or
- unused accommodation costs that each insured person has paid and cannot get back (including excursions and planned events),

if any of the following happen after the onset of your trip:

1. You are seriously injured, fall ill, are quarantined leading to emergency hospitalization or die.
2. One of the following people is seriously injured, falls seriously ill leading to emergency hospitalization or dies:
  - a. an immediate family member; or
  - b. a travelling companion.
3. You are unable to continue your travel due to fire, storm or any other natural disaster / calamity.
4. Loss of Passport in case of international travel only.
5. The common carrier which you boarded as a passenger is hijacked.
6. Advisory issued by government not to travel, compulsory quarantine or prevention of travel by government.
7. Due to unexpected strike, riot or Civil commotion at place of visit other than your hometown which leads to the abandonment of the trip.

**Emergency Medical Treatment and Evacuation**

If you fall ill during your trip and require immediate medical treatment resulting in hospitalization in order to save your life or to give you immediate relief from an acute pain, we will cover for the reasonable and

customary charges you incur up to the Sum Insured (for OPD treatment, it will be limited to 10% of the cover Sum Insured) as shown on your policy schedule for:

<b>Emergency Treatment</b>	Emergency medical treatment (including rescue services to take you to hospital) outside of your home territory;
<b>Associated Expenses</b>	<ul style="list-style-type: none"> <li>A. Hospital room and board charges.</li> <li>B. Use of operating room/emergency room.</li> <li>C. Ambulatory medical center.</li> <li>D. Physician fees.</li> <li>E. Laboratory tests.</li> <li>F. Prescribed medicines or drugs.</li> <li>G. therapeutics, anaesthetics, transfusions.</li> <li>H. x-rays, prosthetic appliances, charges for a registered nurse.</li> <li>I. the cost of burying or cremating you in the country where you die.</li> <li>J. the cost of getting you home (origin city of the insured trip), if it is medically necessary because you fall seriously ill during your trip and you cannot use your return ticket</li> </ul>
<b>Repatriation</b>	Repatriation of mortal remains to your place of residence (origin city of the trip), in case of death.

**Emergency Accidental Treatment and Evacuation**

If you are accidentally injured during your trip, and require immediate medical treatment resulting in hospitalisation in order to save life or to give you immediate relief from an acute pain, we will cover for the reasonable and customary charges you incur up to the Sum Insured (for OPD treatment, it will be limited to 10% of the cover Sum Insured) as shown on your policy schedule for:

<b>Emergency Treatment</b>	Emergency medical treatment (including rescue services to take you to hospital) outside of your home territory;
<b>Associated Expenses</b>	<ul style="list-style-type: none"> <li>K. Hospital room and board charges.</li> <li>L. Use of operating room/emergency room.</li> <li>M. Ambulatory medical center.</li> </ul>

	<p>N. Physician fees.  O. Laboratory tests.  P. Prescribed medicines or drugs.  Q. therapeutics, anaesthetics, transfusions.  R. x-rays, prosthetic appliances, charges for a registered nurse.  S. the cost of burying or cremating you in the country where you die.  T. the cost of getting you home (origin city of the insured trip), if it is medically necessary because you fall seriously ill during your trip and you cannot use your return ticket</p>
<b>Repatriation</b>	Repatriation of mortal remains to your place of residence (origin city of the trip), in case of death.

**Daily Cash Allowance**

If you are hospitalized in a hospital as an in-patient for more than the time excess due to an accidental injury or for an emergency medical treatment, we will pay you the daily benefit Upto a maximum number of days as stated in the policy schedule.

**Emergency Dental Treatment**

If you encounter acute pain or meet with an accidental injury to your natural teeth on the trip, resulting in emergency dental treatment provided by a medical practitioner qualified in practicing dentistry and / or dental surgery, we will cover for the reasonable and customary charges you incur up to the limits shown on your policy schedule.

**Personal Accident**

We will pay you, up to the limits shown on your policy schedule, if you suffer an accidental bodily injury during your trip which requires urgent and immediate medical attention that leads solely, directly and independently to your:

1. Death
2. Permanent Total Disability
3. Permanent Partial Disability

**Accidental Death & Disability (Common Carrier)**

We will pay you, up to the limits shown on your policy schedule, if you suffer an accidental bodily injury during your trip while riding as a fare paying passenger in or on a common carrier or boarding or alighting from a common carrier which requires urgent and immediate medical attention that leads solely, directly and independently to your:

1. Death
2. Permanent Total Disability
3. Permanent Partial Disability

**Adventure Sports**

By selecting this Cover, participation in Hazardous Activities will be included in the cover that you have opted for (all or any of the following), provided you participate in a non-professional capacity and under the supervision of a trained professional:

