

**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 Event Insurance Policy	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN158RP0002V01202324	
3	Structure	Indemnity Basis: Section 1. Event Cancellation, Section 3. Public Liability, Section 5. Money Insurance, Section 6. Travelling Protection Modified Indemnity: Section 2. Loss of or damage to Property Insured Fixed Benefit: Section 4. Personal Accident	
4	Interests Insured	Organizer, Promoter, Manager, Sponsor or Other entities/organization which need event insurance.	
5	Sum Insured / Motor Insured Declared Value Scope	Sum Insured Amount available under Your policy will be as per the amount mentioned in Your Policy Schedule.	
6	Policy Coverage	<p><b><u>COVERAGE</u></b> Coverages will be as mentioned in your Policy Schedule/Certificate of Insurance</p> <p>There are a total of 6 sections available under the product. Section 1 – Event cancellation will be compulsory section. <b><u>SECTION 1: - EVENT CANCELLATION (Mandatory Cover):</u></b> We will indemnify the Insured for the Ascertained Net Loss incurred by Insured in connection with the cancellation of the Insured Event(s) as specified in the Policy Schedule/Certificate of Insurance, provided that:</p> <ol style="list-style-type: none"> <li>The necessary Cancellation of event is the sole and direct result of one or more of the Insured Perils as listed below operating at the Venue of the Insured Event.</li> <li>Such peril is beyond the control of the Insured, his employees, partner(s), director(s) and anyone working on behalf of Insured.</li> <li>The circumstance giving rise to the loss first occurs during the Policy Period as stated in the Policy Schedule/Certificate of Insurance.</li> <li>This Insurance also indemnifies for proven additional costs or charges reasonably and necessarily paid by the Insured to avoid or diminish a loss herein insured.</li> <li>This Insurance is subject to the Deductible / Excess stated in the Policy Schedule/Certificate of Insurance, which shall be borne by the Insured.</li> <li>Our maximum liability shall not exceed the Sum Insured stated in the Policy Schedule/Certificate of Insurance for the relevant Insured Item or the aggregate Sum Insured stated in the Schedule.</li> </ol> <p>Insured Perils under this section will be as listed in the policy wordings. <b><u>SECTION 2: - LOSS OF OR DAMAGE TO PROPERTY INSURED:</u></b> If the Insured has Opted for this cover, We will pay up to the Sum Insured mentioned in the Policy Schedule/ Certificate of Insurance, as per the Sum Insured basis opted by Insured, for any loss of or damage to Property Insured, against the below mentioned perils specifically opted by the Insured and mentioned in the Policy Schedule/ Certificate of Insurance: <b><u>Option 1:</u></b> All Risk Cover except the perils specifically excluded and mentioned in this Section. <b><u>Option 2:</u></b> Insured can select one or combination of more than one Peril as listed below.</p> <ol style="list-style-type: none"> <li>Fire, Lightning, Explosion</li> <li>Riot, strike, malicious damage</li> <li>flood, storm, cyclone, volcanic eruption, typhoon, hurricane, tornado, or other convulsion of nature or atmospheric disturbances</li> <li>Earthquake (fire and shock)</li> <li>Mechanical or electrical derangement/breakdown</li> <li>Burglary or Housebreaking or Robbery</li> <li>Theft</li> <li>Accidental Damage</li> </ol> <p>Provided always that,</p> <ol style="list-style-type: none"> <li>such loss or damage has occurred during the Policy Period mentioned in the Policy Schedule/ Certificate of Insurance or during any further Period for which We may accept payment for the extension of this Policy.</li> <li>the liability of the company shall in no case exceed the Sum Insured on each item or on the whole of the Total Sum Insured mentioned in the Policy Schedule/ Certificate of Insurance against this section.</li> </ol> <p><b><u>SECTION 3: - PUBLIC LIABILITY:</u></b> If Insured has opted for this section, We will indemnify the Insured against their legal liability (other than under the Public Liability Insurance Act, 1991 or any other statute based on the doctrine of “No Fault Liability”) to pay compensation including claimant’s costs, fees and expenses anywhere in India, in accordance with Indian Law. This section will cover the damages for third party civil claims arising out of bodily Injury or Property Damage caused in the course of event by an accident in the premises where it is held and during the Policy Period. Indemnity, Defence costs &amp; Specific Conditions will be as mentioned in the policy wordings. <b><u>SECTION 4: - PERSONAL ACCIDENT:</u></b> In the event of any Accidental Bodily Injury sustained by Insured / Insured Person (s) named in the Policy Schedule/ Certificate of Insurance anywhere in the Insured Premises/ Venue/ geographical limits during the Policy Period, the Company will make payment as provided for below: <b><u>A. ACCIDENTAL DEATH:</u></b> If Insured has opted for this cover, and if Insured Person sustains an Accidental Bodily Injury within the geographical limits during the Policy Period, which is the sole and direct cause of insured persons Death within twelve (12) months from the date of accident, then We will pay 100% of the Sum Insured, as opted by the Insured person and mentioned in their Policy Schedule against this cover. <b><u>Additional Inbuilt Benefits under Accidental death will be as mentioned in the policy wordings</u></b> <b><u>B. PERMANENT TOTAL DISABLEMENT:</u></b> If Insured has opted for this cover, and if Insured Person sustains an Accidental Bodily Injury within the geographical limits during the Policy Period, which is the sole and direct cause of Insured’s “Permanent Total Disablement” within twelve (12) months from the Date of accident, then We will pay 100%</p>	C. Coverage

