

**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 My Business Flexi Package Policy	Policy No.																																																						
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN158RPMS0001V02202324																																																							
3	Structure	<p><b>Indemnity Basis</b>  Section 1- Property Insurance  Section 2- Consequential Loss (Fire) Insurance  Section 3- Burglary Insurance  Section 4- Money Insurance  Section 5- Machinery Breakdown Insurance  Section 6- Electronic Equipment Insurance  Section 7- Contractor’s Plant &amp; Machinery Insurance  Section 8- Fidelity Guarantee Insurance  Section 9- Sign Board Protect Insurance  Section 10- Plate Glass Insurance  Section 11- Employees Compensation Insurance  Section 12- Public Liability (Act) Insurance  Section 13- Public Liability Insurance  Section 14- Boiler and Pressure Plant Insurance  Section 15- All Risk Insurance  Section 16- Marine Cargo Insurance  Section 17 - Digit Finshield Insurance Policy  Section 20 - EMI Protection</p> <p><b>On Benefit Basis:</b>  Section 18 - Hospital Cash Cover  Section 19 - Personal Accident</p>																																																							
4	Interests Insured	This Product will be sold to individuals/ entities/firms/trusts/companies. The Product 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>&lt;&lt; Details specific to the section to be fetched (Refer CIS Circular for reference). These details can be fetched from Policy schedule/COI&gt;&gt;  This is package policy and has 20 sections which are mentioned below. Detailed wordings of the policy coverage provided under the sections opted by You are provided in the Policy Wordings.  Only sections mentioned in Your policy schedule will be applicable under Your Policy.</p> <table border="1"> <thead> <tr> <th>Section No.</th> <th>Section Name</th> </tr> </thead> <tbody> <tr><td>1</td><td>Property Insurance</td></tr> <tr><td>2</td><td>Consequential Loss (Fire) Insurance</td></tr> <tr><td>3</td><td>Burglary Insurance</td></tr> <tr><td>4</td><td>Money Insurance</td></tr> <tr><td>5</td><td>Machinery Breakdown Insurance</td></tr> <tr><td>6</td><td>Electronic Equipment Insurance</td></tr> <tr><td>7</td><td>Contractor’s Plant &amp; Machinery Insurance</td></tr> <tr><td>8</td><td>Fidelity Guarantee Insurance</td></tr> <tr><td>9</td><td>Sign Board Protect Insurance</td></tr> <tr><td>10</td><td>Plate Glass Insurance</td></tr> <tr><td>11</td><td>Employees Compensation Insurance</td></tr> <tr><td>12</td><td>Public Liability (Act) Insurance</td></tr> <tr><td>13</td><td>Public Liability Insurance</td></tr> <tr><td>14</td><td>Boiler and Pressure Plant Insurance</td></tr> <tr><td>15</td><td>All Risk Insurance</td></tr> <tr><td>16</td><td>Marine Cargo Insurance</td></tr> <tr><td>17</td><td>Digit Finshield Insurance Policy</td></tr> <tr><td>18</td><td>Hospital Cash Cover</td></tr> <tr><td>19</td><td>Personal Accident</td></tr> <tr><td>20</td><td>EMI Protection</td></tr> </tbody> </table> <p>Below are the endorsements/Add-Ons which will be available with this package to the respective sections. Please note that only the endorsement/ add on covers mentioned in Your policy schedule will be applicable under Your Policy.</p> <table border="1"> <thead> <tr> <th>Section Name</th> <th>Add-on Name</th> </tr> </thead> <tbody> <tr> <td>Section 1 -Property Insurance</td> <td>Floater Cover</td> </tr> <tr> <td>Section 1 - Property Insurance</td> <td>Declaration Policy for Stocks</td> </tr> <tr> <td>Section 1 -Property Insurance</td> <td>Architects, Surveyors and Consulting Engineers Fees (in excess of 5% of the claim amount)</td> </tr> <tr> <td>Section 1 - Property Insurance</td> <td>Removal of Debris (in excess of 2% of the claim amount)</td> </tr> <tr> <td>Section 1 - Property Insurance</td> <td>(A) Deterioration of Stocks in Cold Storage premises due to accidental power failure consequent</td> </tr> </tbody> </table>	Section No.	