

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

DIGIT LIFE HEALTHY GLOW POLICY
(UIN: GODHLIP26044V022526)

PART I - DIGIT HEALTH INSURANCE POLICY

NOTE: This is a quick snapshot/summary of your policy details. Please go through the policy terms & conditions document (detailed Sections are explained there) and policy schedule for full understanding. In case of any conflict, details and terms & conditions mentioned in policy schedule and policy document shall prevail. For your ease of reference, corresponding section/clause numbers of Policy wordings are indicated in brackets.

1. NAME OF INSURANCE PRODUCT - Digit Health Insurance Policy (UIN: GODHLIP25039V022425)

Plan Name: <<>>

2. POLICY NUMBER - <<>>

3. TYPE OF INSURANCE PRODUCT << Indemnity/ Benefit / Both Indemnity and Benefit>>

DETAILS OF YOUR COVERAGE

4. SUM INSURED BASIS

Individual Sum Insured / Floater Sum Insured

<<Sum insured amount details for proposer and other lives covered with name, age, gender details>>

5. POLICY COVERAGE (Refer "C. Benefit Covered under the Policy" of Policy Wordings)

SECTION 1. HOSPITALIZATION COVER (Indemnity Cover):

(Please note - Admission in Hospital need to be beyond 24 hrs in case of Hospitalization Cover)

1.1. In-Patient Hospitalization

1.2. Day Care Procedures Covers treatments that don't require an overnight stay, like dialysis or shoulder dislocation

1.3. Pre-Hospitalization: <<30/60/90/120>> days before hospitalization, as per the plan opted

1.4. Post-Hospitalization: <<30/60/90/120/180>> days post hospitalization, as per the plan opted

1.5. Road Ambulance: Covers emergency ambulance transportation to the hospital up to << >>

1.6. Bariatric Surgery: Covers medically necessary bariatric surgery for obesity with underlying health conditions, subject to conditions and waiting periods.

1.7. Psychiatric Illness: Covers hospitalization expenses for psychiatric disorders.

1.8. Health Check Up: Covers health check-up expenses up to the << >> on every renewal

1.9. Home (Domiciliary) Hospitalization: Covers medical expenses for treatment at home if hospitalization is not possible

1.10. Ayush hospitalization: Your policy covers in-patient treatment under Ayurveda, Unani, Siddha, or Homeopathy at certified AYUSH hospitals.

1.11. Daily Cash for Choosing Shared Accommodation: If You choose a shared accommodation during any hospitalization, You will be eligible for a Daily Cash for every completion of 24 hours at the hospital. <<>>

SECTION 2. ORGAN DONOR EXPENSES (Indemnity Cover): Policy covers organ donor expenses, including pre and post-hospitalization costs, up to 5% of the approved claim amount for harvesting expenses. The donor must comply with the Transplantation of Human Organs Act 1994. A waiting period applies, as stated in your policy schedule.

<<SECTION 3. EMERGENCY AIR AMBULANCE (Indemnity Cover): Policy covers emergency air ambulance transportation within India for life-threatening conditions, provided it's medically necessary and prescribed by a doctor. >>

<<SECTION 4. MATERNITY BENEFIT WALLET & NEWBORN COVER (Indemnity Cover):

A. Maternity Benefit Wallet: Your policy offers a maternity benefit with a reduced waiting period of 9 months. The sum insured starts at ₹15,000 and increases by ₹10,000 each year, up to ₹1,00,000, if no claims are made. This benefit covers delivery, pregnancy complications, and lawful terminations for up to two living children

B. New-born Cover: Your policy covers your newborn for up to 90 days from the date of delivery, including medical expenses and vaccinations as per the National Immunization Schedule.>>

<<SECTION 5. WORLDWIDE COVERAGE (Indemnity Cover): Your policy covers medical expenses incurred abroad if your illness is diagnosed in India and you travel for treatment. Coverage includes in-patient hospitalization, day care procedures, and organ donor expenses, up to the sum insured>>

SECTION 6. SUM INSURED BACK UP (Indemnity Cover): Your policy provides a backup sum insured equal to 100% of your original sum insured for hospitalization in India

SECTION 7. IN-BUILT PERSONAL ACCIDENT (Benefit Cover): If an accident results in proposer/oldest member of the policy (as applicable) within 12 months, your nominee will receive 100% of the sum insured

<<Optional Covers>>

The covers listed below are optional covers and will be applicable only if you have selected them at the time of purchase and is mentioned in your Policy Schedule.

