Yes, you look awesome!

Digit Asset Care Policy

Visit us at **www.godigit.com** or call **1800-300-34448,** anytime, for more information.

UIN Number:
IRDAN158P0030V01201718

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Whereas the Insured has made a proposal to Go Digit General Insurance Ltd. (hereinafter called the Company/DIGIT), which is hereby agreed to be the basis of this Policy and has paid the premium specified in the Schedule, now the Company agrees, subject always to the following terms, conditions, exclusions, and limitations, to indemnify the Insured in excess of the amount of the Deductible and subject to the Sum Insured against such loss as is herein provided.

The liability of the Company in any one Policy Period shall in no case exceed the Sum Insured or limit of liability as shown in the Schedule for any one loss.

For product or the process related queries, you could visit on www.godigit.com and for those who prefer to have a chat, we are available at **1800 300 34448.**

This document has 5 Sections and it will take about 8~10 minutes to read:

A. Definitions

B. Details of the Coverage and Coverage Specific Exclusions

C. Details of the General Exclusions

D. Basis of Loss Settlement

E. General Conditions

Definitions

Accidental Damage

An accident that causes physical damage to the Household / Insured Asset(s) , which is caused suddenly by an outside force and is not expected and not deliberate.

Accidental Loss

Means Accidently leaving Your Household Asset(s) in a location whereby You are permanently not able to use or locate it.

Age of Household Asset

Age of the Household Asset as on the day it is assessed, calculated from the invoice date.

Authorized Repair Shop

These repair shops are recommended by Us, for carrying out Household Asset repair. You can find the list displayed on Our Website or mentioned in the documents provided.

Claims Analyst

A technical person or persons authorized by Us. S/he will evaluate the loss and let us know how much we should be paying You.

Deductible

This is the part of the claim that is to be paid by you. You can find the amount stated in the policy schedule. We are liable to pay the remaining part of the claim. This will apply separately for each and every claim.

Depreciation

The reduction in the value of the insured Household Asset(s) with its age. This is stated in the policy schedule.

Digit Application

To assist you better, We will provide You some softwares/mobile application, for any of the below purposes:

1. Updating personal information about your Household Asset
2. Claim related services like Submission of documents, claim registration etc.

Household / Insured Asset(s)

Any electronic, electrical, mechanical or physical asset(s) meant for personal use and as described in the Policy Schedule.

Mechanical & Electrical Breakdown

Means direct loss to a Household / Insured Asset(s) caused by, resulting from, or consisting of:

a. Failure of pressure or vacuum equipment;
b. Mechanical or electrical failure including arcing; or
c. Rupture, bursting , bulging, implosion or steam explosion
d. Mechanical operational or structural failure of frames, springs, joints, welds, mechanisms (including inclining,reclining, heating, and vibrating), motors, levers or hand wands, or power or remote cords used for sleeper, reclining, and inclining applications (Applicable for Furniture).

Policy / Policy Document

Includes without limitation, the Policy schedule, proposal form, policy endorsemets, Policy wording containing terms and conditions including the list of Authorized Repair Shops as published on the Website from time to time.

Policy Period

It is the period from Risk Start date to Risk End date including both these days.

Policy Schedule

This includes the premium amount, insured Household Asset(s) detail, Policy Period, Depreciation Schedule, Deductible, Limit of liability along with the Owner Details.

Sum Insured

This is the maximum amount we can pay you for any one claim subject to the limit of liability as mentioned in the policy schedule.

For a New Household Asset, the Sum Insured would be Invoice value and for an older Household Asset, it would be the prevailing market Purchase price of the same/ similar make-model/type/configuration less Depreciation Corresponding to the age of the Household Asset.

Theft

Theft as defined in Section 378 of Indian Penal Code shall mean whoever, intending to take dishonestly any movable property out of the possession of any person without that person's consent, moves that property in order to such taking, is said to commit theft.

