

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 Home Package Policy																																																	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN158RPMS0008V01202526																																																	
3	Structure	Benefit and Indemnity Basis																																																	
4	Interests Insured	This product is designed to offer comprehensive protection to individual homeowners and Cooperative Housing Society (CHS) and can also be offered on group basis in line with group guidelines issued by IRDAI and any amendments thereafter.																																																	
5	Sum Insured / Motor Insured Declared Value Scope	Sum Insured Amount available for the respective sections/ covers under Your policy will be as per the amount mentioned in Your Policy Schedule.																																																	
6	Policy Coverage	<p>This is a package policy and has 11 sections which are mentioned below.</p> <p><u>COVERAGES</u></p> <p><u>SECTION 1: BUILDING AND CONTENTS COVER</u></p> <p><u>CLAUSE B: INSURED EVENTS</u></p> <p>If You have opted for this Section, We give insurance cover for physical loss or damage, or destruction caused to Insured Property by the following unforeseen events occurring during the Policy Period.</p> <p><u>B1. Property Damage Cover</u></p> <p>The events/ perils covered are given in Column A and those not covered in respect of these events are given in Column B.</p> <table border="1"> <thead> <tr> <th></th> <th>Column A</th> <th>Column B</th> </tr> </thead> <tbody> <tr> <td></td> <td>We cover physical loss or damage, or destruction caused to the Insured Property by</td> <td>We do not cover any loss or damage, or destruction caused to the Insured Property</td> </tr> <tr> <td>1.</td> <td>Fire</td> <td>caused by burning of Insured Property by order of any Public Authority.</td> </tr> <tr> <td>2.</td> <td>Explosion or Implosion</td> <td>-</td> </tr> <tr> <td>3.</td> <td>Lightning</td> <td>-</td> </tr> <tr> <td>4.</td> <td>Earthquake, volcanic eruption, or other convulsions of nature</td> <td></td> </tr> <tr> <td>5.</td> <td>Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami</td> <td></td> </tr> <tr> <td>6.</td> <td>Flood and Inundation</td> <td></td> </tr> <tr> <td>7.</td> <td>Subsidence of the land on which Your Home Building stands, Landslide, Rockslide</td> <td>caused by a. normal cracking, settlement or bedding down of new structures, b. the settlement or movement of made-up ground, c. coastal or river erosion, d. defective design or workmanship or use of defective materials, or e. demolition, construction, structural alterations or repair of any property, or groundworks or excavations.</td> </tr> <tr> <td>8.</td> <td>Bush fire, Forest fire, Jungle fire</td> <td>-</td> </tr> <tr> <td>9.</td> <td>Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.)</td> <td>caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds.</td> </tr> <tr> <td>10.</td> <td>Missile testing operations</td> <td>-</td> </tr> <tr> <td>11.</td> <td>Riot, Strikes, Malicious Damages</td> <td>caused by a. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or b. temporary or permanent dispossession of Your Home by unlawful occupation by any person.</td> </tr> <tr> <td>12.</td> <td>Bursting or overflowing of water tanks, apparatus and pipes.</td> <td>-</td> </tr> <tr> <td>13.</td> <td>Leakage from automatic sprinkler installations</td> <td>a. repairs or alterations in Your Home or the building in which Your Home is located, b. repairs, removal or extension of any sprinkler installation, or c. defects in the construction known to You.</td> </tr> <tr> <td>14.</td> <td>Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events.</td> <td>if it is a. of any article or thing outside Your Home, or b. of any article or thing attached from the outside of the outer walls or the roof of Your Home, unless securely mounted.</td> </tr> </tbody> </table> <p><u>Please Note:</u> You will also have an option to select any one or any combination of more than one peril(s)/ event(s) as listed above. In such a case, only the peril(s)/ event(s) opted by You and as mentioned in the Policy Schedule / Certificate of Insurance will be applicable to the coverage provided under this section.</p> <p><u>B.2. Terrorism Cover</u></p> <p>If You have opted for this Cover, We will provide coverage for physical loss or damage, or destruction caused to Insured Property by the Act of Terrorism occurring during the Policy Period. This cover will be available only if it is opted and mentioned in Your Policy Schedule/ Certificate of Insurance.</p>		Column A	Column B		We cover physical loss or damage, or destruction caused to the Insured Property by	We do not cover any loss or damage, or destruction caused to the Insured Property	1.	Fire	caused by burning of Insured Property by order of any Public Authority.	2.	Explosion or Implosion	-	3.	Lightning	-	4.	Earthquake, volcanic eruption, or other convulsions of nature		5.	Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami		6.	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Coverage, exclusions and excess under this cover will be as per Terrorism clause attached.
If You have opted for this Section, point no. 10 – Terrorism Damage Exclusion Warranty as provided under “Clause I – Specific Exclusions Applicable to Section 1” shall stand deleted.

CLAUSE C: HOME BUILDING COVER

1. What We cover

We cover physical loss or damage, or destruction of Your Home Building because of an Insured Event as opted by You from the Insured Event listed in Section 1 – Clause B of this Section.

We also cover architect’s, surveyor’s, consulting engineer’s fees, cost of removing debris as specified under Clause C (5) – Inbuilt Cover of this section.

