

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 Policy - Laghu Udyam Suraksha																																																																																																	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN158RP0004V02202122																																																																																																	
3	Structure	Indemnity Basis: Section 2 - Digit Consequential Loss (Fire) Insurance, Section 4 - Digit Money Insurance Policy, Section 5 - Digit Machinery Breakdown Insurance Policy, Section 6 - Digit Electronic Equipment Insurance Policy Section 7 - Digit Contractor's Plant and Machinery Insurance Policy, Section 8 - Digit Asset Care, Section 9 - Digit Fidelity Guarantee Insurance Policy, Section 10 - Digit Sign Board Protect Policy, Section 11 - Digit Plate Glass Insurance Policy, Section 12 - Digit Employees Compensation Insurance Policy, Section 13 - Digit Public Liability (Act) Insurance Policy, Section 16 - Digit Boiler and Pressure Plant Insurance, Section 18 - Digit Public Liability Insurance Policy. Modified indemnity Basis: Section 1 - Bharat Laghu Udyam Suraksha, Section 3 - Digit Burglary Insurance Policy Section 17 - Digit All Risk Policy Fixed Benefit: Section 14 - Digit Marine Cargo Policy, Section 15 - Digit Group Total Protect Policy																																																																																																	
4	Interests Insured	Offices, Hotels, Shops, Industrial/Manufacturing risks, Utilities located outside the compound of Industrial/Manufacturing risks, Storage risks outside the compound of Industrial/Manufacturing risks and Tank farms/Gas holders outside the compounds of Industrial/Manufacturing risks in India.																																																																																																	
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><u>COVERAGE</u> This being a package policy the contingencies covered will be as per each products filed and approved as listed below which will form a part of Digit My Business Policy – Laghu Udyam Suraksha:</p> <table border="1"> <thead> <tr> <th>Section</th> <th>Name of the Product</th> </tr> </thead> <tbody> <tr><td>1</td><td>Bharat Laghu Udyam Suraksha</td></tr> <tr><td>2</td><td>Digit Consequential Loss (Fire) Insurance</td></tr> <tr><td>3</td><td>Digit Burglary Insurance Policy</td></tr> <tr><td>4</td><td>Digit Money Insurance Policy</td></tr> <tr><td>5</td><td>Digit Machinery Breakdown Insurance Policy</td></tr> <tr><td>6</td><td>Digit Electronic Equipment Insurance Policy</td></tr> <tr><td>7</td><td>Digit Contractor's Plant and Machinery Insurance Policy</td></tr> <tr><td>8</td><td>Digit Asset Care</td></tr> <tr><td>9</td><td>Digit Fidelity Guarantee Insurance Policy</td></tr> <tr><td>10</td><td>Digit Sign Board Protect Policy</td></tr> 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Section 18	Terrorism Legal Liability Coverage

For detail coverage please refer the policy wordings and endorsement wordings.
Since this is a Package Product, Minimum Two Sections are mandatory, out of which one Section should be Section 1 - Bharat Laghu Udyam Suraksha.

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 and as per the applicable section.																																					
9	Exclusions	This being a package policy the excluded perils for respective sections will be as per each products filed and approved as listed below which will form a part of Digit My Business Policy – Laghu Udyam Suraksha.	Exclusions																																				
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10.	Special Conditions and Warranties (if any)	Special Conditions and Warranties will be as per your Policy Schedule/COI.																																									
11.	Admissibility of Claim	<p><u>Admissibility of Claim</u> The claim will be admissible only if loss/damage due to below perils mentioned in Policy wordings and upto the coverage opted by insured in Policy schedule. Any peril except for the exclusions mentioned in policy wordings including both specific and general exclusion.</p> <p><u>Reporting of Loss Occurrence</u> Call our Helpline numbers 1800-258-5956 or Email us - hello@godigit.com. Notice shall be given to the Company immediately upon the occurrence of any 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><u>Obligations</u></p> <ol style="list-style-type: none"> 1) Make true and full disclosure in the proposal and related documents <ol style="list-style-type: none"> I. You have a duty of disclosure to tell Us everything You know, or could reasonably be expected to know, that is relevant to Us for deciding whether to give You insurance cover and on what terms. You owe this duty to disclose such relevant material information even if We have not specifically asked for it. This duty extends to any information or declarations given by anyone else on Your behalf. II. We have agreed to give You insurance cover entirely on the basis of the information You, or anyone on Your behalf, have given Us in the proposal, statements and other declarations and documents (in writing or electronic) about Yourself, the Building, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other Contents. The correct and complete information You give is the basis of Our contract with You. Our promise to pay is conditional upon the truth of these statements and on the assumption that You, or anyone on Your behalf, has not withheld any material information about Yourself, the Building, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other Contents. 2) Make true statements and full disclosure in the claim and related documents <ol style="list-style-type: none"> I. You must also give true and full information in Your claim and submit true documents. If You give any false information or document in the claim, or if You withhold any information or document (written or electronic), We have a right to refuse payment of Your claim. We may also cancel Your policy. 3) Obligation to take care: You must: <ol style="list-style-type: none"> I. ensure that unauthorised persons do not occupy Your Premises. II. whenever Your Premises or any Building in Your Premises is unoccupied, You must ensure that all security procedures on Your Premises are in force. 4) Inform change in circumstances: <ol style="list-style-type: none"> I. You must inform Us immediately if: <ol style="list-style-type: none"> II. You change the nature of Your Business or any processes, III. You let out Your Premises or any part, or Your Premises will no longer be solely occupied by You IV. You change the use of Your Premises or any Building, V. Your Premises or any Building remains unoccupied for more than 30 days. 5) Allow inspection and investigation of claim <ol style="list-style-type: none"> I. You must allow and give full cooperation for the survey/investigation of Your claim by Us. You must allow Us, and any surveyor, officer or other representative that We authorise, to enter Your Premises, inspect it, take photographs and where required, permit the scientific testing and investigation of any insured article affected by the insured peril, You must answer all questions asked regarding Your claim truthfully and completely, and submit all documents that We will require. 6) Follow claim procedure <ol style="list-style-type: none"> I. When You suffer any loss or damage to any Insured Property, and wish to make a claim, You must follow all steps stated in this Policy about immediate reporting to Us and to the appropriate Legal Authorities as per Clause G (IV) of this Policy. <p><u>Duty of care</u> In the event of any occurrence which might give rise to a claim under this Section the Insured shall</p> <ol style="list-style-type: none"> a. immediately notify the Company by telephone or telegram as well as in writing, giving an indication as to the nature and extent of loss or damage; b. take all reasonable steps within his power to minimise the extent of the loss or damage; 	Clause G. Conditions																																								

		<p>c. preserve the damaged or defective parts and make them available for inspection by an official or surveyor of the Company.</p> <p>d. furnish all such information and documentary evidence as the Company may require.</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>Sample Claim Calculation process Value of shop - Rs. 10,00,000 Sum insured Opted for Section 1 - Rs 10,00,000 Deductible/ Excess – Nil Loss of shop during the Policy Period in Section 1 – 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 (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"> • 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 provisions.</p>	
13.	Grievance Redressal and Policyholders Protection	<p>We are committed to extend the best possible services to its customers. However, if You are not satisfied with Our services and wish to lodge a complaint, please feel free to call Our 24X7 Toll free number 1800-258-5956 or You may email to the customer service desk at hello@godigit.com. After investigating the matter internally and subsequent closure, We will send Our response.</p> <p>Email: grievance@godigit.com</p> <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. 	