Total Loss / BER (Beyond Economic Repair)

Your asset will be deemed a Total loss/ BER (Beyond Economic Repair) when We consider it uneconomical to repair the insured asset or when the repair costs exceed the sum insured minus the applicable depreciation.

You / Your /Insured / Beneficiery

The legal & rightful owner / User / Insured / Beneficiary of any one, or all of the Household Assets mentioned in the policy, for which, Insurance cover is bought after payment of the premium.

We at Digit / Us / Our or Company

This means Go Digit General Insurance Ltd., with whom, Your Household Asset(s) is insured.

Details of the Coverage and Specific Exclusions

This policy will cover damage / loss to the Insured Household Asset arising on account of the following:

- Theft
- Accidental Damage
- Liquid Damage
- Mechanical & Electrical Breakdown
- Accidental Loss Cover

B.1 Theft

Scope of Cover

Under this Section, Your Household / Insured Asset(s) is insured against attempted theft subject to the definitions, limitations, exclusions, terms and conditions of this Policy.

Specific Exclusions Applicable for this Cover (can be waived in lieu of additional premium)

Any loss falling under "Accidental Loss" Cover unless separately covered and Premium Paid.

B.2. Accidental Damage

Scope of Cover

Under this Section, Your Household / Insured Asset(s) is insured against any physical damage resulting from Accidental Damage subject to the definitions, limitations, exclusions, terms and conditions of this Policy.

Specific Exclusions Applicable for this Cover (can be waived in lieu of additional premium)

Any loss falling under "Mechanical or Electrical Breakdown" / "Liquid Damage" / "Theft" Cover unless separately covered and Premium Paid.

B.3. Liquid Damage

Scope of Cover

Under this Section, Your Household / Insured Asset(s) is insured against any loss or damage resulting from ingression of any type of liquid or water subject to the definitions, limitations, exclusions, terms and conditions of this Policy.

Specific Exclusions Applicable for this Cover (can be waived in lieu of additional premium)

Any loss falling under "Accidental Damage" / "Mechanical or Electrical Breakdown" Cover unless separately covered and Premium Paid.

B.4. Mechanical & Electrical Break Down

Scope of Cover

Under this Section, Your Household / Insured Asset(s) is insured against any loss or damage resulting from "Mechanical & Electrical Breakdown" that stops the functioning of Your Household / Insured Asset(s) fully or partially subject to the definitions, limitations, exclusions, terms and conditions of this Policy.

Specific Exclusions Applicable for this Cover (Can't be waived):

1. Household Asset malfunctioning or deterioration in the Household Asset's performance by unauthorized software/virus, software updates, minor adjustments, checking and maintenance will not be covered.
2. Loss or damage that is covered under Manufacturers, Supplier or Dealer's Warranty or Recall Campaign in the event of mass failure of the Household Asset.
3. Improper storage or transportation of the Household Asset.
4. Improper handling, dismantling, fitting adjustment, repair alteration or modification not approved by the makers/manufacturers and/or the agents of makers/manufacturers or use of such handset / laptop contrary to the directives of the makers/manufacturers and/or these agents, will not be covered.

Specific Exclusions Applicable for this Cover (can be waived in lieu of additional premium)

Any loss falling under "Accidental Damage"/ "Liquid Damage" Cover unless separately covered and Premium Paid.

B.4. Accidental Loss Cover

Scope of Cover

Under this Section, Your Household / Insured Asset(s) is insured against any Accidental Loss subject to the definitions, limitations, exclusions, terms and conditions of this Policy.

What you are not covered for

(General Exclusions)

Standard Exclusions	
1	Any Household Asset(s) not specifically mentioned in the Policy Schedule.
2	Deductible as applicable and mentioned in the Policy Schedule.
3	Any non-disclosure (partial or full)/fraudulent disclosure, misrepresentations of information/facts can make your claim invalid.
4	Any consequential loss or damage including but not limited to Bodily Injury/illness/harmful effect due to usage of/inability to use the Household Asset.
5	Any claim caused due to contributory negligence will be invalid. Always take ordinary and reasonable precautions for the safety of your belongings.
6	Loss or damage resulting out of misuse or abuse, unlawful act or illegal activities including criminal acts or intentional or fraudulent act with an objective to gain undue benefit or economical gain.
7	Loss or damage due to war, War like operations (whether War declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or, usurped power or resulting from Seizure or detention or attachment of asset in light of any direction issued by a judicial / quasi-judicial / police or any other Government Agency or Public Authority including Financers/Banks.