Further, We pay for Loss of rent and Rent for Alternative Accommodation, which will be paid to the extent declared by You and agreed by Us as specified under Clause C (6) of this Section while Your Home Building is not fit for living following loss or damage due to an insured event.

2. Building

2.1 Home Building (applicable for Policy issued Homeowners (Other than CHS))

a. Your Home Building is a building consisting of a residential unit, having an enclosed structure and a roof, basement (if any) and used as a dwelling place.

b. Your Home Building includes

i. fixtures and fittings permanently attached to the floor, walls or roof, like fixed sanitary fittings, electrical wiring and other permanent fittings.

ii. the following ‘additional structures’ if they are on the same site, and are used as part of Your Home Building:

- garage, domestic out-houses used for residence, parking spaces or areas if any
- compound walls, fences, gates, retaining walls and internal roads,
- verandah or porch and the like,
- septic tanks, bio-gas plants, fixed water storage units or tanks,
- solar panels, wind turbines and air conditioning systems, central heating systems and the like, if not included in Home Contents Cover,

iii. any other structure shown in the Policy Schedule/ Certificate of Insurance.

c. Your Home Building does not include Contents of Your Home.

d. Use for residence

i. We will pay only if Your Home Building is used for the purpose of residence of Yourself and Your family, or of Your tenant, licensee or employee.

ii. We will not pay if

- Your Home Building is used as a holiday home, or for lodging and boarding, or
- Your Home Building or any part of Your Home Building is used for purposes other than residential except where it is used both for Your residence and for the purposes of earning Your livelihood if You are self-employed or You have shifted Your office to Your Home Building for a temporary period due to lockdown or closure of Your office ordered by a public authority.

2.2 Home Building (Applicable for Policy issued to Cooperative Housing Society (CHS))

a. Your Home Building is a building consisting of

i. residential unit, having an enclosed structure and a roof, basement (if any) and used as a dwelling place under possession of CHS.

ii. commercial space situated within CHS premises, such as Shop, Club House, Restaurant,

iii. Café, Food Joints, Clinic, Hospital, School, Mall, Gymnasium, Common Spaces and Offices etc. as specified in Schedule and accordingly the definition of Home Building shall be interpreted.

Your Home Building includes

i. fixtures and fittings permanently attached to the floor, walls or roof, like fixed sanitary fittings, electrical wiring and other permanent fittings.

ii. the following ‘additional structures’ if they are on the same site, and are used as part of Your Home Building:

- a. garage, domestic out-houses used for residence, parking spaces or areas, if any
- b. compound walls, fences, gates, retaining walls and internal roads,etc.
- c. verandah or porch and the like,
- d. septic tanks, bio-gas plants, fixed water storage units or tanks,
- e. solar panels, wind turbines and air conditioning systems, central heating systems,
- f. gensets, lifts and the like, if not included in Common Contents Cover,

iii. any other structure shown in the Policy Schedule/Certificate of Insurance.

b. Home Building does not include Home Contents and Common Contents

3. Sum Insured

a. Basis of Sum Insured:-

- Reinstatement Value
- Market Value
- Agreed Value

4. What We pay

I. Partial Loss

II. Total Loss

5. Inbuilt Cover

In addition to what Clause C4 of this section as mentioned above, We will pay You the following expenses:

i. Architect, surveyor, consulting engineer fees- We will pay up to 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer;

ii. Costs of removing debris from the site – We will pay up to 2 % of the claim amount for reasonable costs of removing debris from the site.

iii. Loss of Rent and Rent for Alternative Accommodation (Not applicable to CHS) - We will pay the amount of rent You lose or alternative rent You pay while Your Home Building is not fit for living because of physical loss arising out of an Insured Event as follows:

a. If You are living in Your Home as a tenant, and You are required to pay higher rent for the alternative accommodation, we will pay the difference between the rent for alternative accommodation and the rent of Your Home Building.

b. We will pay the loss under this cover for an accommodation that is not superior to Your Home Building in any way and in the same city as Your Home Building.

c. The amount of lost rent shall be calculated as follows: Sum Insured for Cover for Loss of Rent (as declared by You in the Proposal Form and specified by Us in the Policy Schedule/ Certificate of Insurance) X Period necessary for repairs ÷ Loss of Rent Period opted for.

- d. This cover will be available for the reasonable time required to repair Your Home Building to make it fit for living. The maximum period of this cover is three years from the date Your Home Building becomes unfit for living. You must submit a certificate from an architect or the local authority to show that Your Home Building is not fit for living.
- e. Claim for loss of rent will be accepted only if We have accepted Your claim for loss for physical damage to Your Home under the Home Building Cover.

CLAUSE D: CONTENTS COVER

1. What We cover:

We cover the physical loss or damage to or destruction of the General Contents or Common Contents of Your Home Building caused by an Insured Event as opted by You from the Insured Event listed in Section 1 – Clause B of this Policy. Common Content will be applicable to policies issued to CHS.

Valuable Contents of Your Home are not covered under this Policy unless You have purchased the optional cover for the Valuable Contents.