- Personal Accident
- Emergency Medical Treatment and Evacuation
- Emergency Accidental Treatment and Evacuation
- Daily Cash Allowance
- Emergency Dental Treatment
- Personal Liability and Bail Bond

**Waiver of Pre-existing Disease**

By selecting this Cover, coverage for Pre-existing diseases will be included in the cover that you have opted for (all or any of the following):

- Emergency Medical Treatment and Evacuation
- Emergency Accidental Treatment and Evacuation
- Daily Cash Allowance
- Emergency Dental Treatment

Above coverage is only available in case of Emergency subject to sub-limits (as a % of respective coverage's Sum insured) as shown in the policy schedule Sub-Limit Options (as a % of SI): 5% / 10% / 15% / 25% / 50% / 75% / 100%.

**Personal Liability & Bail Bond**

We will indemnify you up to the limits shown in your policy schedule for:

1. any money that you legally have to pay to any third party in your private capacity that relates to an accident occurring during your trip anytime during the Policy Period for which claims shall be made on You by the third parties during Policy Period or within 45 days from the Policy Period end date, due to negligence on your part which causes:
  - a. death or physical injury to any person;
  - b. loss or damage to property;
  - c. loss or damage to temporary holiday accommodation which is not owned by you.
2. We will also pay legal costs and expenses incurred by you in relation to the accident. You must obtain our consent in writing before incurring any cost or expense..
3. Any Bail bond you may have to furnish in the court of law for your immediate release before the hearing date.

**All Risk Cancellation Charges**

We will cover your non-refundable pre-paid or contracted to be paid portion of the booking amount up to the limits shown in your policy schedule; when you have to cancel the booked tickets in the unexpected or unforeseen event beyond your control.

**Loss of Passport**

We will pay/reimburse the following expenses up to the limits shown on your policy schedule if your passport or visa is lost, stolen or damaged while you are outside of India and this would prevent you from leaving the country or continuing your trip.

1. The prescribed fee payable to the concerned authorities at the place of loss for issue of an emergency certificate for You to proceed with Your continuance of journey and/or return journey to Your country of residence.
2. A fixed sum of USD 50 towards any and all incidental expenses that might be incurred by the Insured in connection with obtaining the emergency certificate.
3. Prescribed application fee payable to the concerned authorities in the Country of Residence for issue of a duplicate passport, provided that, the entire sum in relation to obtaining a duplicate passport in the Country of Residence of the Insured shall be paid in local currency of the Country of Residence of the Insured.

**Bounced bookings**



We will reimburse you up to the Sum Insured shown in your policy schedule in the unexpected event of Accommodation provider, Common Carrier unable to honor your confirmed bookings (pre-paid or contracted to pay) due to overbooking or any other reason beyond your control for the following:

1. The difference of cost in alternate accommodation or upgradation to a same class or superior class of the booking for the same number of nights or same travel destination that were overbooked (in case similar alternate arrangement is not available on cost of original booking amount).
2. Reasonable cost of transportation expenses to the alternative accommodation in the same city

**Emergency Trip Extension**

We will reimburse you up to the Sum Insured shown in your schedule in the unexpected event of your departure being delayed than the original scheduled departure date of your return journey either at the port of destination or at any other intermediate ports forming part of the trip within the period of coverage for the below expenses.

- a. The actual additional expenses for lodging and boarding in the same class and type (as originally planned)
- b. Return fare from the port where the trip got extended by the common carrier of the same class and/or type (as originally planned) by the most direct route to the origin city. due to following reasons
  1. Death of the Travelling Companion.
  2. Personal contingencies like emergency Hospitalization necessitated to the Insured or Insured's Traveling Companion due to an unforeseen illness or accidental Injury where a Medical Practitioner has recommended hospitalization due to the severity of the medical condition forcing you to extend the Trip
  3. Any natural disaster which destroys Your destination and requiring you to extend the trip.
  4. Lost or stolen passport or travel documents in case of international travel only.
  5. Due to unexpected strike, riot or Civil commotion at the port where the Trip got extended.

**Compassionate Family Visit**

We will reimburse the cost of visit of one of your immediate family member, to the city where you are hospitalized up to the limits shown in your policy schedule in the unexpected event of you being hospitalized within the period of coverage, for the below expenses:

- a) Actual cost of economy class transportation by the most direct route via a common carrier of one member of Your family / relative / friend from member's city of residence to the port of Insured's hospitalization.
- b) Actual cost of lodging and boarding of the visiting member during the stay.