8	This Policy 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, unless specifically agreed by us and mentioned in the Policy Schedule. For the purpose of this exclusion, an act of terrorism means an act or series of acts, 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 organisation(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes. This exclusion also includes loss, damage, cost or expense 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 the above.
Specific Exclusions (Can't be waived)	
9	Loss or Damage caused due to Intentional overloading or strain, over-running or excessive pressure, excessive charging is not covered.
10	Any loss or damage to the insured Household Asset which exists prior to commencement of the Policy period.
11	Any loss or damage which is covered under the terms of the maintenance agreement of the insured Household Asset.
12	Expenses which are regular in nature and required to maintain the Household Asset in Proper condition as recommended by the Manufacturer are not covered.
13	Any loss whatsoever to third party including without limitation to persons and/or property arising due to usage of the Household Asset isn't covered.
14	Wear and tear i.e. gradual deterioration associated with normal use and age of the asset, cosmetic damages including but not limited to peeling of paint, minor scratches not affecting the functioning of the Household Asset is not covered.
15	Loss or damage to fittings/fixtures/accessories/Consumables which forms the part of original Household Asset as supplied by the manufacturer unless damaged or lost along with the Household Asset and at the same time.

16	Loss of/damage to data and contents including pictures, software, downloads, apps, music or any other content is not covered by this policy.
17	Cost of replacement of Battery/SIM Card/Memory Card/Consumables unless damaged at the same time. This can be due to an accidental external impact or liquid damage including Internal leakage of the battery or damage caused due to overcharging, or caused due to use of unauthorized charger in violation to manufacturer's guidelines leading to damage to power board or mother board.
18	Any financial loss caused to you as a result of cyber-attack or fraud while the Household Asset was in use.

Basis Of Loss Settlement

a. In the event of **"Theft" and / or "Accidental Loss"** of the Household / Insured Asset(s) stated in the Policy Schedule, we will compensate You on one of the following basis, whichever is of lower value:

1. Pay the Sum Insured minus applicable depreciation as per age of the Household Asset at the time of loss; or
2. Replace Your Asset with another one of make-model/type/configuration and age similar to the Insured Household Asset and as may be available from the market.

b. In the event of loss or damage to the Household / Insured Asset(s) stated in the Policy Schedule due to **"Accidental Damage" and / or "Liquid Damage" and/or "Mechanical & Electrical Breakdown Cover",** we will compensate You on one of the following basis, whichever is of lower value:

1. Pay the Realistic and Economical Cost of Repair of the asset assessed by the Claims Analyst; or
2. Get the Asset repaired at Digit Authorized Repair Shop; or
3. Pay the Sum Insured minus applicable depreciation as per age of the Household Asset at the time of loss; or
4. Replace Your Asset with another one of make-model/type/configuration and age similar to the Insured Household Asset and as may be available from the market.

The liability of the Company in any one Policy Period shall in no case exceed the Sum Insured or limit of liability as shown in the Schedule for any one loss.