2. Sum Insured:

- a. The Sum Insured for the General Contents or Common Contents is shown in the Policy Schedule/Certificate of Insurance and will be the maximum amount payable in the event the General Contents or Common Contents (as applicable) destroyed/lost completely.
- b. If You have purchased Home Building including Home Contents cover or only Home Contents Cover or Common Content Cover (applicable only to CHS), You have to declare the Sum Insured for the Contents in the Proposal Form.
- c. The Sum Insured You have chosen for General Contents or Common Contents must be enough to cover the cost of replacement of the covered Contents.
- d. If You want to cover the Valuable Contents in Your Home, You must opt for the Optional Cover for Valuable Contents as given in Clause E (1) (a) of this section under Additional Covers.
- e. Restoration of Sum Insured: Except as stated in Clause H 1 (b) of this Section - Exhaustion of Sum Insured, the insurance cover will at all times be maintained during the Policy Period to the full extent of the respective Sum Insured. This means that after We have paid for any loss, the coverage provided under this section shall be restored to the full original amount of Sum Insured. You must pay to Us proportionate premium for the unexpired Policy Period from the date of loss. We can also deduct this premium from the net claim that We must pay You.
Notwithstanding the above, the Sum Insured shall stand reduced by the amount of loss in case You, immediately on occurrence of the loss, exercise Your option not to restore the Sum Insured.

3. What We pay:

If the Contents (General Contents / Common Contents) covered under this section are physically damaged by any Insured Event, We will at pay as per following –

- a. If the General Contents/ Common content as covered under this section are physically damaged by any Insured Event, We will at Our option,
 - i. reimburse to You the cost of repairs to a condition substantially the same as its condition at the time of damage, or
 - ii. pay You the cost of replacing that item with a same or similar item, or
 - iii. repair the damaged item to a condition substantially the same as its condition at the time of damage.
- b. The maximum We will pay for General Contents /Common Contents is the Sum Insured shown in the Policy Schedule/Certificate of Insurance for General Contents/ Common Content Cover. If the Policy Schedule/Certificate of Insurance shows any limit for any item, or category or groups of items, such limit is the maximum We will pay for that item.

Clause E: ADDITIONAL COVERS (Applicable only if opted and mentioned in the Policy Schedule / Certificate of Insurance)

1. Optional Covers:

a. Cover for Valuable Contents on Agreed Value Basis (under Home Contents cover):

For Valuable Contents, a value may be agreed upon by You and Us based on a valuation certificate submitted by You and accepted by Us. However, We shall waive the requirement of valuation certificate if the Sum Insured opted for is up to INR 5 Lakh (Rupees Five Lakh) and Individual item value does not exceed INR 1 Lakh (Rupees One Lakh), unless specifically agreed otherwise by Us.

- i. If the Valuable Contents of Your Home are physically damaged by any Insured Event, We will pay the cost of repairing the item/s.
- ii. If the Valuable Contents of Your Home are a Total Loss We will pay the Sum Insured shown in the Policy Schedule/Certificate of Insurance for the Valuable item/s. If the Policy Schedule/Certificate of Insurance shows any limit for any item, or category or groups of items, such limit is the maximum We will pay for that item. Loss to only one item of a pair or set does not constitute loss or damage to the entire pair or set.

b. Personal Accident Cover:

In the event an insured peril that caused damages to Your Home Building and/or Home Contents also results in the unfortunate death of either You or Your family members residing with You, We will pay compensation of INR 5,00,000 (Rupees Five Lakh) per person. Details of family members covered will be as mentioned in the Policy Schedule / Certificate of Insurance.

In the event of the unfortunate death of the insured, the Personal Accident cover shall continue for the other covered members until expiry of the Policy/ Section.

2. Add-ons/Endorsements:

You can opt for an Add-ons/endorsements by choosing from the Add-ons/Endorsements, if any, offered by Us under this section and the ones that You have purchased will be mentioned in the Policy Schedule/ Certificate of Insurance and the relevant clause/s and/or endorsement(s) will be attached to this section of the policy.

SECTION 2: BURGLARY COVER

If You have opted for this Section, We agree to indemnify You for:

- 1. Any loss of or damage to the Property described in the Policy Schedule/Certificate of Insurance or any part thereof whilst contained in the Premises described in the Policy Schedule/Certificate of Insurance during the Policy Period due to Burglary or Housebreaking or Robbery or Hold-up.
- 2. Any damage to the Premises described in the Policy Schedule/Certificate of Insurance resulting from Burglary or Housebreaking or Robbery or any attempt thereat by the person or persons committing or attempting to commit such theft during the Policy Period, which includes:
 - a) the reasonable costs incurred by the Insured for changing damaged locks at the entry and/or exit points to the Insured Premises and at internal entry and/or exit points.
 - b) Damage to Safe and/or Strong room within the Insured Premises.

Provided always that the liability of the Company shall in no case exceed the Sum Insured stated against each item mentioned above or the Total Sum Insured stated in the Policy Schedule/Certificate of Insurance.

SECTION 3: ALL RISK COVER

If You have opted for this Section, We hereby agree, subject to the terms, conditions, deductibles and exclusions herein contained, or endorsed or otherwise expressed hereon, to indemnify You up to the Sum Insured and/or Limit of Liability mentioned in Your Policy Schedule/ Certificate of Insurance against loss of or damage to the Property Insured and/or liability suffered or occurring during the Policy Period.