1. Consumables cover
2. Network Hospital Discount
3. Pre-existing Disease/Specific Disease/Initial Waiting Period Modification
4. Sum Insured Multiplier
5. Health Check-up cover from Day One
6. Advance Care
7. Support Plus
8. Advance Heart Ambulance
9. Maternity & Newborn Baby Cover
10. Infertility Treatment Cover
11. Daily Hospital Cash Cover
12. Daily Cash for accompanying an insured child
13. Loss of Income Cover
14. Long Hospitalization Cash Benefit Cover
15. Out-Patient Benefit Cover
16. Second Medical Opinion
17. Smart Save
18. Fast track
19. Cumulative Bonus Protection Cover
20. Infinite Cumulative Bonus
21. Room Rent Modification Cover
22. NRI Benefit
23. Policy Tenure Multiplier
24. Premium Refund
25. Medical Equipment Cover

NO CLAIM BONUS <<Cumulative Bonus/ No Claim Discount>>

Details of No Claim Bonus<<to fetched form Policy Schedule>>

CARRY FORWARD SUM INSURED

(Available only if Cumulative Bonus is not opted)

At the time of renewal/or policy year completion in case of term more than one year of the policy, sum insured under Section 1 -Hospitalization Cover of the renewed policy will be increased based on the unused base sum insured of Section 1 – Hospitalization Cover of the expiring policy as per conditions mentioned in the policy wordings.

INFLATION BOOST

Inflation Boost cover helps customers maintain their insurance coverage in the face of rising medical costs.

6. EXCLUSIONS (Refer “D. Exclusions” of Policy Wordings)

I. Standard Exclusions

1. Pre-Existing Diseases - Code- Excl01	10. Breach of law: Code- Excl10
2. Specified disease/procedure waiting period- Code- Excl02	11. Excluded Providers: Code- Excl11
3. 30-day waiting period/ Initial Waiting Period- Code- Excl03	12. Substance Abuse – Code- Excl12
4. Investigation & Evaluation- Code- Excl04	13. Domestic Treatment- Code- Excl13
5. Rest Cure, rehabilitation and respite care- Code- Excl05	14. Non-prescribed Medicine – Code- Excl14
6. Obesity/ Weight Control: Code- Excl06	15. Refractive Error: Code- Excl15
7. Change-of-Gender treatments: Code- Excl07	16. Unproven Treatments: Code- Excl16
8. Cosmetic or plastic Surgery: Code- Excl08	17. Sterility and Infertility: Code- Excl17
9. Hazardous or Adventure sports: Code- Excl09	18. Maternity: Code Excl18

II. Specific Exclusions

19. Artificial Life Maintenance	25. Non-Medical Expenses
20. Suicide and Self-Injury	26. Preventive Treatment
21. Circumcision, Aesthetic reasons	27. Spectacles, Hearing aids & other Expenses
22. External Congenital Anomaly	28. Unjustified or Unwarranted Hospitalization
23. Geographical Limits	29. War and hazardous substances
24. Defence Operation	30. Legal Liability
	31. Substance abuse and Addictions by the Insured

Specific Ones (Can't Be Waived)

32. Ear, Eyesight & Optical Services	39. Any loss arising out of the Insured Person's actual or attempted commission of or wilful participation in an illegal act or any violation or attempted violation of the law.
33. Prosthetics and other devices	
34. Specific Treatments	40. Hormone replacement therapy
35. New Age Treatment	
36. Dental Treatment	41. Any loss arising out of the Insured Person's actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law.
37. Organ Donor	
38. Weight loss Surgery	

Any other exclusion as mentioned in the policy schedule

7. WAITING PERIOD

- **Initial Waiting Period** <<7 days, 15 days or 30 days>> for all illnesses (not applicable in case of continuous renewal or accidents)
- **Specific Waiting Periods (Not applicable for claims arising due to an accident):** Specified disease/procedure waiting period is <<>> years
- **Pre-Existing Diseases:** Covered after <<>> months.