General Conditions

Conditions precedent/ during to the contract

1	**Reasonable Care:** The Insured shall: a. Take all reasonable steps to safeguard the Insured Asset against any Covered Insured Event. b. Take all reasonable steps to prevent a claim from arising under this Policy.
2	**Jurisdiction:** The construction, interpretation and meaning of the provisions of this Policy shall be determined in accordance with the law of India. In case of any claim arising in respect of the Household Asset hereby insured, the same shall be settled and paid in India and further that all legal proceedings in respect of any such claim shall be instituted in a competent court of India only and claim would be paid in INR only.
3	**Free look Period:** You are provided for Free Look period as shown in policy schedule which is applicable from the date of receipt of policy document (either electronic copy or physical copy). This is the time you can take to review the terms and conditions of the Policy and if You have any objections to any of the terms and conditions, You have the option of canceling the Policy stating the reasons for cancellation. If you have not made any claim during the Free look period, you shall be entitled to refund of full premium. You can't avail the Free look period cancellation in case you have made a claim.
4	You must take all reasonable steps to prevent Theft, Accidental damage, Liquid Damage, Mechanical & Electrical Breakdown, Accidental Loss.
5	**Policy Cancellation:** a. Cancellation due to Total Loss/B.E.R./Theft Claims: The policy will be automatically cancelled in case of Total loss/B.E.R./Theft Claims and there won't be any premium refund. b. Cancellation by Insurer: This should not happen until there is a mis-representation, fraud, nondisclosure of material facts, non-realisation of Full Insurance Premium or Your non-cooperation. In which case, we may cancel the policy by giving You at least 15 days written notice, We shall refund a pro-rata premium for the unexpired Policy Period. c. Cancellation by Insured: Likewise, You may cancel this insurance by giving Us at least 15 days written notice but only if no claim has been made till then. We shall refund premium for the unexpired Policy Period. Refund amount will be 63.5% of premium charged pro-rated for unexpired period of policy. **Example:** If your 2 year policy premium is Rs. 1000, and You wish to cancel Your policy after 6 months, then we will refund you 63.5% X (1000) X (3/4) {Unexpired portion of policy) = Rs. 476.25 In case We have paid a claim to You on the Policy and You still wish to cancel the Policy, There won't be any refund of Premium.

Conditions applicable when a claim arises				
6	Depreciation Chart as per the Asset Category and Age of the Household Asset.			
	Age of the Asset insured	**Applicable Depreciation**		
		Asset Category I	**Asset Category II**	**Asset Category III**
	Up to age 3 months	20%	Nil	Nil
	More than 3 Months and up-to 6 Months	20%	Nil	Nil
	More than 6 Months and up-to 9 Months	30%	10%	Nil
	More than 9 Months and up-to 12 Months	30%	20%	Nil
	More than 12 Months and up-to 24 Months	50%	40%	Nil
	More than 24 Months and up-to 36 Months	70%	50%	Nil
	More than 36 Months and up-to 48 Months	75%	60%	Nil
	More than 48 Months and up-to 60 Months	75%	70%	Nil
	More than 60 Months	75%	75%	Nil
	The above depreciation will be applicable only in case of Total Loss Claims.			
7	We will pay maximum of 1/2/3/4/5/6 claims in the Policy period as mentioned in the policy schedule.			
8	**Salvage:** After we settle the Claim, We will be entitled to take and keep possession of the damaged / recovered Household Asset and to deal with the same in a reasonable manner.			
9	**Subrogation:** The Insured and any claimant under this Policy shall at the expenses of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or Subrogated upon the Company paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the insured's indemnification by the Company.			

10	**Contribution:** If at the time of any loss or damage, there is some other insurance policy, apart from this one, insuring the same Household Asset(s), the Company shall not be liable for more than the ratable proportion of such loss or damage.
11	**Dispute Resolution:** a. If any dispute or difference shall arise as to the quantum of claim to be paid under this Policy (liability/claim Being otherwise admitted by the Company), such difference shall independently of all other question be referred to the decision of a sole arbitrator to be appointed in writing by the Company and the respective Insured or if they cannot agree upon a single arbitrator within 30 days of any party the Company or the respective Insured invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators one to be appointed by each of who are the parties to the dispute/ difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996 as amended from time to time. The law of the arbitration will be Indian law, and the seat of arbitration and venue for all hearings shall be within India. b. It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided if the Company has disputed or not accepted/admitted the liability/claim under or in respect of the respective Policy Schedule. c. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon the respective Policy Schedule read with this Policy that the award by such arbitrator / arbitrators of the amount of the loss or damage shall be first obtained. d. It is also hereby further expressly agreed and declared that if the Company shall disclaim / repudiate the liability to the respective Insured for any claim under the Policy Schedule issued to them, and such claim shall not, within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then all benefits under the Policy Schedule shall be forfeited and the rights of Insured shall stand extinguished and the liability of the company shall also stand discharged. In the event that these arbitration provisions shall be held to be invalid then all such disputes or differences shall be referred to the exclusive jurisdiction of the Indian Courts subject to other clauses herein.
Conditions for renewal of the contract	
12	The Company is not bound to accept any renewal premium or give notice that renewal is due. Under normal circumstances,renewal will not be refused except on the grounds of moral hazard, misrepresentation or fraud of the Insured. The renewal premium shall be as per the rates approved by IRDA on the date of renewal for this product.