Coverages under this section are as follows.:

- For Section 3. A – Loss of or Damage to Property Insured
- For Section 3. B – Third Party Liability arising out of Property Insured

Coverage under this section will be available as per coverage opted by You under this section and will be as mentioned in the Policy Schedule / Certificate of Insurance.

SECTION 3 A: LOSS OF OR DAMAGE TO PROPERTY INSURED

If You have 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 You, for any loss of or damage to Property Insured, within the Territorial Limits, against any fortuitous cause except causes excluded and mentioned in this section.

Provided always that,

- a. 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 renewal or extension of this Policy.
- b. 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.

Basis Of Valuation for Section 3A: Loss or Damage to Property Insured

Sum Insured Basis Options applicable to Section 3 A – Loss of or Damage to Property Insured:

The Sum Insured opted by You at Inception or Renewal shall be as per one of the following basis mentioned in Your Policy Schedule/ Certificate of Insurance:

- a) **Market Value Basis**
Sum Insured on Market Value Basis shall represent the replacement value of the Property Insured as New at the time of loss or damage less due allowance in respect of depreciation for age, usage condition and betterment.
- b) **Replacement Value Basis**
Sum Insured on Replacement Value Basis shall not be less than the cost which would be incurred to replace the Property Insured with a new Property of similar type, kind, capacity at any time during the Policy Period. No depreciation for age, usage and condition should be taken into consideration while arriving Sum Insured on Replacement Value Basis.
- c) **Agreed Value Basis**
Sum Insured on Agreed Value Basis shall be agreed at the start of the Policy by mutual agreement between Insured and the Insurer. This type of valuation will be applicable to items like curios, works of art, paintings etc, where the true value may become a matter of dispute at the time of claim.

Basis Of Loss Settlement for Section 3A: Loss or Damage to Property Insured

Based on the Sum Insured Basis opted by You at the Policy Inception or Renewal, Partial Loss Claims for Property Insured shall be paid as below, provided that Our liability shall in no case exceed the Sum Insured stated in the Policy Schedule/ Certificate of Insurance against each Item:

1. Partial Loss Settlement for Property Insured:

- a. **Partial Loss Settlement for Sum Insured Opted on Market Value Basis**
We shall pay You the Actual Repair Cost of the damage and the Cost of Replacing or Reinstating the damaged parts of the Property Insured with parts of same kind or type but not superior to or more extensive than the parts when new as on date of loss less due allowance for betterment and depreciation for age, usage and condition.
- b. **Partial Loss Settlement for Sum Insured Opted on Replacement Value Basis or Agreed Value Basis**
We shall pay You the Actual Repair Cost of the damage and the Cost of Replacing or Reinstating the damaged parts of the Property Insured with parts of same kind or type but not superior to or more extensive than the parts when new as on date of loss.
- c. **Partial Loss Settlement for Sum Insured Opted on Agreed Value Basis**
We shall pay You the Actual Repair Cost of the damage or the Cost of Replacing or Reinstating the damaged parts of the Property Insured with parts of same kind or type but not superior to or more extensive than the parts when new as on date of loss.
In case of repair, We will also pay for any loss in value of the Insured Property.

2. Total Loss Settlement for Property Insured:

Based on the Sum Insured Basis Opted by You at the Policy Inception or Renewal, Total Loss Claims for Property Insured shall be paid as below, provided that Our liability shall in no case exceed the Sum Insured Stated in the Policy Schedule/ Certificate of Insurance against each Item:

- a. **Total Loss Settlement for Sum Insured Opted on Market Value Basis**
In the event of Total Loss, We will pay You the Replacement Cost of the lost or damaged Property Insured as on Date of Loss less due allowance for betterment and depreciation for age, usage and condition.
- b. **Total Loss Settlement for Sum Insured Opted on Replacement Value Basis**
In the event of Total Loss, We will pay You the Replacement Cost of the lost or damaged Property Insured as on the Date of Loss i.e. the replacement value will be for a new Property Insured of same kind, capacity and specification excluding any allowance for betterment.
- c. **Total Loss Settlement for Sum Insured Opted on Agreed Value Basis**
In the event of Total Loss, We will pay You the Sum Insured Agreed at the Inception of the Policy or Market Value immediately prior to the loss, whichever is lower.

Section 3.B: THIRD PARTY LIABILITY ARISING OUT OF PROPERTY INSURED

If You have opted for this cover, We will indemnify You for an amount, for which You become legally liable to pay as Compensation, including claimant's defence costs incurred with Our prior approval, arising out of the following Occurrence during the Policy Period, subject always to the Limit of Liability mentioned in the Policy Schedule/ Certificate of Insurance against this Section, terms, conditions, exclusions and Deductible of this Policy:

1. Third Party Bodily Injury or Death; or
2. Third Party Property Damage

Provided always that, such Bodily Injury or Death or Property Damage is solely as a result of Property Insured under "Cover 3.B – Loss of or Damage to Property Insured".