8. FINANCIAL LIMITS OF COVERAGE

Sub – Limit, Co-payment and Deductible as applicable to the policy is as mentioned below:
<<>>

9. CLAIMS PROCEDURE (Refer “E. II. 23. Claims Notification and Procedure” of Policy Wordings)

Claims Notification and Procedure

A. Cashless Claim Process:

Cashless Facility can be availed only at our network hospitals, facilitated by our Service Provider/TPA, with direct payment to the hospital:

1. Notify us at least **72 hours before planned hospitalization or within 24 hours in emergencies**
2. For Cashless Facility You shall follow the below Procedure:

- a. Share the Health Card/Copy of E-Cards along with ID Proof with the Hospital Authority & Obtain the Pre-Authorization Form from the Hospital.
- b. Submit Duly filled & Signed Pre-Authorization Form to the Hospital Counter.
- c. Ensure the hospital sends the form to the Service Provider/TPA for processing.
- d. The Service Provider/TPA will inform the decision and may issue an authorization letter to the hospital.
- e. **Treatment must occur within 15 days of approval** or before the policy expiry date, with matching details.
- f. Check the updated list of Network Providers before availing Cashless Facility.
- g. Contact the Service Provider/TPA for any queries using the details on the Health Card/E-Cards.

B. Reimbursement Claim Process:

Reimbursement Facility is available at any hospital in India. You must pay the hospital directly and submit documents to the Service Provider/TPA for claim reimbursement

1. Notify us or the service provider/TPA within 48 hours of date of admission in Hospital.
2. The Company shall settle or reject a claim, as the case may be, within 15 days from submission of claim.
3. In case the claim is not settled within the specified timelines, then the claimant is entitled for interest at bank rate plus 2 percent from the date of receipt of intimation to till the date of payment.

Note: For EMI policies the company shall recover and deduct all the pending instalments from the claim amount due under the policy.

Turn Around Time (TAT) for claims settlement:

- i. **TAT for preauthorization of cashless facility:** Within 1 hour of receipt of request
- ii. **TAT for cashless final bill authorization:** Within 3 hours of the receipt of discharge authorization request from the hospital.

Details /web link for following:

- i. **Network Hospital details:** <https://www.godigit.com/health-insurance/digit-cashless-network-hospitals-list>
- ii. **Helpline number:** Toll Free: 1800-258- 4242, Email: healthclaims@godigit.com
- iii. **Hospitals which are blacklisted or from where no claims will be accepted by insurer:** <https://www.godigit.com/health-insurance/non-preferred-hospitals>
- iv. Downloading/getting claim form: https://cdn.godigit.com/GO_DIGIT_GENERAL_INSURANCE_CASHLESS_FORM.pdf

10. POLICY SERVICING

Call Centre Details

Toll Free: 1800-258- 4242, Email: healthclaims@godigit.com , Senior citizens can now contact us on 1-800-258-4242 or write to us at seniors@godigit.com, Website: <https://www.godigit.com>

Details of Company Officials: 1800-258- 4242; healthclaims@godigit.com

11. GRIEVANCES / COMPLAINTS

Customer Grievance Redressal Policy

Website: <https://www.godigit.com> , Toll Free: 1-800-258- 4242, Email: hello@godigit.com, Senior citizens can now contact us on 1-800-258-4242 or write to us at seniors@godigit.com , If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at grievance@godigit.com, For updated details of grievance officer, kindly refer the link: Click Here <https://www.godigit.com/claim/grievance-redressal-procedure> , The contact details of the Insurance Ombudsman Centers - <https://www.ciains.co.in/Ombudsman>.

The policyholder or the claimant also has the option to register the complaint on-line at IRDAI's Bima Bharosa by visiting <https://bimabharosa.irdai.gov.in/>

12. THINGS TO REMEMBER

- **Free Look Period-** You may cancel the insurance policy if you do not want it, within 30 days from the beginning of the policy. Please refer policy wordings for process of free look cancellation.
- **Policy Renewal-** Except on grounds of fraud, moral hazard or misrepresentation or non-cooperation, renewal of your policy shall not be denied, provided the policy is not withdrawn.

- **Migration & Portability-** When your policy is due for renewal, you may migrate to another policy with us or port your policy to another insurer. Please refer details of Migration and Portability policy as mentioned in the Policy Wordings.
- **Change in Sum Insured:** Sum Insured can be changed (increased/decreased) only at the time of renewal or at any time, subject to underwriting by the company. For increase in SI, the waiting period if any shall start afresh only for the enhanced portion of the sum insured.
- **Moratorium Period:** After completion of Sixty continuous months (five years) under the policy no look back to be applied. This period of sixty months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of five continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance policy shall be contestable except for proven fraud and permanent exclusions specified in the policy contract.