Section Name	1	Property Insurance	2	Consequential Loss (Fire) Insurance	3	Burglary Insurance	4	Money Insurance	5	Machinery Breakdown Insurance	6	Electronic Equipment Insurance	7	Contractor’s Plant & Machinery Insurance	8	Fidelity Guarantee Insurance	9	Sign Board Protect Insurance	10	Plate Glass Insurance	11	Employees Compensation Insurance	12	Public Liability (Act) Insurance	13	Public Liability Insurance	14	Boiler and Pressure Plant Insurance	15	All Risk Insurance	16	Marine Cargo Insurance	17	Digit Finshield Insurance Policy	18	Hospital Cash Cover	19	Personal Accident	20	EMI Protection	Section Name	Add-on Name	Section 1 -Property Insurance	Floater Cover	Section 1 - Property Insurance	Declaration Policy for Stocks	Section 1 -Property Insurance	Architects, Surveyors and Consulting Engineers Fees (in excess of 5% of the claim amount)	Section 1 - Property Insurance	Removal of Debris (in excess of 2% of the claim amount)	Section 1 - Property Insurance	(A) Deterioration of Stocks in Cold Storage premises due to accidental power failure consequent	
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		to damage at the premises of Power Station due to an insured peril
	Section 1-Property Insurance	(B) Deterioration of stocks in cold storage premises due to change in temperature arising out of loss or damage to the cold storage machinery(ies) in the Insured's premises due to operation of insured peril.
	Section 1-Property Insurance	Spoilage Material Damage Cover
	Section 1-Property Insurance	Leakage and Contamination Cover
	Section 1-Property Insurance	(A) Where leakage and contamination cover is granted
	Section 1-Property Insurance	(B) Where leakage cover alone is granted
	Section 1-Property Insurance	Loss of Rent and Additional Expenses of Rent for an Alternate Premises
	Section 1-Property Insurance	Start Up Expenses
	Section 1-Property Insurance	Escalation Clause
	Section 1-Property Insurance	Voluntary Deductible Clause
	Section 1-Property Insurance	Molten Material Spillage
	Section 1-Property Insurance	Decontamination and Cost of Clean Up Expense
	Section 1-Property Insurance	Expediting Costs and Expenses for Loss Minimization
	Section 1-Property Insurance	Protection and Preservation of Property
	Section 1-Property Insurance	Contract Works
	Section 1-Property Insurance	Sprinkler Upgrading costs
	Section 1-Property Insurance	Claim Preparation Costs
	Section 1-Property Insurance	Brands and Trademarks
	Section 1-Property Insurance	Obsolete Parts
	Section 1-Property Insurance	Deliberate Damage
	Section 1-Property Insurance	Accidental Damage Cover
	Section 1-Property Insurance	New Location Cover and New Acquisition Cover
	Section 1-Property Insurance	Immediate Repairs
	Section 1-Property Insurance	Pair and Set/Consequential Reduction in Value
	Section 1-Property Insurance	Fire Extinguishing / Fighting Expense
	Section 1-Property Insurance	Involuntary Betterment / Obsolete Equipment Clause
	Section 1-Property Insurance	Damage to Building (Occasioned by Theft)
	Section 1-Property Insurance	Errors & Omissions
	Section 1-Property Insurance	Minor Works
	Section 1-Property Insurance	Undamaged Foundations
	Section 1-Property Insurance	Smoke Damage Extension
	Section 1-Property Insurance	Accidental Discharge of Gas Flooding Systems
	Section 1-Property Insurance	Contamination and Co-mingling of stocks
	Section 1-Property Insurance	Leakage and Overflowing of Storage Tanks (Other than water storage tanks)
	Section 1-Property Insurance	Seasonal Enhancement of Stocks Cover
	Section 1-Property Insurance	Goods and Stocks undergoing any heating or drying process
	Section 1-Property Insurance	Landscaping Cost
	Section 1-Property Insurance	Additional Custom Duty
	Section 1-Property Insurance	Accounts Receivable
	Section 1-Property Insurance	Property Outside/Away From the Premises
