

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.

Sl No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	Digit Aviation Insurance Policy For Pilots	<<Policy No> >
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN158RPAV0044 V01202425	
3	Structure	Indemnity Basis: <ul style="list-style-type: none"> Section 1 - Loss of License Insurance Benefit Basis: <ul style="list-style-type: none"> Section 2 - Personal Accident 	C. Coverage
4	Interests Insured	Individuals / entity / organisations who want to cover risk associated with Pilots' Loss of License and Personal Accident of Pilots.	
5	Sum Insured / Motor Insured Declared Value Scope	Please refer your Policy Schedule having details of Sum Insured Applicable to the sections opted by you.	
6	Policy Coverage	<p><u>Details specific to the section to be fetched (Refer CIS Circular for reference). These details can be fetched from Policy schedule/COI</u></p> <p><u>COVERAGE</u></p> <p><u>Section 1 - Loss of License Insurance</u> In the event of Insured Person's bodily injury and/or illness or disease sustained and/or contracted anytime during the period of insurance resulting whether during or after the period of insurance but not beyond the period of 15 Months (unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance) after the expiry of the policy, in Insured Person's Incapacity as herein after defined, then compensation will be paid to the Insured Person as follows by the Company.</p> <p>The company hereby agrees to pay compensation as per the following:</p> <ul style="list-style-type: none"> Item 1: In the case of the incapacity causing Permanent Total Disablement due to disease, illness otherwise than that due directly or indirectly to Psychosis, psychoneurosis or epilepsy, after the deduction of any payment made under item 3 or 4, the balance of One Hundred Percent (100%) of the Sum Insured. Item 2: In the case of the incapacity causing Permanent Total Disablement due to disease, illness due to psychosis, psychoneurosis or epilepsy, after deduction of any payments made under item 3 or 4, the balance of Eighteen Percent (18%) of the Sum Insured. Item 3: In the case of the incapacity causing Temporary Total Disablement due to disease, illness otherwise than that due directly or indirectly to Psychosis, psychoneurosis or epilepsy, at the rate per calendar month for not more Fifteen Months (unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance) or up to the Death or Permanent Total Disablement of the Insured Person of 75% of the net salary as per Form 16 of last financial year OR Net Pay for the last 3 months as per the salary slip will be evaluated and the higher of the 2 will be considered. Item 4: In the case of the incapacity causing Temporary Total Disablement due to disease, illness due to Psychosis, psychoneurosis or epilepsy at the rate per calendar month for not more than twelve Months (unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance) or up to the Death or permanent Total Disablement of the Insured Person the above amount will be then compared to 1.25% of the SI and the lower of the same will be considered (unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance). <p>Provided That:</p> <ul style="list-style-type: none"> (i) The liability of the Insurance Company shall be limited to one hundred percent of the capital sum insured. (ii) No compensation shall be payable in respect of the first Sixty days (unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance) for Pilots employed in India, as the case may be, of the incapacity for temporary disablement (iii) Coverage's for Indian Pilot employed abroad with valid Indian License and valid Indian Medical are here by covered under the policy subject to unfitness declared by DGCA form CA 35 only. Benefit to start post 70 days (unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance) cooling period from Temporary Medical Unfitness (TMU) date as DGCA issued CA 35 and no payment can be made to any foreign accounts or in foreign currency. (iv) Temporary Medical Unfitness claims will be processed up to the fitness date of receipt of CA-35 from competent authority. (v) In case of Permanent Medical Unfitness (PMU) claim, claimant has to survive for 30 days (unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance). However, for PA cases there shall be no binding on survival limitation. (vi) Tail period for TMU is 15 months (unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance), however if the same TMU gets converted to PMU the tail period should be 24 months (unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance) from the date of expiry of the Policy. <p>While in the due course of the Pilot being declared as PMU and is within the cooling period - in an unforeseen event of accident the Personal Accident (PA) cover as per - his / her eligibility will remain in force and the Pilot will get compensated as per the eligible Sum Insured under PA.</p> <ul style="list-style-type: none"> Item 5: If in the case of the Insured Person being required to attend any Court of enquiry or legal or other proceedings in connection with an event which in the opinion of the Insurance Company might give rise to a claim under this insurance, legal and/or other costs incurred with the consent of the Insurance Company up to an amount (or its equivalent in the currency in which this policy is issued) of Rs. 10,000, unless specifically mentioned otherwise in the Policy Schedule/ Certificate of Insurance. 	C. Coverage