13. YOUR OBLIGATIONS

- Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement.
- Please Disclose any change in Material Information during the policy period.
- Material Information for this policy refers to all relevant details requested by the Company in the proposal form and related documents to make an informed underwriting decision.

PART- II



This document provides key information about your policy. You are also advised to go through your policy document, aka, if you are short on time, this quick read is a must! 😊

S.No.	Title	Description in simple words (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number (When you have time, go through in detail!)														
1	Name of the Insurance Product and Unique Identification Number (UIN)	Digit Glow Term Life Insurance (UIN:165N005V01)															
2	Policy Number	< _____ >															
3	Type of Insurance Policy	Pure Risk															
4	Basic Policy Details	<table border="1"> <tr> <td>Instalment Premium</td> <td>₹ <Amount></td> </tr> <tr> <td>Mode of premium payment</td> <td><Single> / <Annual> / <Half-Yearly> / <Quarterly> / <Monthly></td> </tr> <tr> <td>Sum Assured (SA) on Death</td> <td>₹ <Amount></td> </tr> <tr> <td>Sum Assured on Maturity</td> <td>Not Applicable</td> </tr> <tr> <td>Premium Payment Term</td> <td>< _____ > Years</td> </tr> <tr> <td>Policy Term</td> <td>< _____ > Years</td> </tr> <tr> <td>Additional Accidental Death Benefit</td> <td><<Additional Benefit of ₹<ADB SA> will be payable, over and above the Death Benefit, in case of</td> </tr> </table>	Instalment Premium	₹ <Amount>	Mode of premium payment	<Single> / <Annual> / <Half-Yearly> / <Quarterly> / <Monthly>	Sum Assured (SA) on Death	₹ <Amount>	Sum Assured on Maturity	Not Applicable	Premium Payment Term	< _____ > Years	Policy Term	< _____ > Years	Additional Accidental Death Benefit	<<Additional Benefit of ₹<ADB SA> will be payable, over and above the Death Benefit, in case of	
Instalment Premium	₹ <Amount>																
Mode of premium payment	<Single> / <Annual> / <Half-Yearly> / <Quarterly> / <Monthly>																
Sum Assured (SA) on Death	₹ <Amount>																
Sum Assured on Maturity	Not Applicable																
Premium Payment Term	< _____ > Years																
Policy Term	< _____ > Years																
Additional Accidental Death Benefit	<<Additional Benefit of ₹<ADB SA> will be payable, over and above the Death Benefit, in case of																

		(ADB) Sum Assured (SA)	Accidental Death i.e. a total Benefit of ₹< Death SA + ADB SA> is payable.> / Not Applicable>	
		Additional Accidental Total & Permanent Disability (ATPD) Benefit Sum Assured (SA)	<<Additional Benefit of ₹<ATPD SA> will be payable, in case of Accidental Total & Permanent Disability. After that if death occurs, another amount of ₹<Death SA> is payable.>/Not Applicable>	
		Accelerated Terminal Illness Benefit Sum Assured (SA)	<<In case Life Assured is diagnosed with a Terminal Illness, Benefit amount of ₹<Terminal Illness SA> shall be payable immediately and the policy will end.>/Not Applicable>	
5	Policy Benefits/Coverage Payable	Benefits payable on Death		Part C, Clause 1
		Benefits payable on Maturity – Not Applicable		Part C, Clause 3
		Survival Benefits excluding those payable on Maturity – Not Applicable		Part C, Clause 3
		Surrender benefits		Part D, Clause 4
		Options to policyholders for availing benefits, if any, covered under the policy.		Not Applicable
		Other Benefits/options payable, specific to the policy, if any		Part C, Clause 2 &4
6	Riders opted, if any	Not Applicable		
7	Exclusions (events where insurance coverage is not payable), if any.	Suicide Exclusion		Part F, Clause 14
		<Exclusions to Accidental Death Benefit> (for non-POS cases only)		<Annexure IV>
		<Exclusions to Accidental Total and Permanent Disability Benefit> (for non-POS cases only)		<Annexure V>
8	Waiting /lien Period, if any	Not Applicable		
9.	Grace Period	<p>Grace Period is the additional time provided to the policyholder for paying premiums, after the premium due date, to keep the policy benefits intact.</p> <p>Grace Period applicable –</p> <ul style="list-style-type: none"> 15 days for monthly mode of premium payment 		Part C, Clause 6

