

Digit Asset Care Policy Document

UIN: IRDAN158RP0030V01201718

Whereas the Insured has made a proposal to Go Digit General Insurance Ltd. (hereinafter called the Company/DIGIT), which is hereby agreed to be the basis of this Policy and has paid the premium specified in the Schedule, now the Company agrees, subject always to the following terms, conditions, exclusions, and limitations, to indemnify the Insured in excess of the amount of the Deductible and subject to the Sum Insured against such loss as is herein provided.

The liability of the Company in any one Policy Period shall in no case exceed the Sum Insured or limit of liability as shown in the Schedule for any one loss.

For product or the process related queries, you could visit on www.godigit.com and for those who prefer to have a chat, we are available at 1800 258 5956.

This document has 5 Sections and it will take about 8~10 minutes to read:

- A. Definitions
- B. Details of the Coverage and Coverage Specific Exclusions
- C. Details of the General Exclusions
- D. Basis of Loss Settlement
- E. General Conditions

A. Definitions

Accidental Damage	An accident that causes physical damage to the Household / Insured Asset(s) , which is caused suddenly by an outside force and is not expected and not deliberate.
Accidental Loss	Means Accidentally leaving Your Household Asset(s) in a location whereby You are permanently not able to use or locate it.
Age of Household Asset	Age of the Household Asset as on the day it is assessed, calculated from the invoice date
Authorized Repair Shop	These repair shops are recommended by Us, for carrying out Household Asset repair. You can find the list displayed on Our Website or mentioned in the documents provided.
Claims Analyst	A technical person or persons authorized by Us. S/he will evaluate the loss and let us know how much we should be paying You.
Deductible	This is the part of the claim that is to be paid by you. You can find the amount stated in the policy schedule. We are liable to pay the remaining part of the claim. This will apply separately for each and every claim
Depreciation	The reduction in the value of the insured Household Asset(s) with its age. This is stated in the policy schedule.
Digit Application	To assist you better, We will provide You some softwares/mobile application, for any of the below purposes: <ol style="list-style-type: none"> 1. Updating personal information about your Household Asset 2. Claim related services like Submission of documents, claim registration etc
Household / Insured Asset(s)	Any electronic, electrical, mechanical or physical asset(s) meant for personal use and as described in the Policy Schedule.
Mechanical & Electrical Breakdown	Means direct loss to a Household / Insured Asset(s) caused by, resulting from, or consisting of: <ol style="list-style-type: none"> a. Failure of pressure or vacuum equipment; b. Mechanical or electrical failure including arcing; or c. Rupture, bursting , bulging, implosion or steam explosion d. Mechanical operational or structural failure of frames, springs, joints, welds, mechanisms (including inclining, reclining, heating, and vibrating), motors,

	levers or hand wands, or power or remote cords used for sleeper, reclining, and inclining applications (Applicable for Furniture)
Policy / Policy Document	Includes without limitation, the Policy schedule, proposal form, policy endorsements, Policy wording containing terms and conditions including the list of Authorized Repair Shops as published on the Website from time to time.
Policy Period	It is the period from Risk Start date to Risk End date including both these days.
Policy Schedule	This includes the premium amount, insured Household Asset(s) detail, Policy Period, Depreciation Schedule, Deductible, Limit of liability along with the Owner Details.
Sum Insured	This is the maximum amount we can pay you for any one claim subject to the limit of liability as mentioned in the policy schedule. For a New Household Asset, the Sum Insured would be Invoice value and for an older Household Asset, it would be the prevailing market Purchase price of the same/ similar make-model/type/configuration less Depreciation Corresponding to the age of the Household Asset
Theft	Theft as defined in Section 378 of Indian Penal Code shall mean whoever, intending to take dishonestly any movable property out of the possession of any person without that person's consent, moves that property in order to such taking, is said to commit theft.
Total Loss/ BER (Beyond Economic Repair)	Your asset will be deemed a Total loss/ BER (Beyond Economic Repair) when We consider it uneconomical to repair the insured asset or when the repair costs exceed the sum insured minus the applicable depreciation
You/Your/Insured/ Beneficiary	The legal & rightful owner / User / Insured / Beneficiary of any one, or all of the Household Assets mentioned in the policy, for which, Insurance cover is bought after payment of the premium
We at Digit/Us/Our or Company	This means Go Digit General Insurance Ltd., with whom, Your Household Asset(s) is insured