		<p>Section 2 – Personal Accident In the event of Insured Person’s accidental bodily injury sustained during the period of insurance, directly caused or arising out of or attributable to an accident including an Aviation accident caused by external, violent and visible means and resulting in the death or loss of two limbs, two eyes or loss of one limb and one eye of the insured person anytime during the period of insurance or afterwards but before the expiry of twelve months from the date of the accident, then the Company will pay to Insured Person or his/ her nominee, one hundred percent (100%) of the Sum Insured or as per table of benefit shown in the Policy Schedule / Certificate of Insurance.</p>	
7	Add-on Cover	Please Refer to your Policy schedule/COI	
8	Loss Participation	It should be as per the Deductible/Excess (if any) mentioned in Policy Schedule	
9	Exclusions	<p><u>Except for General exclusion if the section is not opted then the specific exclusion should not be printed.</u></p> <p><u>Exclusion applicable to Section I</u> This policy does not cover incapacity resulting directly or indirectly from:</p> <ol style="list-style-type: none"> i. Any personal injury, illness, disease or disability existing prior to the inception of this insurance, whether such personal injury, illness disease or disability has been declared in writing to the company or not. ii. War, whether declared or not including any enforcement action by or on behalf of the United Nations. Invasion, acts of foreign enemies' hostilities civil war rebellion revolution Insurrection military or usurped power martial law strikes seizure capture arrests restraints and detainments of all kings princes and people of whatever nation condition or quality whatsoever arising out of participation in any naval, military or air force operations whether in the form of military exercise or war games. iii. The Insured Person taking part in riots or civil commotion. iv. Intentional self-injury, suicide or attempted suicide (whether felonious or not) provoked assault, dueling fighting (except in bonafide self-defense). v. Deliberate exposure of the Insured Person to exceptional danger (except in an attempt to save human life or property of any kind) or any criminal act of the Insured Person for which he shall have been convicted upon indictment, or personal injury sustained due to the Insured Person being in a state of permanent or temporary insanity. vi. Riding or driving in any kind of a race. vii. Chronic alcoholism or the habitual taking of drugs. viii. The death of the Insured Person. ix. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from or any nuclear waste or from the combustion of nuclear fuel. x. Incapacity, which but for the Provisions of point no (ix) above would be covered by this policy and is directly or indirectly caused by or contributed to by or arises from ionizing radiations or contamination by radioactivity from any radioactive materials in course of carriage as cargo under International Air Transport Association regulations shall (subject to all other provisions, of this policy) be covered Provided that: it shall be a condition precedent to the liability of the company that the carriage of any radioactive materials shall in all respects comply with the current regulations issued by the International Air Transport Association relating to the carriage of restricted article by air. xi. While under the influence of liquor or drugs. xii. Through deliberate or intentional, unlawful or criminal act, error or omission. <p><u>Exclusion applicable to Section II</u> Exceptions PROVIDED FURTHER THAT this policy shall not apply to death or bodily injury due to or arising out of or directly or indirectly connected with or traceable to:</p> <ol style="list-style-type: none"> i. Suicide or attempted suicide whether felonious or not. ii. Disease, self-injury, deliberate self-exposure to unnecessary danger or. iii. Any act resulting into breach of law or violation of DGCA rules by the Insured Person. iv. The insured person being in a state of insanity or under the influence of intoxicating liquor or any drug. v. The insured Person flying in an aircraft used for any illegal purpose or engaged or taking part in racing, record attempts speed trials, acrobatics. vi. Test flights after construction or reconstruction of the aircraft will be covered for full Spectrum. vii. The Insured person and/or the aircraft in which he/she is flying engaging or taking part in any military naval or air force operations or maneuvers, except for rescue operations as directed by the Govt. of India to the employers and thereon to the Pilots. viii. War, whether declared or not including any enforcement action by or on behalf of the United Nations. Invasion, acts of foreign enemies' hostilities civil war rebellion revolution Insurrection military or usurped power martial law strikes seizure capture arrests restraints and detainments of all kings princes and people of whatever nation condition or quality whatsoever. ix. Death of or bodily injury or any disease or illness to the insured. <ol style="list-style-type: none"> a. Directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception, combustion shall include any self - sustaining process of nuclear fission. b. Directly or indirectly caused by or contributed to by or arising from nuclear weapon material. Death or bodily injury which but for the Provisions of paragraph ix (a) & (b) above would be covered by this policy and is directly or indirectly caused by or contributed to by or arises from ionizing radiations or contamination by radioactivity from any radioactive materials in course of carriage as cargo under International Air Transport Association regulations shall (subject to all other provisions, of this policy) be covered Provided that it shall be a condition precedent to the liability of the company that the carriage of any radioactive materials shall in all respects comply with the current regulations issued by the International Air Transport Association relating to the carriage of restricted article by air. x. “Pregnancy Exclusion Clause: The Insurance under this policy shall not extend to cover death or temporary disablement resulting directly or indirectly from pregnancy or in consequence thereof. Whereas pregnancy is not a cause to prefer a claim under the policy, it is understood and agreed that in case a lady member, during the course of pregnancy leave, suffers any illness/accident/heart attack/ stroke and/ or any other similar illness or accident that incapacitates her permanently in a manner as would normally prevent her from exercising the privileges of her license, by an event not in any way related to her pregnancy or any complications 	C. Coverage (Exclusion)