Above benefit in clause a and b can be availed subject to the following:

1. The Hospitalization has been advised by the Medical Practitioner attending You and such Hospitalization is admissible under “Emergency Medical Treatment and Evacuation” or “Emergency Accidental Treatment and Evacuation” cover of this Policy; and
2. The need of such assistance is essential in the opinion of the Medical Practitioner attending You and recommended by him/ her accordingly.

**Loss of baggage and Personal Belongings**

We will reimburse you on actuals on declaration of loss of baggage/personal belongings (whilst they are accompanying you) within the period of coverage due to Theft, larceny, robbery or hold up. Reimbursement will be maximum up to the limits shown in your policy schedule.

**Escort of Minor Children**

We will reimburse the following expenses arising out of visit of one of your immediate family member to escort any accompanying minor child (maximum two), to the city where you are hospitalized up to the limits shown in your policy schedule in the unexpected event of you being hospitalized within the period of coverage, for the below expenses

- a) The actual to and fro cost of the economy class Common carrier ticket using the most direct route for a family member/relative/friend to escort the unattended Minor Children back to their city of Residence.
- b) Actual cost of the economy class Common Carrier ticket using the most direct route for the Minor Children back to their city of residence less actual/possible refund of the scheduled return ticket of the Minor Children. Provided the hospitalization of Insured occurs not within 3 days of the completion of the trip.

Above benefit in clause a and b can be availed subject to the following:

1. The Hospitalization has been advised by the Medical Practitioner attending You and such Hospitalization is admissible under “Emergency Medical Treatment and Evacuation” or “Emergency Accidental Treatment and Evacuation” cover of this Policy; and
2. The need of such assistance is essential in the opinion of the Medical Practitioner attending You and recommended by him/ her accordingly.
3. Death of the insured Person.

**Home Building and Contents**

We will reimburse up to the Sum Insured shown in your Policy Schedule for the actual loss/and or damage to the building and/or Contents of Your residence located at the address mentioned in the Policy Schedule or reinstate or replace such property or any part thereof within the period of coverage, due to following reasons:

1. Fire, lightening, explosion/implosion, aircraft damage.
2. Riot, strike and malicious damage.
3. Storm, cyclone, typhoon, tempest, hurricane, tornado, flood and inundation.
4. earthquake, impact damage, subsidence and land slide including rock slide, bursting and/or overflowing of water tanks, apparatus and pipes.
5. Missile testing operations, leakage from automatic sprinkler installations, bush fire.
6. Theft or burglary.

**Study Interruption**

We will reimburse you up to the Sum Insured shown in your policy schedule in the unexpected event of discontinuance of your planned studies for the remaining part of the ongoing semester within the period of coverage for the below expenses

- a) The actual semester fees paid which cannot be refunded by the Educational Institution and you are not able to complete the semester.
- b) Booked Air tickets from the city of residence of the student to the country where Educational Institution is, provided interruption happens when the insured is at his own city of residence.
- c) Return Air-ticket back to insured's city of residence, in case, interruption happens at the city of educational institution

Above benefits in clause a, b and c can be availed subject to the following:

1. You are Hospitalized for more than one consecutive month due to either a covered Injury or sickness or in the case of terminal sickness or in the case of a medical repatriation to India.
2. In case of death or Permanent Total Disability of any one of Your Immediate Family Member or the Sponsor during the policy period.

**Accident of the Sponsor**

We will cover you up to the limits shown in your policy schedule in the unexpected event of your sponsor (as named in policy schedule) meeting with an accident resulting in his/her death or permanent total disablement during planned studies for the remaining part of the enrolled full-time course within the period of coverage for the below expenses

		<p>a) The unpaid tuition fees of your enrolled full-time study in a registered educational institution outside of your home country.</p> <p>b) One time return economy class air-ticket between the city of residence of the student and the country where Educational Institution is to enable the student to be at his/her home in the time of need.</p> <p><b>Financial emergency cash</b> If you have suffered a financial emergency due to the theft, pilferage, robbery or dacoity of your Money in your custody whilst on a trip and are consequently left without any travel funds (including cash, travelers cheque, debit or credit card), then we will pay up to the amount stated in the Policy Schedule to replace the amount of travel funds lost, provided that the loss is reported to the police of the foreign country within 24 hours of loss and a written police report confirming the loss has been submitted to Us. Benefit payment in lieu of cash amount loss shall be limited to the amount stated on the policy schedule</p> <p><b>Below Covers Cannot be Opted on Standalone Basis:</b></p> <ul style="list-style-type: none"> <li>• The “Waiver of Pre-existing Disease” Cover can be opted only when “Emergency Medical Treatment and Evacuation / Emergency Accidental Treatment and Evacuation / Daily Cash Allowance/ Emergency Dental Treatment Covers” are opted.</li> <li>• The “Compassionate Family Visit” Cover can be opted only when “Emergency Medical Treatment and Evacuation” or “Emergency Accidental Treatment and Evacuation” Cover is opted.</li> <li>• The “Escort of Minor Child” Cover can be opted only when “Emergency Medical Treatment and Evacuation” or “Emergency Accidental Treatment and Evacuation” Cover is opted.</li> <li>• The “Study Interruption” Cover can be opted only when “Emergency Medical Treatment and Evacuation” and “Emergency Accidental Treatment and Evacuation” and “Personal Accident” Covers are opted.</li> <li>• The “Accident of Sponsor” Cover can be opted only when “Personal Accident” Cover is opted.</li> </ul>	
6	Exclusions (what the policy does not cover)	<p>The General exclusions under the policy are mentioned below: There are specific exclusions varying by each cover, which can be found in prospectus.</p> <p><b>This policy does not cover the following:</b></p> <p>Standard Ones</p>	