SECTION 4: ASSET CARE

If You have opted for this section, we will cover damage / loss to the Insured Household Asset arising on account of the following:

- Section 4.A Theft
- Section 4.B Accidental Damage

- Section 4.C Liquid Damage
- Section 4.D Mechanical & Electrical Breakdown
- Section 4.E Accidental Loss Cover

Coverage under this section will be available as per coverage opted by You under this section and will be as mentioned in the Policy Schedule / Certificate of Insurance.

4.A. Theft

Scope of Cover:

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

4.B. Accidental Damage

Scope of Cover:

Under this cover, 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.

4.C. Liquid Damage

Scope of Cover:

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

4.D. 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.

4.E. 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.

SECTION 5: PERSONAL LIABILITY COVER

If you have opted for this section we shall indemnify You for Damages that You or Your Family members are have incurred and legally obligated to pay as compensation for Personal Injury or Property Damage caused by a covered occurrence under this section, anywhere in the geographical limits as mentioned in the Policy Schedule / Certificate of Insurance.

A. Payment of a Loss: The maximum amount We will pay for all claims arising from Personal Injury and Property Damage resulting from any one Occurrence will be Sum Insured as mentioned in Your Policy Schedule /Certificate of Insurance, unless any specific limit mentioned in the Policy Schedule / Certificate of Insurance. This insurance applies separately to each Insured person against whom a claim is made, or a lawsuit is brought. However, We will not pay more than the limit shown in Your Policy Schedule /Certificate of Insurance for any single Occurrence, regardless of:

- The number of Insured persons involved,
- The number of claims made, or
- The number of persons injured.

Payments under Defence Cover, except settlement payments, are in addition to the Personal Liability Sum Insured as mentioned in Your Policy Schedule /Certificate of Insurance.

B. Defence Cover : We will pay the legal defence costs and related legal expenses incurred by You, provided these are incurred with Our prior written consent. In jurisdictions where We are prevented from defending You for a covered loss due to local laws or other reasons, We will pay only those legal defence expenses incurred with Our prior written consent for Your defence.

Our duty to defend any claim or suit arising from a single Occurrence ends when the amount We have paid in damages for that Occurrence equals the liability cover limit mentioned in the Policy Schedule/ Certificate of Insurance.

SECTION 6: BAGGAGE COVER

If you have opted for this section, We shall indemnify You against Theft, accidental loss, damage, or destruction of personal baggage accompanying and belonging to You and/or Your Family on a trip undertaken outside the municipal limits of the town or city and beyond 25 km radius of the Insured premises, in which You and/or Your Family ordinarily reside.

Further, we will also indemnify You for expenses incurred by You, whilst You and/or Your Family is on a personal trip, for emergency purchases of toiletries, medication and clothing to replace those contained in the personal baggage covered under this section. This indemnity is subject to a maximum percentage of Baggage sum insured, as mentioned in the policy schedule/Certificate of Insurance.

SECTION 7: MARINE TRANSIT COVER

If You have opted this section, We will cover all risks of loss or damage to home contents covered under Section 1: Building & Contents Cover of this policy during transit from your current residence to any other residence or location by a public carrier (as defined under the Motor Vehicles Act), rail, or air, subject to the maximum Sum Insured as mentioned in the Policy Schedule / Certificate of Insurance. Any jewellery or valuable articles will not be covered under this section.

- a. The Coverage begins when your home contents (excluding jewellery and valuable articles) leave your residence for transit and continues during the normal course of transit, including any transshipment, until the earlier of:
 - i. 7 days after the arrival of the railway wagon, vehicle, or aircraft at the destination, or
 - ii. delivery of the home contents at the address specified in the Goods Receipt, Railway Receipt, or Airway Bill.
- b. Your home contents (excluding jewellery and valuable articles) will be covered at the new residence under Section 1: Building & Contents and Section 2: Burglary for a period of 10 days from the date of delivery, unless specifically agreed otherwise by us.
- c. For transit beyond the 100 kilometre or as mentioned in your policy schedule/Certificate of insurance from your current residence, you must provide details of the mode of conveyance along with the Goods Receipt, or Railway Receipt, or Airway Bill number, and submit supporting documents evidencing loss or damage such as a damage certificate or non-delivery certificate wherever applicable.

SECTION 8: FINSHIELD COVER

If You have opted for this section, We will cover any loss or damage arising from the following:

- i. Section 8.A- Card Cover
- ii. Section 8.B-Other Electronic Transaction Cover
- iii. Section 8.C-Digital Wallet Cover
- iv. Section 8.D - Identity Theft
- v. Section 8.E - Purchase Protection
- vi. Section 8.F - Price Protection

vii. Section 8.G - Wallet Protection (Lost Wallet Coverage)

Coverage under this section will be available as per Cover(s) opted by You under this section and will be as mentioned in the Policy Schedule / Certificate of Insurance.

SECTION 8.A: CARD COVER

The Company hereby agrees subject to the terms, conditions and exclusions herein contained or otherwise expressed herein, to indemnify to the Insured Person an amount not exceeding the Sum Insured as specified in the policy schedule/ certificate of Insurance against the respective sections.