	Section 1-Property Insurance	Tenants Improvement
	Section 1-Property Insurance	Shutdown Expenses
	Section 1-Property Insurance	Waiver of Subrogation
	Section 1-Property Insurance	Trace and Access
	Section 1-Property Insurance	Waiver of Underinsurance
	Section 1-Property Insurance	Catalyst and Consumable (including lining and refractory) interest in process
	Section 1-Property Insurance	Plans, Documents and Computer Systems Records, Archives and Cost of Re-writing Records
	Section 1-Property Insurance	Exhibition, Exposition, Fair or Trade Show
	Section 1-Property Insurance	Lawns, Plants, Shrubs or Trees
	Section 1-Property Insurance	Tenant's Liability
	Section 1-Property Insurance	Unrepaired Damage
	Section 1-Property Insurance	Seventy-Two Hours Clause
	Section 1-Property Insurance	Additional Insureds (to be named in The Schedule)
	Section 1-Property Insurance	Multiple Insured Clause
	Section 1-Property Insurance	Payments on Account
	Section 1-Property Insurance	Non-Vitiation Clause
	Section 1-Property Insurance	Nominated Loss Adjusters
	Section 1-Property Insurance	Non-Invalidation
	Section 1-Property Insurance	Primary and Non-Contributory
	Section 1-Property Insurance	Vehicle Load Clause
	Section 1-Property Insurance	Leak search / finding cost Clause
	Section 1-Property Insurance	Loss Payee Clause
	Section 1-Property Insurance	Margin Clause

Section 1-Property Insurance	De watering Expenses
Section 1-Property Insurance	Debris Removal for Foreign Debris
Section 1-Property Insurance	Salvage Disposal
Section 1-Property Insurance	Mould and Fungi Clause
Section 1-Property Insurance	Cost of Clearing Drains Clause
Section 1-Property Insurance	Green Clause
Section 1-Property Insurance	Control of Damaged Goods
Section 1-Property Insurance	Incidental Costs
Section 1-Property Insurance	Undamaged Parts Clause/Destruction of Sound Property
Section 1-Property Insurance	Electrical Installation Clause
Section 1-Property Insurance	Medical Expenses
Section 1-Property Insurance	Omission to Insure additions, alterations or extensions
Section 1-Property Insurance	Capital Additions
Section 1-Property Insurance	Original Equipment Manufacturer (OEM) Clause
Section 2 -Consequential Loss (Fire Insurance)	Extension to cover Consequential Loss due to other Add-On Covers
Section 2 - Consequential Loss (Fire Insurance)	Extension to cover Spoilage Consequential Loss
Section 2 - Consequential Loss (Fire Insurance)	Insured Property stored at other situations
Section 2 - Consequential Loss (Fire Insurance)	Electricity Station, Gas Works, and Water Works
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Section 2 - Consequential Loss (Fire Insurance)	Voluntary Deductible Clause
Section 2 - Consequential Loss (Fire Insurance)	Sabotage and Terrorism Damage Cover Endorsement – Material Damage and Loss of Profit
Section 3 - Burglary Insurance	Injury During Burglary / Housebreaking
Section 3 - Burglary Insurance	Loss Of Money
Section 3 - Burglary Insurance	Clearing Up Expenses
Section 3 - Burglary Insurance	Temporary Property Protection
Section 3 - Burglary Insurance	Theft Extension
Section 3 - Burglary Insurance	Riot, Strike, Malicious Damage Cover
Section 3 - Burglary Insurance	Floater Clause
Section 3 - Burglary Insurance	Escalation Clause
Section 3 - Burglary Insurance	Purchase Protection Extension
Section 3 - Burglary Insurance	Waiver Of Underinsurance
Section 5 - Machinery Breakdown Insurance	Escalation Clause
Section 5 - Machinery Breakdown Insurance	Express Freight
Section 5 - Machinery Breakdown Insurance	Air Freight
Section 5 - Machinery Breakdown Insurance	Owner’s Surrounding Property
Section 5 - Machinery Breakdown Insurance	Third Party Liability
Section 5 - Machinery Breakdown Insurance	Additional Customs Duty
Section 5 - Machinery Breakdown Insurance	Carding Machines In Textile Industry
Section 5 - Machinery Breakdown Insurance	Furnace Endorsement