of Sum Insured, as opted by Insured and mentioned in their Policy Schedule/Certificate of Insurance against this Section. Specific Conditions applicable to Permanent Total Disablement will be as mentioned in the policy wordings.

**C. PERMANENT PARTIAL DISABLEMENT:** If Insured Person has opted for this cover, and if Insured Person sustains an Accidental Bodily Injury within the geographical limits during the Policy Period, which is the sole and direct cause of Insured's Permanent Partial Disablement within twelve (12) months from the Date of accident, then We will pay the percentage of Sum Insured, as opted by the Insured and mentioned in Insured's Policy Schedule/Certificate of Insurance against this cover, as per the Scale mentioned in the policy wordings. Specific Conditions applicable to Permanent Partial Disablement will be as mentioned in the policy wordings.

**D. ACCIDENTAL HOSPITALIZATION COVER:** If Insured Person has opted for this cover, We shall indemnify the Insured Person all medical expenses incurred for hospitalisation arising due to accident within the geographical limit during the policy period, up to the Sum Insured opted specified in the Policy Schedule//Certificate of Insurance. The Hospitalisation expenses shall cover the following:

- i. Room, Boarding, Nursing Expenses as provided by the Hospital/ Nursing Home,
- ii. Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialist Fees whether paid directly to the treating doctor/ surgeon or to the hospital.
- iii. Anaesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines and drugs, costs towards diagnostics, diagnostic imaging modalities, and such other similar expenses.  
(Expenses on Hospitalisation for a minimum period of 24 hours are admissible. However, this time limit of 24 hours shall not apply when the treatment does not require hospitalisation as specified in the terms and conditions of policy contract, where the treatment is taken in the Hospital and the Insured is discharged on the same day.)
- iv. Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU) expenses
- v. The Cost of prosthetic and other devices or equipment if implanted internally during a Surgical Procedure carried out to treat the accidental injury covered under the policy.
- vi. Expenses incurred on hospitalization due to accident, under AYUSH (as defined in IRDAI (Health Insurance) Regulations, 2016) systems of medicine shall be covered without any sub- limits.

The following other expenses necessitated due to injury shall also be covered under the Accidental Hospitalization Cover:

- i. Dental treatment
- ii. Plastic surgery
- iii. All day care treatments.
- iv. Expenses incurred on road Ambulance subject to a maximum of Rs.2000/- per hospitalization.

Note: The expenses that are not covered under the section Accidental Hospitalization Cover are placed under List- I of Annexure-B. The list of expenses that are to be subsumed into room charges, or procedure charges or costs of treatment are placed under List-II, List -III and List- IV of Annexure -B respectively.

This Cover is subject to terms, conditions, limitations and exclusions mentioned in the Policy.

**SECTION 5: - MONEY INSURANCE:** If Insured has opted for this Section, We will indemnify the Insured:

1. Up to the Limit of Indemnity specified in the Policy Schedule/Certificate of Insurance for the loss of Money in Transit whilst carried by Insured or Insured's authorized Employee(s) / authorized Person, caused by Robbery, Theft or any other fortuitous cause, and/or.
2. Up to the Limit of Indemnity specified in the Policy Schedule/Certificate of Insurance for the loss of Money from a Safe and/or Strong Room in the Insured premises mentioned in the Policy Schedule/Certificate of Insurance caused by Burglary or Robbery or housebreaking or hold-up, and/or Up to the Limit of Indemnity specified in the Policy Schedule for the loss of Money from the Insured's Cash Counter in the Insured premises mentioned in the Policy Schedule/Certificate of Insurance during business hours or office hours caused by Burglary or Housebreaking or Robbery.

**SECTION 6 – TRAVELLING PROTECTION:** The Company hereby agrees subject to the terms, conditions and exclusions herein contained or otherwise expressed herein, to indemnify to the Insured Person during the Trip, a sum not exceeding the Sum Insured as specified in the Policy Schedule/ Certificate Of Insurance against the respective sections. Trip refers to travel within India or abroad for the purpose of event insured under this Policy.