Section 8.A.1: Lost Card Liability

I. What We Cover

We will indemnify the Insured Person against the financial loss arising out of unauthorized / fraudulent transaction during the cover period from the Insured person's lost card or stolen Card.

Section 8.A.2: Online Transaction cover

I. What We Cover

We will indemnify the Insured Person against the financial loss arising out of unauthorized/ fraudulent transactions through internet during the Cover Period, using the CVV (Card Verification Value Code) or the PIN (Personal Identification Number) of the Card issued to the Insured Person by the financial institution.

Section 8.A.3: Card Liability due to unauthorized / fraudulent usage

I.What We Cover

We will indemnify the Insured Person against the financial loss arising out of unauthorized/ fraudulent transaction using Insured Person's cards including but not limited to skimming, phishing, counterfeiting, cloning, payment made on mirror sites and other similar kind of fraud as mentioned in the Policy schedule/ Certificate of Insurance.

Section 8.A.4: ATM assault and robbery

I.What We Cover

We will reimburse the Insured Person against the following covers:

1. ATM Robbery - We will reimburse Insured Person for the money he/she withdrew from any ATM using his/her card against a robbery event that occurs within a time period from the withdrawal of the money and within a distance from ATM, as specified in the Policy Schedule / Certificate of Insurance.
2. Bodily Injury - We will reimburse Insured Person for reasonable emergency first aid charges for his/her bodily injury during a robbery that is covered under this section
3. Transaction under Threat/ violence - We will reimburse Insured Person for the money he/she withdrew from any ATM by forcibly using his/her card under a threat violence.

Section 8.A.5 ATM Fraud Cover

I.What We Cover

We will reimburse Insured Person for the money he/she has lost due to ATM related Frauds including but not limited to manipulated ATM Machine, Card Cloning at the ATM etc.

SECTION 8.B: OTHER ELECTRONIC TRANSACTION COVER

I.What We Cover

The Company hereby agrees subject to the terms, conditions and exclusions herein contained or otherwise expressed herein, to indemnify the Insured Person upto the Sum Insured as specified in the Policy Schedule/ Certificate of Insurance, in respect of financial loss resulting from unauthorized / fraudulent transaction in his / her internet banking account / mobile banking account/ UPI Account or any other legitimate electronic modes.

SECTION 8.C: DIGITAL WALLET COVER

I.What We Cover under Section 8.C

The Company hereby agrees subject to the terms, conditions and exclusions herein contained or otherwise expressed herein, to indemnify to the Insured Person up to the Sum Insured as specified in the Policy Schedule/ Certificate of Insurance, in respect of financial loss to Insured Person's digital wallet/ e-wallet due to following:

- i. **Loss of wallet balance due to fraudulent transaction as a result of theft, burglary or loss of mobile phone/device-** This section will indemnify the Insured Person for any loss of his/her wallet balance up to the amount as specified in the Policy Schedule/ Certificate of Insurance due to unauthorised/ fraudulent transaction as a result of theft, burglary or loss of Insured Person's mobile phone/ device.
- ii. **Loss of Wallet Balance by unauthorized / fraudulent transaction-** This section will indemnify the Insured Person up to the amount as specified in the Policy Schedule/ Certificate of Insurance for any loss of his/her wallet balance due to unauthorized/ fraudulent transaction.

SECTION 8.D: IDENTITY THEFT

I.What We Cover under Section 8.D

The Company hereby agrees subject to the terms, conditions and exclusions herein contained or otherwise expressed herein, to indemnify the Insured Person up to the Sum Insured as specified in the Policy Schedule/ Certificate of Insurance, in respect of Insured Person's expenses resulting from his/her efforts to resolve Insured Person's identity theft occurring during the cover period.

For this section Identity theft shall mean obtaining the personal information of another person without his/ her consent, for the sole purpose of assuming that person's name or identity to make fraudulent and unauthorized transactions or purchases.

Following expenses shall be payable provided they are incurred during the cover period and reported within 12 months of the occurrence, unless specifically agreed otherwise by Us and mentioned in the Policy Schedule / Certificate of Insurance:

1. **Legal Expenses:** We will reimburse Insured Person for attorney and court fees incurred by him/her for:
 - a. defending any suit brought against Insured Person by a creditor or collection agency or someone acting on their behalf as a result of the identity theft.
 - b. removing any civil or criminal judgment against Insured Person, wrongfully charged as a result of the identity theft.
2. **Lost Wages:** We will reimburse Insured Person for time taken from work solely as a result of his/her efforts to correct his/her financial records that have been altered due to identity theft. Payment of lost wages (excluding any applicable taxes/ deductions) includes compensation for whole or partial unpaid workdays for a period not exceeding 7 working days, unless specifically agreed otherwise by Us and mentioned on the Policy Schedule/ Certificate of Insurance.