Section 5 - Machinery Breakdown Insurance	DG Set Endorsement For ‘Loss Minimization’
Section 5 - Machinery Breakdown Insurance	Reduction Gear Box
Section 5 - Machinery Breakdown Insurance	Patterns And Core-Boxes
Section 5 - Machinery Breakdown Insurance	Expellers/Expellers Gears
Section 5 - Machinery Breakdown Insurance	Plastic Extruders/Injection Moulding Machines
Section 5 - Machinery Breakdown Insurance	Alternate Working
Section 5 - Machinery Breakdown Insurance	Stand-By Machinery
Section 5 - Machinery Breakdown Insurance	Bakeries
Section 5 - Machinery Breakdown Insurance	Gas Works Plants
Section 5 - Machinery Breakdown Insurance	A. Glass And Graphite Equipment
Section 5 - Machinery Breakdown Insurance	B. Glass Lined Vessels
Section 5 - Machinery Breakdown Insurance	Insurance Of Ropes In Lifts, Cranes And Ropeways
Section 5 - Machinery Breakdown Insurance	Windmills Endorsement
Section 5 - Machinery Breakdown Insurance	Refractory Materials In Boilers
Section 5 - Machinery Breakdown Insurance	Depreciation Adjustment For Components Along The Hot Gas Path Of Gas Turbines
Section 5 - Machinery Breakdown Insurance	Overhaul Of Platen Presses
Section 5 - Machinery Breakdown Insurance	Overhaul Of Electric Motors (Above 750 Kw For Motors With 2 Poles And Above 1,000 Kw For Motors With 4 And More Poles)
Section 6 - Electronic Equipment Insurance	Escalation Clause
Section 6 - Electronic Equipment Insurance	Express Freight
Section 6 - Electronic Equipment Insurance	Air Freight
Section 6 - Electronic Equipment Insurance	Owner’s Surrounding Property
Section 6 - Electronic Equipment Insurance	Third Party Liability
Section 6 - Electronic Equipment Insurance	Additional Custom Duty
Section 6 - Electronic Equipment Insurance	Floater Clause
Section 6 - Electronic Equipment Insurance	Sabotage and Terrorism Damage Cover Endorsement (Material Damage Only)
Section 6 - Electronic Equipment Insurance	Endorsement For Exclusion Of Damage Caused By Fire And Allied Perils
Section 6 - Electronic Equipment Insurance	Cover of Valves and Tubes

		Section 6 - Electronic Equipment Insurance	Special condition concerning Computer Tomographs	
		Section 6 - Electronic Equipment Insurance	Warranty for Lightning and Overvoltage Protection Devices	
		Section 6 - Electronic Equipment Insurance	Warranty Concerning Air-Conditioning Plant	
		Section 7 - Contractor Plant and Machinery Insurance	Escalation Clause	
		Section 7 - Contractor Plant and Machinery Insurance	Owner's Surrounding Property	
		Section 7 - Contractor Plant and Machinery Insurance	Third Party Liability	
		Section 7 - Contractor Plant and Machinery Insurance	Express Freight	
		Section 7 - Contractor Plant and Machinery Insurance	Air Freight	
		Section 7 - Contractor Plant and Machinery Insurance	Additional Custom Duty	
		Section 7 - Contractor Plant and Machinery Insurance	Insurance of All Cranes	
		Section 9 - Sign Board Protect Insurance	Sabotage and Terrorism Damage Cover Endorsement (Material Damage Only)	
		Section 11 - Employee Compensation Insurance	Medical Expense Cover	
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		Section 11 - Employee Compensation Insurance	Coverage for Contractors Workers/ Employees	
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		Section 13 - Public Liability Insurance	Industrial Seepage, Pollution And Contamination Extension – 72 Hours	
		Section 13 - Public Liability Insurance	Act of God Perils	
		Section 13 - Public Liability Insurance	Advertising Signs and Decorations Liability	
		Section 13 - Public Liability Insurance	Care, Custody or Control	
		Section 13 - Public Liability Insurance	Carriage of Effluents (outside the Insurance Premises)	
		Section 13 - Public Liability Insurance	Damage to Rented Premises	
		Section 13 - Public Liability Insurance	Lift Liability	
		Section 13 - Public Liability Insurance	Medical Expenses	