		<p>1. a) Any claim arising out of war or any act of war, invasion, act of foreign enemy, hostilities (whether declared or not), war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defense, rebellion, revolution, insurrection, military or usurped acts, chemical or biological weapons, act of terrorism</p> <p>b) Your participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.</p> <p>Digit Translation: Acts of war are not covered.</p>	General Exclusion
<p>2. Claims directly or indirectly caused by:</p> <p>a) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or</p> <p>b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of an assembly; or</p> <p>c) pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.</p> <p>Digit Translation: Accidents involving radiation, nuclear waste and lightning-fast planes, that according to Marvel could turn anyone into a superhero, are not covered.</p>			
<p>3. Any claim arising as a result of committing breach of law of the land by <b>You</b></p> <p>Digit Translation: If you break the law, that's on you.</p>			
<p>4. Any consequential loss what so ever, direct or indirect to <b>You</b> or to any third party which is not specifically defined as scope of coverage under this policy, e.g. <b>we</b> will not pay for loss of earnings if <b>you</b> are unable to return to work due to injury or illness during <b>your trip</b>, or any payment which <b>you</b> would normally have made during <b>your</b> travels.</p> <p>Digit Translation: Losses that are a consequence of your trip, but are not stated in the policy, are not covered.</p>			
<p>5. Any claim for <b>your</b> death, injury, exacerbation of a medical condition or disability resulting from;</p> <p>a) <b>your</b> suicide or attempted suicide or willfully self-inflicted injury or illness; or</p> <p>b) <b>your</b> consumption of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol or drug addiction); or</p> <p>c) depression</p>			

			Digit Translation: Be cautious and take care of yourself.		
		6.	Any claim falling within the <b>claim deductible</b> and/or <b>time excess</b> shown in the policy schedule. <b>Claim Deductible</b> and/or <b>time excess</b> shall apply individually and independently of each other for each and every claim Digit Translation: Pay attention to deductible amounts and time excess requirements before making a claim.		
		Specific Ones (can't be waived)			
		7.	Any incident which happens after the trip duration limit as shown on your policy schedule (except period of automatic extension).  Digit Translation: What happens after the policy expiry date is not covered.		
		8.	Claims resulting from any tour operator, travel agent, airline or other service provider becoming insolvent and not being able or willing to carry out any part of their duty to you.  Digit Translation: For example: A trip that's hindered by anyone else's bankruptcy is not covered.		
		9.	Any claim resulting from a tropical disease / contagious disease where you have not had the recommended inoculations and /or taken the recommended medication as per the government advisory issued by the country where You are travelling.  Digit Translation: If you didn't have the required vaccines, it's not covered.		
		10.	Any claim for an incident which happens during the trip that results from: a. you are riding or being a passenger on a Motorized Two-Wheeler without wearing a crash Helmet; b. you are driving any motorized vehicle, unless you are fully licensed to drive such a vehicle at the destination and/or not following the security and safety measures where this is required by law;		

- c. you are not wearing a seat belt where this is required by law;
  - d. your involvement in manual work or physical labour or hazardous occupation of any kind while you are abroad on tourist visa or visit visa.
  - e. you are flying an aircraft or taking part in other similar aerial activities;
- Digit Translation: If you break the law, that's (always) on you.