Taking time from self-employment or workdays that will be paid by Insured Person's employer will not be

		<p>considered for Lost wages payment.</p> <p>3. Miscellaneous Expenses: We will reimburse the following:</p> <ol style="list-style-type: none"> the cost of refiling application for credit accounts or banking accounts that are rejected solely because the lender received incorrect information as a result of identity theft. the cost of notarizing documents related to Insured Person's identity theft reasonably incurred as a result of Insured Person's efforts to report an identity theft or to correct his/her financial and credit records that have been altered as a result of his/her identity theft. the cost of contesting the accuracy or completeness of any information contained in Insured Person's credit report as result of his/her identity theft. the cost of a maximum of 4 (four) credit reports from (CIBIL/CRICIL reports) an entity approved by us. The credit reports shall be requested when Insured Person makes a claim. <p>SECTION 8.E- PURCHASE PROTECTION</p> <p><u>I.What We Cover under Section 8.E</u></p> <p>The Company hereby agrees subject to the terms, conditions and exclusions herein contained or otherwise expressed herein, to indemnify the Insured Person upto the Sum Insured as specified in the Policy Schedule/ Certificate of Insurance in respect of loss / damage to the items that Insured Person purchases entirely with his/her card/ bank account/ digital wallet/ any other mode of payment as specified in the Policy Schedule/ Certificate of Insurance, provided that the loss/ damage to the purchased item is due to the below listed covered perils and within number of days as specified in the Policy Schedule/ Certificate of Insurance from the date of purchase or date of confirmed delivery of the item (whichever is later).</p> <p><u>Covered Perils</u></p> <ol style="list-style-type: none"> Fire Perils Earthquake Burglary <p>SECTION 8.F- PRICE PROTECTION</p> <p><u>I. What We Cover under Section 8.F</u></p> <p>The Company hereby agrees subject to the terms, conditions and exclusions herein contained or otherwise expressed herein, to indemnify the Insured Person upto the Sum Insured as specified in the Policy Schedule/ Certificate of Insurance, for the difference between the price Insured Person paid with his/ her card/ bank account / digital wallet/ any other mode of payment as specified in the Policy Schedule / Certificate of Insurance for an item and a lower printed advertised price for the same item (same brand, make, model name).</p> <p>SECTION 8.G – WALLET PROTECTION (Lost Wallet Coverage)</p> <p><u>I.What We Cover under Section 8.G</u></p> <p>The Company hereby agrees to indemnify to the Insured Person when Insured Person's wallet is lost or stolen, a sum not exceeding the Sum Insured as specified in the policy schedule/ certificate of Insurance against this section.</p> <p>We will cover Insured Person for the following when his/her wallet is lost or stolen:</p> <ol style="list-style-type: none"> Replacement costs for the lost or stolen wallet; Prescribed fee payable to the concerned authorities incurred to obtain a duplicate or new personal papers and /or cards. <p>For this section personal papers and cards shall mean Insured Person's driving licence, PAN Card, Aadhaar Card, Credit Card, Debit Card and other similar documents usually carried in a wallet.</p> <p><u>SECTION 9: PET INSURANCE</u></p> <p>If You have opted for this Section, we will pay for the following:</p> <ol style="list-style-type: none"> Consultation fees of Veterinary Doctor for treatment of accidental bodily injury sustained by the Pet, provided such injury does not arise from any illness or disease. Lumpsum payment in case of accidental Death of Your pet if it dies as a result of an accident Lumpsum payment in case of Theft of the pet from Your Home. <p>The Sum Insured as available under the above covers will be mentioned in the Policy Schedule / Certificate of Insurance.</p> <p><u>SECTION 10: MONEY IN TRANSIT (Applicable only to Cooperative Housing Society (CHS))</u></p> <p>If You have opted for this Section, We hereby agree to indemnify You up to the Limit of Indemnity specified in the Policy Schedule/Certificate of Insurance for the loss of Money in Transit whilst carried by You or Your authorized Employee(s), caused by Robbery, Theft or any other fortuitous cause.</p> <p><u>SECTION 11: FIDELITY GUARANTEE (Applicable only to Cooperative Housing Society (CHS))</u></p> <p>If You have opted for this Section, We will indemnify You against the covered events discovered during the Policy Period stated in the Policy Schedule/Certificate of Insurance or during any further Period for which the Company may accept payment for the renewal or extension of this section under the Policy.</p> <p>We will indemnify You against a direct financial loss sustained by reason of any act of fraud or dishonesty committed by the Employee with the primary intention to obtain personal financial gain:</p> <ol style="list-style-type: none"> On or after the date of commencement of this Policy or the retroactive date mentioned in the Policy Schedule/Certificate of Insurance; and During uninterrupted service of the Employee with You and discovered during the continuance of this Policy or within twelve calendar months of the expiration thereof; and In the case of death, dismissal or retirement of the Employee within twelve calendar months of such death, dismissal or retirement whichever of these events shall first happen. <p>Provided always that:</p> <ol style="list-style-type: none"> Our liability shall not exceed <ol style="list-style-type: none"> in respect of any employee the Sum Insured stated in the Policy Schedule/Certificate of Insurance against his name or as declared herein. In respect of all claims under this Section, the Total Sum Insured stated in the Policy Schedule/Certificate of Insurance. If coverage under this section shall be continued in force for more than one Period of Indemnity or if any liability shall exist on Our part under this Policy and also under any other Policy in respect of fraud or dishonesty of the Employee, Our liability hereunder shall not be accumulated or increased thereby but Our aggregate liability during any number of periods of Indemnity and for any number of acts of fraud or dishonesty committed by the Employee shall not exceed the Sum Insured hereunder or the Sum Insured under any other such Policy as aforesaid whichever is greater. <p>We shall not be liable to pay more than one claim in respect of the action of any one Employee.</p>	
7	Add-on Cover	NA	
8	Loss Participation	Deductible Amount (INR) for respective section as mentioned in the policy schedule.	