		<p>thereof of permanent nature as laid down in the policy her claim will be honored as in any normal case for the duration of the contract. The compensation, however, for the purpose of TMU would exclude the compulsory grounding period due to pregnancy as laid down by the authority and the policy would respond from 60 days after the date of otherwise medical unfitness or from the date from which the lady pilot would have been allowed to resume duties after the childbirth, whichever is later.</p> <p>xi. 100% of the Sum Insured for both Fixed wing & Rotary Wing pilots</p>	
10.	Special Conditions and Warranties (if any)	It should be as per the special conditions/warranties (if any) mentioned in Policy Schedule	
11.	Admissibility of Claim	<p>Admissibility of Claim</p> <ol style="list-style-type: none"> Immediately notify Us in writing and in any event within 14 days, from the date of incident giving rise to a claim under this Policy. The Insured Person shall within 30 days deliver to the Company its completed claim form detailing the loss or damage that has occurred and an estimate of the quantum of any claim along with all documentation required to support and substantiate the amount of Indemnification sought from the Company, and No admission of liability without the prior written consent of the Company. Take all steps within Your power to minimize the extent of loss or damage; Forward Us every letter, writ, summons in relation to Your claim as soon as You receive it. Provide Us with detailed statement in writing regarding loss or damage and any such information and documentation. Cooperate with Us in the investigation, settlement or defence of the Claim or Suit; and assist Us in the enforcement of any right against any person or organization which may be liable to the Insured because of Bodily Injury or Property Damage to which this insurance may also apply. Authorize Us to obtain records and other information. <p>Reporting of Loss Occurrence Call our Helpline numbers 1800-258-5956 or Email us - hello@godigit.com. Notice shall be given to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim. Thereafter You shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by You. Notice shall also be given to the Company immediately if You have knowledge of any occurrence which may give rise to a claim under this Policy. In case of theft or criminal act which may be the subject of a claim under this Policy You shall give immediate notice to the police and co-operate with the Company in securing the conviction of the offender.</p> <p>Situations where Insurance Claim might get Rejected</p> <ul style="list-style-type: none"> Due to exclusions mentioned in the Policy Wordings. Please refer exclusions provided in the Policy Wordings. <p>Sample claim calculation process (Section 2: Personal Accident) Section Opted- Section 2 – Personal Accident Sum insured Opted - Rs 20,00,000 Deductible/ Excess – Nil This being benefit policy, SI will be paid in case of claim – INR 20,00,000 Total Admissible claim amount as per Policy terms and Condition – INR 20,00,000 Claim payable under the policy – INR 20,00,000</p> <p>(Please Note: Above mentioned calculation is for sample purpose, it may vary on claim-to-claim basis, nature of claim and as per the terms and conditions mentioned in the policy schedule)</p>	
12.	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> Toll free Number: 1800-258-5956 Email: hello@godigit.com You can connect with our customer service team at the time of occurrence of loss/ damage for its intimation. TAT (turn around time) for settlement of the claim will depend on the nature of claim. <p>In case the claim is not settled within the specified timelines, then the claimant is entitled for interest as per the rate specified in prevailing regulatory provision.</p>	
13.	Grievance Redressal and Policyholders Protection	<p>We are committed to extend the best possible services to its customers. However, if You are not satisfied with Our services and wish to lodge a complaint, please feel free to call Our 24X7 Toll free number 1800-258-5956 or You may email to the customer service desk at hello@godigit.com. After investigating the matter internally and subsequent closure, We will send Our response. Email: grievance@godigit.com For updated details of grievance officer, kindly refer the link: https://www.godigit.com/claim/grievance-redressal-procedure</p> <p>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/</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.</p> <p>For updated details of Ombudsman details, request to please check Council of Insurance Ombudsmen website available on https://www.cioins.co.in/Ombudsman Note: COUNCIL FOR INSURANCE OMBUDSMAN ,3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.Tel.: 022 – 69038801/03/04/05/06/07/08/09 Email: inscoun@cioins.co.in</p>	Customer grievance redressal Policy
14.	Obligations of the Policyholder	<ul style="list-style-type: none"> To disclose all information correctly sought by the insurer at time of filling the proposal form In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately. Non-disclosure of material information may affect the claim settlement. Disclosure of other material information during the policy period. 	