11	<p>Any claim for:</p> <ul style="list-style-type: none"> <li>a. unused travel or accommodation arranged by using air miles, loyalty or points based ownership schemes, timeshares or similar promotions;</li> <li>b. management fees, maintenance costs or exchange fees associated with loyalty or points based ownership schemes, timeshares or similar promotions;</li> <li>c. costs where these are recoverable from your travel and/or accommodation provider;</li> <li>d. the refund of any costs you have paid for on behalf of persons not named on your policy schedule;</li> </ul>
12	<p>Any claim for refund of any course or tuition fees, project costs, sponsorship fees or similar unless specifically covered for</p> <p>Digit Comment: Refer to the Study Interruption Cover.</p>
13	<p>Any claim because you do not feel like travelling, or you are not enjoying your trip.</p> <p>Digit Translation: Mood swings are not covered.</p>
14	<p>In respect of travel by the Insured to any country against whom the Republic of India has imposed general or special travel restrictions, or any country which has imposed such restrictions against travel by a citizen of the Republic of India to such country</p> <p>Digit Translation: Make sure the country you're travelling to, wants you there.</p>
15	<p>For cures of any kind and all stays in long term care institutions (retirement homes, convalescence centers, centers for detoxifications, rehabilitation centers etc.)</p> <p>Digit Translation: Holistic treatments are not covered.</p>
16	<p>Any claim for the treatment abroad, where trip was specifically planned for the purpose of availing treatment of an existing medical condition (Medical tourism)</p> <p>Digit Translation: Medical tourism is not covered.</p>
Specific Ones (can be waived in lieu of additional premium)	
17	<p>Any claim for an incident which happens during the trip that results from taking part in any <b>hazardous activities</b> unless specifically covered</p> <p>Refer Definitions for 'Hazardous Activities'.</p>

7	<p>Waiting period</p> <ul style="list-style-type: none"> <li>• Time period during which specified diseases/ treatments are not covered.</li> <li>• It is counted from the beginning of the policy coverage.</li> </ul>	<p><b>Not Applicable</b></p>										
8	<p>Financial limits of coverage</p> <p>I. Sub-limit (It is a pre-defined limit and the insurance</p>	<p><b>Sub – Limit, Co-payment and Deductible as applicable to Your policy will be mentioned in your policy schedule.</b></p> <table border="1" data-bbox="392 1157 1870 1495"> <thead> <tr> <th data-bbox="392 1157 884 1236">Contingency</th> <th data-bbox="884 1157 1377 1236">Sub Limits as a % of SI, if applicable</th> <th data-bbox="1377 1157 1870 1236">Sub Limits in fixed rupee terms, if applicable</th> </tr> </thead> <tbody> <tr> <td data-bbox="392 1236 884 1348">OPD treatment in case of emergency medical treatment and evacuation cover</td> <td data-bbox="884 1236 1377 1348">10% of respective sum insured</td> <td data-bbox="1377 1236 1870 1348">Not Applicable</td> </tr> <tr> <td data-bbox="392 1348 884 1495">OPD treatment in case of emergency Accidental treatment and evacuation cover</td> <td data-bbox="884 1348 1377 1495">10% of respective sum insured</td> <td data-bbox="1377 1348 1870 1495">Not Applicable</td> </tr> </tbody> </table>	Contingency	Sub Limits as a % of SI, if applicable	Sub Limits in fixed rupee terms, if applicable	OPD treatment in case of emergency medical treatment and evacuation cover	10% of respective sum insured	Not Applicable	OPD treatment in case of emergency Accidental treatment and evacuation cover	10% of respective sum insured	Not Applicable	
Contingency	Sub Limits as a % of SI, if applicable	Sub Limits in fixed rupee terms, if applicable										
OPD treatment in case of emergency medical treatment and evacuation cover	10% of respective sum insured	Not Applicable										
OPD treatment in case of emergency Accidental treatment and evacuation cover	10% of respective sum insured	Not Applicable										



company will not pay any amount in excess of this limit).

**Details of Section Wise Deductible and Co-payment available under the product are mentioned below:**

Sl. No	Name of the cover	% of Co-payment @Claim Amount		% of Deductible @Sum Insured	
		Min	Max	Min	Max
1	Trip Cancellation	0%	10%	0%	10%
2	Common Carrier Delay	Not Applicable	Not Applicable	Not Applicable	Not Applicable
3	Delay of Checked-in Baggage	Not Applicable	Not Applicable	Not Applicable	Not Applicable
4	Total Loss of Checked-in Baggage	Not Applicable	Not Applicable	Not Applicable	Not Applicable
5	Missed Connection	0%	10%	0%	10%
6	Trip Abandonment	0%	10%	0%	10%
7	Emergency Medical Treatment & Evacuation	0%	10%	0%	10%
8	Emergency Accidental Treatment & Evacuation	0%	10%	0%	10%
9	Daily Cash Allowance	Not Applicable	Not Applicable	Not Applicable	Not Applicable
10	Emergency Dental Treatment	0%	20%	0%	20%
11	Personal Accident	Not Applicable	Not Applicable	Not Applicable	Not Applicable
12	Accidental Death & Disability (Common Carrier)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
13	Adventure Sports	0%	10%	0%	10%
14	Waiver of Pre-Existing Disease	0%	10%	0%	10%
15	Personal Liability and Bail Bond	0%	10%	0%	10%
16	All Risk Cancellation Charges	0%	40%	0%	10%
17	Loss of Passport	0%	10%	0%	10%
18	Bounced Bookings	0%	10%	0%	10%
19	Emergency Trip Cancellation	0%	10%	0%	10%
20	Compassionate Family Visits	0%	10%	0%	10%
21	Loss of Baggage and Personal Belongings	0%	10%	0%	10%