**Section 6.1 Loss of Personal Baggage / Personal Belongings:** We will indemnify the Insured Person for the loss of baggage / personal belonging during his/ her Trip due to robbery, larceny or hold up subject to maximum of the Sum Insured as mentioned in Policy Schedule / Certificate of Insurance.

**Section 6.2 Loss of Passport / Documents during the trip:** In case of loss of passport/ important documents during the Trip, We will reimburse the Insured Person for prescribed fee payable to the concerned authorities incurred to obtain a duplicate or new passport / documents.

**Section 6.3 Missed Connecting Flight during transit Coverage:** We will reimburse reasonable additional expenses due to Missed Connecting flight due to Increment Weather, equipment failure of Common Carrier or Strike or other job action by employees of a Common Carrier scheduled to be used by the Insured Person.

**Section 6.4 Trip Cancellation:** We will indemnify the Insured Person for flight cancellation charges if the Insured Person cancels his Trip before the onset of the such trip due to Insured Person's hospitalisation or his / her family member's hospitalisation within 7 days prior to departure of the Insured Person, death of the Insured Person family member within 7 days prior to departure of the Insured Person, natural calamity, riot or strike at the travel origin city, Government advisory or due to legal matter wherein the Insured Person is directly involved. For this section, family member should mean spouse, children and parents of the Insured Person.

**Section 6.5 Delay in Flight:** We will pay the Insured Person if his/ her Common Carrier's actual departure time is delayed by more than 6 hours or the duration (as specified in the Policy schedule/ certificate of Insurance) from the scheduled departure time, due inclement weather, sudden strike at common carrier, equipment failure or operational issue of the common carrier.

**Section 6.6 Emergency Medical Treatment and Evacuation:** If the Insured Person fall ill during his/ her Trip and require immediate medical treatment resulting in hospitalization in order to save his/ her life or to give immediate relief from an acute pain, we will pay for the reasonable and customary charges the Insured Person incur for emergency medical treatment including rescue service to take to the hospital, up to the Sum Insured as specified in the Policy Schedule / Certificate of Insurance.

**Section 6.7 Emergency Accidental Treatment and Evacuation:** If the Insured Person meets with an accident during his/ her Trip and require immediate medical treatment resulting in hospitalization in order to save his/ her life or to give immediate relief from an acute pain, We will pay for the reasonable and customary charges the Insured Person incur for emergency accidental treatment including rescue service to take to the hospital, up to the Sum Insured as specified in the Policy Schedule / Certificate of Insurance.

**Section 6.8 Plane Hijack Cover:** We will pay the amount as mentioned in the Policy schedule/ Certificate of Insurance if the commercial aircraft in which the Insured Person was traveling gets hijacked.