		<ul style="list-style-type: none"> 30 days for annual, half-yearly, quarterly modes of premium payment 	
10.	Free Look Period	<p>Free Look Period is the time given to a policyholder, at the start of the policy term, to re-assess the policy and to get a refund of premium subject to applicable deductions, if they decide to not continue with the policy.</p> <p>Free Look Period applicable - 30 days</p>	Part D, Clause 1
11	In Force, Lapse, Reduced Paid-Up, Revival and Surrender of the Policy	<p>In Force means status of the Policy is active, all due Premiums have been paid and the Policy is not terminated or in Lapsed Status i.e. the covers are in force and applicable Benefits would become payable.</p> <p>Lapsation means state of a non-active life insurance policy due to non-payment of Premium within the Grace Period i.e. If due premiums are not paid till the end of the grace period, the policy is said to enter lapsed status i.e. the covers/benefits of the policy cease.</p> <p>Reduced Paid-Up – Not Applicable for this policy.</p> <p>Revival – A policyholder can revive a lapsed Policy. A Policy can be revived by paying all the due premiums and late fee, if any. Revival can be done during the policy term and within five years from the due date of first unpaid premium only.</p> <p>Early Termination (Surrender) – Policyholder can choose to completely withdraw / terminate the Policy before completion of Policy Term, as per terms & conditions of the Policy</p>	<p>Part B, Definition no. 22</p> <p>Part D, Clause 2</p> <p>Part D, Clause 3</p> <p>Part D, Clause 5</p> <p>Part D, Clause 4</p>
12	Policy Loan, if applicable	Not Applicable	Part D, Clause 6
13	Claims/Claims Procedure	Turn Around Time (TAT) for claims settlement - 7 working days from the date the last document is received	
		<p>Claims Procedure –</p> <p>Step -1: Register a claim using any of the below methods –</p> <p>a. (Preferred) Email Us at lifecclaims@godigit.com OR</p> <p>b. Call Our helpline number: 9960126126/18002962626 OR</p>	Part F, Clause 15,16

		<p>c. Intimate Us in writing at Our nearest branch or Corporate Office (address given below). We recommend the above two methods, as Our address may have changed over the years.</p> <p>Claims department Go Digit Life Insurance Limited Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095</p> <p>Step – 2: Email Us all the claim documents on lifecclaims@godigit.com</p> <p>You can also send us all the claim documents at the above mentioned 'Claims department' address.</p>	
		<p>Helpline/Call Centre/Whatsapp number – 9960126126/18002962626</p>	
		<p>Contact details of the insurer - Address - Go Digit Life Insurance Limited Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095 Contact No. – 9960126126/18002962626 Email ID - lifecclaims@godigit.com</p>	
		<p>Link for downloading claim form and list of documents required including bank account details. <Link></p>	
14	Policy Servicing	<p>Turn Around Time (TAT) -7 working days from the date the last document is received</p> <p>Helpline/Call Centre number – 9960126126/18002962626</p> <p>Contact details of the insurer – Address - Go Digit Life Insurance Limited Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095 Contact No. – 9960126126/18002962626 Email ID - lifecclaims@godigit.com</p>	
		<p>Link for downloading applicable forms and list of documents required including bank account details. <Link></p>	
15	Grievances /Complaints	<p>Contact details of Grievance Redressal Officer of the insurer Address: The Chief Grievance Redressal Officer</p>	Part G

	<p>Go Digit Life Insurance Limited. Atlantis,95,4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095 Contact No. – 9960126126/18002962626 Email ID - lifegro@godigit.com</p>	
	<p>Link for registering the grievance with the insurer's portal - https://www.godigit.com/life/grievance-redressal-procedure#disclaimerModal</p>	
	<p>Contact details of Ombudsman For latest updated list of Ombudsman Office addresses and contact details, kindly visit the following website. https://www.cioins.co.in/Ombudsman</p>	Part G

Declaration by the Policyholder

I have read the above and confirm having noted the details.

<Name of Policyholder>

(Signature of Policyholder)

The document is being electronically shared and the receipt of the same is considered as an acknowledgement. In case of any query or concern, you may feel free to connect with us at the provided contact details within freelook period.

Place:

Date:

Note: In case of any conflict, the terms and conditions mentioned in the policy document shall prevail. Basically, we want you to go through the details as well for full clarity!