II.Co-payment (It is a specified amount /percentage of the admissible claim amount to be paid by policyholder/insured).

III.Deductible (It is a specified amount: - upto which an

insurance company will not pay any claim, and - which will be deducted from total claim amount (if claim amount is more than the specified amount)	<b>22</b>	<b>Escort of Minor Child</b>	<b>0%</b>	<b>10%</b>	<b>0%</b>	<b>10%</b>
	<b>23</b>	<b>Home Building and Contents</b>	<b>0%</b>	<b>10%</b>	<b>0%</b>	<b>10%</b>
	<b>24</b>	<b>Study Interruptions</b>	<b>0%</b>	<b>10%</b>	<b>0%</b>	<b>10%</b>
	<b>25</b>	<b>Accident of the Sponsor</b>	<b>0%</b>	<b>10%</b>	<b>0%</b>	<b>10%</b>
	<b>26</b>	<b>Financial Emergency Cash</b>	<b>Not Applicable</b>	<b>Not Applicable</b>	<b>0%</b>	<b>10%</b>

IV. Any other limit (as applicable)

<b>9</b>	Claims/Claims Procedure	<p>In case of a claim, we request you to register a claim by contacting our Customer Service Number 1800 300 34448. You can, alternatively, also register a claim by email on: <a href="mailto:care@godigit.com">care@godigit.com</a></p> <p>Notification of Claim &amp; Payments of Claim:</p> <ol style="list-style-type: none"> <li>1. If case of any Emergency Medical Treatment resulting into Hospitalization, We or Our Assistance Service Provider must be informed within 7 days of the beginning of such treatment.</li> <li>2. If case of any Accidental Bodily Injury that may result in a claim, then as a condition precedent to our liability:             <ol style="list-style-type: none"> <li>a) Insured or someone claiming on Insured's behalf must inform us or ASP in writing immediately and in any event within 30 days from the date of the accident and submit all documents to us within 30 days from the date of intimation.</li> <li>b) Insured must immediately consult a Doctor and follow the advice and treatment that he recommends.</li> <li>c) Insured should allow examination by our medical advisors if we or ASP ask for this.</li> </ol> </li> </ol>
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		<p>d) Insured or someone claiming on Insured's behalf must promptly give us documentation and other information we ask for to investigate the claim or our obligation to make payment for it.</p> <p>e) In case of the Insured Person's death, someone claiming on his/her behalf must inform us in writing immediately and in any event within 30 days from the date of the accident and send us a copy of the post mortem report (if conducted) within 30 days from the date of intimation.</p> <p>*Note: Condonation of delay can be done by waiver of conditions (a) and (e) may be considered in extreme cases of hardship where it is proved to Our satisfaction that under the circumstances in which the Insured Person was placed, it was not possible for the Insured Person or any other person claiming on his/her behalf to give notice or file claim within the prescribed time limit.</p> <p>3. In all other cases, We or Our Assistance Service Provider must be informed of any event or occurrence that may give rise to a claim under this Policy within 15 days of occurrence of event.</p> <p>4. For cashless claims settlement, Assistance Service Provider would settle bills directly with hospitals and provides remittance. For reimbursement claims settlement, we would check and reimburse the payments directly to the Insured.</p> <p>5. We shall settle or reject a claim, as the case may be within 30 days of submission of last necessary documents / information. All claims will be settled in accordance with the applicable regulatory guidelines, including IRDAI (Protection of Policyholder's Interests Regulation), 2017. In case of delay in payment of any claim that has been admitted as payable by Us under the Policy terms and condition, beyond the time period as prescribed under IRDAI (Protection of Policyholder's Interests), 2017, we shall pay interest at a rate which is 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim. For the purpose of this clause, 'bank rate' shall mean the existing bank rate as notified by Reserve Bank of India, unless the extent regulation requires payment based on some other prescribed interest rate.</p>	
<p><b>10</b></p>	<p>Policy Servicing</p>	<p>24-hour Worldwide Medical Emergency Assistance Service When you are unwell or hurt, you can't be expected to care for yourself. Especially in an unknown city. With Digit, you get around-the-clock Medical Emergency Assistance the moment you purchase the following covers:</p> <ul style="list-style-type: none"> <li>• Emergency Medical &amp; Accidental Treatment and Evacuation</li> <li>• Emergency Accidental Treatment and Evacuation</li> <li>• Emergency Dental Treatment</li> </ul> <p>The service will be governed by the terms, conditions and exclusions of each insurance policy and will be</p>	