		<p><b>Section 6.9 Home protection while Insured Person is away:</b> We will cover the damage, disappearance or destruction of the Insured Person's furniture, clothes, electrical and electronic items due to burglary at his/her residence during Insured Person's Trip travel time.</p> <p>In addition to this there are endorsements under Section 3 - Public Liability</p> <ol style="list-style-type: none"> <li>1) Act of God Perils</li> <li>2) Advertising Signs and Decorations Liability</li> <li>3) Care, Custody or Control</li> <li>4) Damages to Rented Premises</li> <li>5) Lift Liability</li> <li>6) Medical Expenses</li> <li>7) Swimming Pool and Exercise Area Liability</li> <li>8) Valet Parking</li> <li>9) Food and Beverage Endorsement</li> <li>10) Terrorism legal Liability Coverage</li> </ol>	
7	Add-on Cover	Add on cover/Endorsement will be as per your Policy Schedule/COI.	
8	Loss Participation	Deductible/Loss Participation will be as per your Policy Schedule/COI.	
9	Exclusions	<p><b><u>SPECIFIC EXCLUSIONS APPLICABLE TO SECTION 1 -EVENT CANCELLATION</u></b></p> <p><b>A. GENERAL EXCLUSION APPLICABLE TO ALL THE SECTIONS</b></p> <p>This Policy does not cover the following unless specially mentioned in the Policy Schedule/Certificate of Insurance and expressly insured by the Policy.</p> <ol style="list-style-type: none"> <li>1. Any circumstance, fact or matter of which the Insured was or ought reasonably to have been aware prior to the commencement of the Policy Period.</li> <li>2. Any claim arising out of criminal or unlawful activity Any loss arising out of the Insured Person's actual or attempted commission of or wilful participation in an illegal, criminal or unlawful act or any violation or attempted violation of the law.</li> <li>3. The Insured's consequential losses of any kind, be they by way of loss of profit, loss of opportunity, loss of gain, business interruption, market loss or otherwise, or any claims arising out of loss of a pure financial nature such as loss of goodwill.</li> <li>4. Any Fraud, misrepresentation or concealment by the Insured.</li> <li>5. Any claims arising outside the geographical limits as mentioned in the Policy Schedule/Certificate of Insurance;</li> <li>6. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.</li> <li>7. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage to property by or under the order of any government or public local authority.</li> <li>8. Terrorism Damage Exclusion Warranty</li> </ol> <p>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.</p> <p>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.</p> <p>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.</p> <p>Any other Specific exclusion mentioned in Policy Schedule.</p>	Specific Exclusions applicable to sections
10	Special Conditions and Warranties (if any)	Special Conditions and Warranties will be as per your Policy Schedule/COI.	
11	Admissibility of Claim	<p><b><u>Admissibility of Claim</u></b></p> <p>The claim will be admissible only if loss/damage of the property due to below perils:</p> <ol style="list-style-type: none"> <li>a. Lighting</li> <li>b. Explosion/Implosion</li> <li>c. Earthquake- Fire and Shock</li> <li>d. Any other peril except for the exclusions mentioned in policy wordings including both specific and general exclusion.</li> </ol> <p><b><u>Reporting of Loss Occurrence</u></b></p> <p>Call our Helpline numbers <a href="tel:1800-258-5956">1800-258-5956</a> or Email us - <a href="mailto:hello@godigit.com">hello@godigit.com</a>.</p> <p>Notice shall be given to the Company immediately upon the occurrence of any loss or damage in the event of any claim. Thereafter You shall give all such information and assistance as the Company shall require</p> <p><b><u>Reasonable Care:</u></b> The Insured shall:</p> <ol style="list-style-type: none"> <li>a. Take all reasonable steps to safeguard the Event(s) against any Covered Insured Risk(s).</li> <li>b. Take all reasonable steps to prevent a claim from arising under this Policy</li> <li>c. If a claim is made then the Insured must not do or fail to do anything which will increase the amount of the claim.</li> <li>d. If the Insured does or fails to do anything which may adversely affect the right to recover any sum from person for any matter covered by this Policy the Insurer may deduct from any payment otherwise due to the Insured under this Policy the amount by which the value of the right is reduced or the Insurer may recover that amount from the Insured if the Insurer has previously made a payment in respect of that matter</li> </ol> <p><b><u>Situations where your Claim might get Rejected:</u></b></p> <ol style="list-style-type: none"> <li>a. Due to exclusions mentioned in the Policy Wordings. Please refer exclusions provided in the Policy Wordings.</li> </ol> <p><b><u>Sample Claim Calculation process</u></b></p> <p>Event Insured- Concert  Section Opted- Section 1 -Event Cancellation  Sum insured Opted - Rs 20,00,000  Deductible/ Excess – Nil  Cancellation of Concert due to Fire in venue – INR 10,00,000  Total Admissible claim amount as per Policy terms and Condition – INR 10,00,000</p>	

		<p>Claim payable under the policy – INR 10,00,000 (Please Note: Above mentioned calculation is for sample purpose, it may vary on claim-to-claim basis, nature of claim and as per the terms and conditions mentioned in Your policy schedule)</p>	
12	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> <li>• Toll free Number: <a href="tel:1800-258-5956">1800-258-5956</a></li> <li>• Email: <a href="mailto:hello@godigit.com">hello@godigit.com</a></li> <li>• You can connect with our customer service team at the time of occurrence of loss/ damage for its intimation.</li> <li>• TAT (turn around time) for settlement of the claim will depend on the nature of claim.</li> </ul> <p>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 <a href="mailto:hello@godigit.com">hello@godigit.com</a>. After investigating the matter internally and subsequent closure, We will send Our response. Email: <a href="mailto:grievance@godigit.com">grievance@godigit.com</a> For updated details of grievance officer, kindly refer the link: <a href="https://www.godigit.com/claim/grievance-redressal-procedure">https://www.godigit.com/claim/grievance-redressal-procedure</a></p> <p>The policyholder or the claimant also has the option to register the complaint on-line at IRDAI's Bima Bharosa by visiting <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></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 <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a> 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: <a href="mailto:inscoun@cioins.co.in">inscoun@cioins.co.in</a></p>	Customer Grievance Redressal Policy
14	Obligations of the Policyholder	<ul style="list-style-type: none"> <li>• To disclose all information correctly sought by the insurer at time of filling the proposal form</li> <li>• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately</li> <li>• Non-disclosure of material information may affect the claim settlement.</li> <li>• Disclosure of other material information during the policy period.</li> </ul>	