

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 Surety Insurance for Recruiting Agent	Policy No
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN158RPSU0005V01202526	
3	Structure	Indemnity Basis	
4	Interests Insured	Individual(s)/ Entities/ firms/ trusts/ companies/ organizations involved in staffing or recruitment. Please refer your Policy schedule/COI to know the exact property insured under this product	
5	Sum Insured	Sum Insured will be as per your Policy Schedule/COI	
6	Policy Coverage	<p>COVERAGE Coverages will be as mentioned in your Policy Schedule/Certificate of Insurance</p> <p>We undertake to pay Compensation to the beneficiary as per the directives of MEA, up to the available limit of the Bond Value, and subject always to the terms and conditions of this policy, provided that:</p> <ol style="list-style-type: none"> We shall be liable only for those incident(s) which have been first notified to the Surety Debtor or MEA within the Surety Period, as specified in Policy Schedule. The Compensation should be in relation to the services offered by Surety Debtor as per the Emigration Act, 1983, the Rules and Circulars thereunder, as amended from time to time. This Surety Insurance will be valid from the inception of the Surety Period, until the earliest of <ol style="list-style-type: none"> the completion of the Surety Period as specified in the Policy Schedule, or the date on which the Bond Value is exhausted. 	C. Coverage
7	Add-on Cover	Add on Cover/Endorsement will be as per your Policy Schedule/Certificate of Insurance.	
8	Loss Participation	Deductible (If any) will be as per your Policy schedule/Certificate of Insurance.	
9	Exclusions	<p>We will not be liable for claims made against You in respect of or arising out of:</p> <ol style="list-style-type: none"> Criminal Fines, and penalties – Any fines or penalties imposed due to criminal proceedings are not covered. Acts of War and Terrorism Any claim arising out of War (whether war be declared or not), invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, terrorism are not covered Acts of God / Force Majeure Natural disasters or uncontrollable events like earthquakes, floods, etc., are not covered. Other Business Activities Ownership and/or conduct of any other business or activities wholly or partially owned/operated or managed by the Surety Debtor except the business described in the Schedule, are not covered. Judicial or Quasi-Judicial Orders (Non-MEA Legal Liabilities) Any claim for which Insured has been held liable by any courts, tribunals, or any other authority, whether judicial or quasi-judicial, other than the MEA, are not covered. Post-License Cancellation Claims If the recruiting agent's license is cancelled by MEA, any services provided after that date are not covered. Any claim before the issuance of license by MEA Coverage under this policy shall be only subject to the issuance of license by MEA. Any claim on account of the services provided before the issuance of license shall not be covered under the policy. 	Exclusions
10.	Special Conditions and Warranties (if any)	Special Conditions and warranties will be as per mentioned in your Policy Schedule/COI.	
11.	Admissibility of Claim	<p><u>Admissibility of Claim</u> The claim will be admissible only if loss/damage of the property due to below perils:</p> <ol style="list-style-type: none"> Any other peril except for the exclusions mentioned in policy wordings including both specific and general exclusion. <p><u>Reporting Loss Occurrence</u> 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 accidental loss or damage in the event of any claim. Thereafter You shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by You. Notice shall also be given to the Company immediately if You have knowledge of any impending prosecution, inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or criminal act which may be the subject of a claim under this Policy You shall give immediate notice to the police and co-operate with the Company in securing the conviction of the offender.</p> <p>Reasonable Care The Insured shall take all reasonable steps to safeguard the interests of the Insured against loss or damage that may give rise to the claim.</p> <p>Situations where your Claim might get Rejected: a) Due to exclusions mentioned in the Policy Wordings. Please refer exclusions provided in the Policy Wordings.</p> <p>Sample Claim Calculation process Bond value - Rs. 10,00,000 Deductible/ Excess – Nil Claim Payable (as per MEA) - INR 30,000 Claim payable under the policy – INR 30,000 (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 provision.</p>	
13.	Grievance Redressal and Policyholders Protection	<p>We are committed to extend the best possible services to its customers. However, if You are not satisfied with Our services and wish to lodge a complaint, please feel free to call Our 24X7 Toll free number 1800-258-5956 or You may email to the customer service desk at hello@godigit.com. After investigating the matter internally and subsequent closure, We will send Our response. Email: grievance@godigit.com For updated details of grievance officer, kindly refer the link: https://www.godigit.com/claim/grievance-redressal-procedure</p> <p>The policyholder or the claimant also has the option to register the complaint on-line at IRDAI's Bima Bharosa by visiting https://bimabharosa.irdai.gov.in/</p> <p>If You do not get a satisfactory response from Us and You wish to pursue other avenues for redressal of grievances, You may approach Insurance Ombudsman appointed by IRDAI under the Insurance Ombudsman Scheme.</p> <p>For updated details of Ombudsman details, request to please check Council of Insurance Ombudsmen website available on https://www.cioins.co.in/Ombudsman Note: COUNCIL FOR INSURANCE OMBUDSMAN ,3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.Tel.: 022 - 69038801/03/04/05/06/07/08/09 Email: inscoun@cioins.co.in</p>	CUSTOMER GRIEVANCE REDRESSAL POLICY
14.	Obligations of the Policyholder	<ul style="list-style-type: none"> • To disclose all information correctly sought by the insurer at time of filling the proposal form • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately • Non-disclosure of material information may affect the claim settlement. • Disclosure of other material information during the policy period. 	