operated by our appointed service provider.  
 At a time of need, please contact the Medical Emergency Assistance helpline immediately.  
 An experienced Medical Emergency Assistance coordinator will deal with your enquiry and make sure that:

- Where necessary, hospitals are contacted.
- Necessary medical fees are guaranteed.
- Medical advisers are consulted.

But to help you, we require your cooperation in sticking to these guidelines. If any illness or injury requires you to go into hospital as an in-patient, or you are told by the treating doctor that you are going to require tests or investigations as an out-patient, you must contact the helpline before you make any arrangements.  
 If this is not possible because the condition is serious, you must contact the helpline as soon as possible after you go into hospital.  
 If you need to return home for any reason, it is also important that you contact the helpline before you make any return journey arrangements. Only after being informed can we be there to help you.

**Emergency Assistance Services (Applicable Only for International Travel)**  
 In addition to the Covers mentioned above, we shall also provide following assistance services through Assistance Service Provider (ASP). These are only recommendatory and not binding on the Company:

<b>Medical Assistance</b>	As soon as the <b>ASP</b> is notified of a medical emergency resulting from <b>Your</b> Accident or Sickness, the ASP will contact the medical facility or location where <b>You</b> are located and confer with the Physician at that location to determine the best course of action to be taken. If possible and if appropriate, <b>your</b> family Physician will be contacted to help arrive at a decision as to the best course of action to be taken. The <b>ASP</b> will then organize a response to the medical emergency, doing whatever is appropriate, including, but not limited to, recommending or securing the availability of services of a local Physician and arranging Hospital confinement of <b>You</b> where, in its discretion, deems such confinement appropriate
<b>Medical Evacuation</b>	When, in the opinion of the <b>ASP's</b> medical panel, it is judged medically appropriate to move <b>You</b> to another location for better treatment or return <b>You</b> to India, the ASP will arrange the evacuation, utilizing the means best suited to do so, based on the

		<p>medical evaluation of the seriousness of <b>Your</b> condition, and these means may include air ambulance, surface ambulance, regular airplane, railroad or other appropriate means. All decisions as to the means of transportation and final destination will be made by the <b>ASP</b>.</p>	
		<p><b>Repatriation</b> <b>ASP</b> agrees to make the necessary arrangements for the return of <b>Your</b> remains to India in the event <b>You</b> die while this service agreement is in effect as to <b>You</b>.</p>	
		<p><b>Legal Assistance</b> If <b>You</b> are arrested or are in danger of being arrested as the result of any non-criminal action resulting from responsibilities attributed to <b>You</b>, <b>ASP</b> will, if required, provide <b>You</b> with the name of an attorney who can represent <b>You</b> in any necessary legal matters</p>	
		<p><b>Lost Baggage or Lost of Passport</b> If <b>You</b>, outside India, notify the ASP that <b>your</b> baggage or passport has been lost, the ASP will endeavor to assist <b>You</b> by contacting the appropriate authorities involved and providing direction for replacement.</p>	
		<p><b>Disclaimer of Liability</b> In all cases the medical professional or any attorney suggested by, the <b>ASP</b>, shall act in a medical or legal capacity on behalf of <b>You</b> only. The <b>ASP</b> assumes no responsibility for any medical or legal advice given by the medical professional or attorney respectively. You shall not have any recourse to the ASP by reason of its suggestion of a medical professional or attorney or due to any legal or other determination resulting therefrom. You are responsible for the cost of services arranged by the <b>ASP</b> on behalf of <b>You</b> or a covered Immediate Family Member. The <b>ASP</b> will access this Policy and/or other insurance Policy benefits to which <b>You</b> may be entitled.</p>	
11	Grievance s/Complaints	<p><b>Customer Grievance Redressal Policy</b> We hope that we never leave you dissatisfied. However, if you ever wish to lodge a complaint, please feel free to call our 24X7 Toll free number 1800-300-34448 or email the customer service desk at <a href="mailto:grievance@godigit.com">grievance@godigit.com</a>. Senior citizens can now contact us on 1800-XXX-XXXX or write to us at <a href="mailto:seniorcitizen@godigit.com">seniorcitizen@godigit.com</a> After investigating the matter internally and subsequent closure, we will send our response.</p>	