		Section 13 - Public Liability Insurance	Swimming Pool and Exercise area liability	
		Section 13 - Public Liability Insurance	Transportation of Material or Dangerous or Hazardous Substance	
		Section 13 - Public Liability Insurance	Valet Parking	
		Section 13 - Public Liability Insurance	Terrorism Legal Liability Coverage	
		Section 14 - Boiler and Pressure Plant Insurance	Owner's Surrounding Property	
		Section 14 - Boiler and Pressure Plant Insurance	Third Party Liability	
		Section 14 - Boiler and Pressure Plant Insurance	Express Freight	
		Section 14 - Boiler and Pressure Plant Insurance	Air Freight	
		Section 14 - Boiler and Pressure Plant Insurance	Additional Custom Duty	
		Section 14 - Boiler and Pressure Plant Insurance	Escalation Clause	
		Section 15 - All Risk Insurance	Sabotage and Terrorism Damage Cover Endorsement (Material Damage Only)	
		Details of the Coverage are mentioned in the Policy Wordings & Endorsement Wordings of Digit My Business Flexi Package Policy.		
7	Add-on Cover	No separate add on cover is filed under the product. Add on cover/ endorsements already approved under respective products (which are offered as section under this product) will be offered under the respective sections.		
8	Loss Participation	Please refer to your policy schedule in case of any applicable deductible/excess.		
9	Exclusions	This being a package product. Exclusion as mentioned in the respective opted sections will be applicable. Please refer to Your policy schedule for the sections opted by You.  Detailed Exclusions as applicable under respective sections are mentioned in the Policy Wordings / Endorsement Wordings of Digit My Business Flexi Package Policy.		
10.	Special Conditions and Warranties (if any)	Please refer your policy schedule of any applicable special condition.		
11.	Admissibility of Claim	<p><b>Admissibility of Claim</b></p> <ol style="list-style-type: none"> <li>Immediately notify Us about the incident which can lead to claim under this Policy.</li> <li>The Insured Person submit us the claim form and the document proof.</li> <li>No admission of liability without the prior written consent of the Company.</li> <li>Take all steps within Your power to minimize the extent of loss or damage;</li> <li>Forward Us every letter, writ, summons in relation to Your claim as soon as You receive it.</li> <li>Authorize Us to obtain records and other information.</li> </ol> <p><b>Reporting of Loss Occurrence</b> 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>. 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</p>		

		<p>immediately on receipt by You. Notice shall also be given to the Company immediately if You have knowledge of any impending prosecution, inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy.</p> <p>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><b>Reasonable Care:</b> 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><b>Situations where your Claim might get Rejected:</b> Due to exclusions mentioned in the Policy Wordings. Please refer exclusions provided in the Policy Wordings.</p> <p><b>Sample claim calculation process (Section 19: Personal Accident)</b> Section Opted- Section 19 – 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> <p>Claim process will be as per section opted by You and mentioned in the 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 provisions.</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 <a href="mailto:hello@godigit.com">hello@godigit.com</a>. 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 <a href="mailto:seniors@godigit.com">seniors@godigit.com</a></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 <a href="mailto:grievance@godigit.com">grievance@godigit.com</a></p> <p>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></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: <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>	