Customer Grievance Redressal Policy

We hope that we never leave you dissatisfied. However, if you ever wish to lodge a complaint, please feel free to call our 24 × 7 Toll free number **1800-300-34448** or email the customer service desk at **hello@godigit.com.**

Senior citizens can now contact us on **1800-300-34448** or write to us at **seniors@godigit.com.**

After investigating the matter internally and subsequent closure, we will send you our response.

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 below: (Note: Address and contact number of Governing Body of Insurance Council)

Secretary General - Governing Body of Insurance Council Jeevan Seva Annexe, 3rd Floor, S.V. Road, Santacruz (W), Mumbai 400 054. Tel. No.: **022-26106889**, **26106245**, Fax No.: **022-26106949**, **080-26106052**, Email: **inscoun@vsnl.net**

Location	Contact Details	Jurisdiction of Office)
Ahmedabad	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: **079-25501201/02/05/06** Email: **bimalokpal.ahmedabad@gbic.co.in**	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
Bengaluru	Office of the Insurance Ombudsman,Jeevan Soudha Building,PID No. 57-27-N-19,Ground Floor, 19/19, 24th Main Road,JP Nagar, Ist Phase,Bengaluru – 560 078. Tel.: **080 - 26652048/49** Email: **bimalokpal.bengaluru@gbic.co.in**	Karnataka
Bhopal	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal 462 003. Tel.: **0755-2769201/02**, Fax: **0755-2769203** Email: **bimalokpal.bhopal@gbic.co.in**	Madhya Pradesh, Chattisgarh
Bhubaneshwar	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar 751 009. Tel.: **0674-2596461 /2596455**, Fax: 0674-2596429, Email: **bimalokpal.bhubaneswar@gbic.co.in**	Orissa
Chandigarh	Office of the Insurance Ombudsman, S.C.O. No. 101/102/103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh 160 017. Tel.: **0172-2706196/2706468**, Fax: **0172-2708274** Email: **bimalokpal.chandigarh@gbic.co.in**	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.
Chennai	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai 600 018. Tel.: **044-24333668/24335284**, Fax: **044-24333664** Email: **bimalokpal.chennai@gbic.co.in**	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).