		<p>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 The contact details of the Insurance Ombudsman centers are mentioned in the Policy Wording</p>	
<p><b>11</b></p>	<p>Things you need to know</p>	<p><b>Free Look Period</b> You have 15 days from the date of receipt of the first policy document (but prior to start of the trip) to review the terms and conditions of this policy. You can cancel the policy during this time by simply stating your reasons for doing so. And if you haven't made any claim during the Free Look Period, you will get a refund of the premium subject to:</p> <ul style="list-style-type: none"> <li>A) A deduction of the expenses incurred by us on your medical examination, stamp duty charges if the risk has not commenced.</li> <li>B) When the risk under all the covers have commenced the stamp duty charges, medical examination charges &amp; proportionate risk premium for period on cover would be deducted.</li> <li>C) Where risk has commenced only on a part of the cover, such proportionate risk premium commensurate with the risk covered during such period.</li> </ul> <p>Please note: Free Look Period is not applicable for renewed policies and policies with policy period of less than one year.</p> <p><b><u>Policy Renewal</u></b> Multi-Trip Policy can be renewed subject to below conditions: This Policy will automatically terminate at the end of the Policy Period. We are under no obligation to give notice that it is due for renewal, or to renew it or to renew it on the same terms whether as to premium or otherwise. In respect of all applications for renewal received by Us before the end of the Policy Period, we will ordinarily offer renewal terms unless We believe that You or any Insured Person or anyone acting on Your behalf or on behalf of an Insured Person has acted in a dishonest or fraudulent manner under or in relation to this Policy or the renewal of the Policy poses a moral hazard. We shall be entitled to call for and receive any information or documentation before agreeing to renew the Policy, and in renewing We are not bound to renew for all Insured Persons. All applications for renewal of the Policy must be received by Us at least 30 days before the end of the Policy Period. You can renew multi trip policy up-to age 99 years.</p> <p><b><u>Migration and Portability:</u></b> Not Applicable</p> <p><b><u>Change in Sum Insured:</u></b> Not Applicable</p>	

		<p><b><u>Moratorium Period</u></b> Not Applicable</p>	
<p><b>12</b></p>	<p>Your Obligations</p>	<p><b>Medical Declaration- applicable to each insured person</b> Here's another list of important info. This one mostly states that you need to be honest with us about the medical conditions you have before starting your trip, and about the health of those travelling with you. It also says that if you have any doubts about medical issues (or need to make a medical decision) while you're travelling, you need to call us immediately. It would be ideal if you could read the details as prevention is always better than cure.</p> <p>If, between booking a trip and the departure date or the renewal date (whichever is sooner), you or your immediate family or traveling companion or anyone upon whose good health your trip depends are referred to a Consultant / Specialist or attends Accident &amp; Emergency department of a hospital or are admitted to a hospital, your policy will cover you for cancellation of your trip. Please note however, that if you still wish to travel you must call the Customer Services Team immediately and they will advise you if your insurance policy will cover you for claims relating to this condition.</p> <p>If you or anyone upon whose good health your trip depends, is referred to a Consultant/Specialist, attends Accident &amp; Emergency department of a hospital or is admitted to a hospital, after you have booked your trip but prior to paying any final balance due for your trip, you must call the Customer Services helpline number immediately. We will advise you if you will be covered for claims relating to this condition.</p> <p>Please note, if you do not do this, it will affect your claim if you have to cancel your trip. At the time of buying or renewing your policy or when booking a trip (whichever is later), you must tell us if any insured person:</p> <ul style="list-style-type: none"> <li>• Has received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months.</li> <li>• Is under investigation or awaiting results for any diagnosed or undiagnosed medical condition.</li> <li>• Is on a waiting list for, or aware of the need for, in-patient treatment for any diagnosed or undiagnosed medical condition.</li> <li>• Has received a terminal prognosis.</li> <li>• Is travelling against the advice of a doctor or travels without medical advice when it was reasonable for the insured person to have consulted a doctor.</li> </ul>	

- Knows of any of your immediate family, close business colleague, travelling companion or person you plan to stay with, (and upon whose good health your trip depends), who has a serious illness, injury or disease which could affect your decision to take or continue your trip.

Important note: It is very important that you comply with the terms of the Medical Declaration. We will not pay any claim which is related to a pre-existing medical condition unless your condition has been declared to us and shown as accepted on your policy schedule.