9	Exclusions	<p>GENERAL EXCLUSIONS (APPLICABLE TO ALL SECTIONS OF THE POLICY)</p> <p>The Company shall not be liable under this Policy in respect of:</p> <ol style="list-style-type: none"> 1. Any amount of the Deductible/Excess specified in the Policy Schedule/Certificate of Insurance as mentioned against respective sections. 2. Loss or damage caused by or arising out of the wilful act or wilful neglect, negligence of the insured or his/ her responsible representatives, intentional or non-compliance or statutory provisions 3. Any loss or damage in which You or any person acting on Your behalf is involved or implicated. 4. Loss due to or in any way contributed to by the Insured having knowingly permitted or caused or suffered anything to be done or not done whereby the risks hereby insured against were increased. 5. Loss or damage resulting out of misuse or abuse, unlawful act or illegal activities including criminal acts or intentional or fraudulent act. 6. Arising out of fines, penalties, punitive or exemplary damages. 7. Loss or Damage to any item of a perishable and/or consumable nature; 8. Any loss or damage which exists prior to commencement of the Policy period / Retroactive date (as applicable) and that do not occur within the policy period as specified in the Policy Schedule/ Certificate of Insurance / Retroactive date (as applicable). 9. Cost of normal upkeep and normal maintenance. 10. Loss or damage arising from seepage, pollution or contamination. 11. Any loss or damage due to gradual deterioration or normal wear and tear of the Insured Asset / Property. 12. Loss or damage arising from delay, detention, confiscation, nationalization, requisition, occupation or wilful destruction by or under the order of the government or any public or local authority or Customs. 13. Loss or damage directly or indirectly arising from war (whether war be declared or not), war-like operations, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrections, mutiny, commandeering a group of malicious persons or persons acting on behalf of or in connection with any political organization, civil commotion, military or usurped power, seizure, capture, confiscation, arrests, restraint and/or detainment by the order of any government or any other authority. 14. Loss or damage 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 or from the combustion of nuclear fuel nor any consequential loss and for the purpose of this exception combustion shall include any self-sustaining process of nuclear fission directly or indirectly caused by or contribution to / by or arising from nuclear weapons material, biological or chemical event. <p>Any other Section Specific exclusions as mentioned in the Policy wordings.</p>	F. GENERAL EXCLUSION S
10.	Special Conditions and Warranties (if any)	As per the special conditions/warranties (if any) mentioned in the Policy Schedule.	
11.	Admissibility of Claim	<p>Admissibility of Claim</p> <p>The claim will be admissible only if loss/damage of the property due to perils mentioned in the Policy wordings upto the coverage opted by insured in Policy schedule.</p> <ul style="list-style-type: none"> • Any other peril except for the exclusions mentioned in policy wordings including both specific and general exclusion. <p>Reporting of Loss Occurrence: Call our Helpline numbers 1800-258-5956 or Email us - hello@godigit.com.</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>Reasonable Care: The Insured shall take all the necessary steps to ensure that the Property Insured is protected against any kinds of damage or loss and shall properly maintain the Property Insured.</p> <p>Situations where your 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>Misrepresentation/Duty of Disclosure</p> <p>This Policy shall be void and all premium paid hereon shall be forfeited to the Company in the event of misrepresentation, mis-description or nondisclosure of any material fact.</p> <p>If at the time of issuance of Policy or during continuation of the Policy, the information provided to Us in the proposal form either physically or electronically or otherwise, by You or the Insured Person or anyone acting on behalf of You or an Insured Person is found to be incorrect, incomplete, suppressed or not disclosed, wilfully or otherwise, the Policy shall be:</p> <ol style="list-style-type: none"> a) cancelled ab initio i.e. from the inception date or the renewal date (as the case may be), b) or the Policy may be modified by Us, at Our sole discretion, upon 30 days' notice by sending an endorsement to Your address shown in the Schedule/Certificate of Insurance; c) the claim under such Policy if any, shall be rejected/repudiated forthwith. <p>Sample Claim Calculation process (In case section 01: Building and contents cover is opted)</p> <p>Value of Building- Rs. 10,00,000 Sum insured Opted - Rs 10,00,000 Deductible/ Excess – Nil Loss of property during the Policy Period – INR 5,00,000 Total Admissible claim amount as per Policy terms and Condition – INR 5,00,000 Claim payable under the policy – INR 5,00,000</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 Your policy schedule)</p>	G. GENERAL CONDITIONS
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>The Company is 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.</p> <p>Senior Citizens can now contact us on 1800-258-5956 or write to us at seniors@godigit.com</p> <p>If You are not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at grievance@godigit.com</p>	H. CUSTOMER GRIEVANCE REDRESSAL POLICY

		<p>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</p> <p>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>	
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. 	