Delhi	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi 110 002.Tel.: **011-23239633/23237532**, Fax: **011-23230858** Email: **bimalokpal.delhi@gbic.co.in**	Delhi.
Guwahati	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S.Road, Guwahati 781 001. Tel.: **0361-2132204/2132205**, Fax: **0361-2732937** Email: **bimalokpal.guwahati@gbic.co.in**	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
Hyderabad	Office of the Insurance Ombudsman,6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad 500 004. Tel.: **040-65504123/23312122**, Fax: **040-23376599**, Email: **bimalokpal.hyderabad@gbic.co.in**	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.
Jaipur	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur 302 005. Tel.: **0141-2740363** Email: **bimalokpal.jaipur@gbic.co.in**	Rajasthan.
Ernakulam	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam 682 015. Tel.: **0484-2358759/2359338**, Fax: **0484-2359336** Email: **bimalokpal.ernakulam@gbic.co.in**	Kerala, Lakshadweep, Mahe-a part of Pondicherry.
Kolkata	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, Kolkata 700 072. Tel.: **033-22124339/22124340**, Fax : **033-22124341** Email: **bimalokpal.kolkata@gbic.co.in**	West Bengal, Sikkim, Andaman & Nicobar Islands.
Lucknow	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow 226 001. Tel.: **0522-2231330/2231331**, Fax: **0522-2231310** Email: **bimalokpal.lucknow@gbic.co.in**	Districts of Uttar Pradesh: Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
Mumbai	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: **022-26106552/26106960**, Fax: **022-26106052** Email: **bimalokpal.mumbai@gbic.co.in**	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
Patna	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: **0612-2680952**, Email: **bimalokpal.patna@gbic.co.in**	Bihar, Jharkhand.
Noida	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road,Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P 201 301. Tel.: **0120-2514250/2514252/2514253** Email: **bimalokpal.noida@gbic.co.in**	State of Uttaranchal and the following Districts of Uttar Pradesh:Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
Pune	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune 411 030. Tel.: **020-41312555** Email: **bimalokpal.pune@gbic.co.in**	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

Digit Asset Care Policy: Service Description

Simplicity is the most important when it comes to the claim process.

We have a fast and easy claim process. Your Duties and Obligations after Occurrence of an Insured Event are as below.

- Upon the happening of any event giving rise to a claim, the insured shall contact us within 48 hours and notify the claim.
- Any claim which is notified after 48 hours of the happening of the loss or damage, provided, we may, condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.
- You shall not abandon the Household Asset, nor take any steps to rectify/remedy the damage before the same has been approved by the Company or any of its representatives and appointees
- You shall allow the Company and its representatives and appointees to inspect the Household Asset or any other material items.
- On receipt of complete documents / information/ Survey Report, We shall within a period of 30 days offer a settlement of the claim to the Insured. If We, for any reasons, decide to reject a claim under the Policy, We shall do so within a period of 30 days from the receipt of the complete documents / information/ Survey Report or the additional survey report, as the case may be.
- Upon acceptance of an offer of settlement by You, the payment of the amount due shall be made within 7 days from the date of acceptance of the offer by Us.
- In the cases of delay in the payment, We shall be liable to pay interest at a rate which is 2% above the bank rate from the date of receipt of last relevant and necessary document from you/claimant by Us till the date of actual payment as per the provisions of IRDAI (Protection of Policyholders' Interests) Regulations, 2017.

Theft or Accidental Loss Claim

1. In case of theft/ Accidental Loss, call us at toll free Number **1800 300 34448** within 48 hours of the event giving rise to/likely to give rise to a claim so as to intimate us about such event. You can also use Our Website/M-site/Mobile App to register the claim. A unique claim number will be generated by Us, which can be used for future reference.
2. The Call Center can also guide You on how to register a claim and send documents using Digit Application.
3. You need to file an FIR with police and email Us the scanned copy of FIR & Police Final Investigation Report referring the claim number at **hello@godigit.com** or upload through Digit Application or on Our Website.

Accidental Damage or Liquid Damage or Mechanical and Electrical Breakdown Claim

1. In case of loss of the insured Household Asset due to Accidental Damage/Liquid Damage/Mechanical or Electrical breakdown, call us at toll free Number **1800 300 34448** within 48 hours of the event giving rise to / likely to give rise to a claim so as to intimate us about such event. You can also use Our Website / M-site / Mobile App to register the claim. A unique claim number will be generated by Us, which can be used for future reference.
2. The Call Center can also guide You on how to register a claim and send documents and video using Digit Application.
3. You will get the repair estimate from the nearest Authorized Repair Shop recommended by Us. The list of Authorized Repair Shops is displayed on Our Website.
4. Post repair approval from Us, You need to email Us the scanned copy of Bills and invoices, valuation reports etc required to support and substantiate the claim amount referring the claim number at **hello@godigit.com** or upload through Digit Application or on Our Website.