B. Details of the Coverage and Specific Exclusions

This policy will cover damage / loss to the Insured Household Asset arising on account of the following:

- Theft
- Accidental Damage
- Liquid Damage
- Mechanical & Electrical Breakdown
- Accidental Loss Cover

B.1. Theft

Scope of Cover:

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

Specific Exclusions Applicable for this Cover (can be waived in lieu of additional premium)

Any loss falling under "Accidental Loss" Cover unless separately covered and Premium Paid.

B.2. Accidental Damage

Scope of Cover:

Under this Section, 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.

Specific Exclusions Applicable for this Cover (can be waived in lieu of additional premium)

Any loss falling under "Mechanical or Electrical Breakdown" / "Liquid Damage" / "Theft" Cover unless separately covered and Premium Paid.

B.3. 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.

Specific Exclusions Applicable for this Cover (can be waived in lieu of additional premium)

Any loss falling under "Accidental Damage" / "Mechanical or Electrical Breakdown" Cover unless separately covered and Premium Paid.

B.4. 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.

Specific Exclusions Applicable for this Cover (Can't be waived):

1. Household Asset malfunctioning or deterioration in the Household Asset's performance by unauthorized software/virus, software updates, minor adjustments, checking and maintenance will not be covered.
2. Loss or damage that is covered under Manufacturers, Supplier or Dealer's Warranty or Recall Campaign in the event of mass failure of the Household Asset.
3. Improper storage or transportation of the Household Asset.
4. Improper handling, dismantling, fitting adjustment, repair alteration or modification not approved by the makers/manufacturers and/or the agents of makers/manufacturers or use of such handset/laptop contrary to the directives of the makers/manufacturers and/or these agents, will not be covered.

Specific Exclusions Applicable for this Cover (can be waived in lieu of additional premium)

Any loss falling under "Accidental Damage"/ "Liquid Damage" Cover unless separately covered and Premium Paid.

B.5. 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.

C. What you are not covered for (General Exclusions)**Standard Exclusions:**

1. Any Household Asset(s) not specifically mentioned in the Policy Schedule
2. Deductible as applicable and mentioned in the Policy Schedule.
3. Any non-disclosure (partial or full)/fraudulent disclosure, misrepresentations of information/facts can make your claim invalid.
4. Any consequential loss or damage including but not limited to Bodily Injury/illness/harmful effect due to usage of/inability to use the Household Asset.
5. Any claim caused due to contributory negligence will be invalid. Always take ordinary and reasonable precautions for the safety of your belongings.
6. Loss or damage resulting out of misuse or abuse, unlawful act or illegal activities including criminal acts or intentional or fraudulent act with an objective to gain undue benefit or economical gain.
7. Loss or damage due to war, War like operations (whether War declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or, usurped

power or resulting from Seizure or detention or attachment of asset in light of any direction issued by a judicial / quasi-judicial / police or any other Government Agency or Public Authority including Financers/Banks.

8. This Policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss, unless specifically agreed by us and mentioned in the Policy Schedule.

For the purpose of this exclusion, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.

This exclusion also includes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.

Specific Exclusions (Can't be waived):

9. Loss or Damage caused due to Intentional overloading or strain, over-running or excessive pressure, excessive charging is not covered.
10. Any loss or damage to the insured Household Asset which exists prior to commencement of the Policy period.
11. Any loss or damage which is covered under the terms of the maintenance agreement of the insured Household Asset.
12. Expenses which are regular in nature and required to maintain the Household Asset in Proper condition as recommended by the Manufacturer are not covered.
13. Any loss whatsoever to third party including without limitation to persons and/or property arising due to usage of the Household Asset isn't covered.
14. Wear and tear i.e. gradual deterioration associated with normal use and age of the asset, cosmetic damages including but not limited to peeling of paint, minor scratches not affecting the functioning of the Household Asset is not covered.
15. Loss or damage to fittings/fixtures/accessories/Consumables which forms the part of original Household Asset as supplied by the manufacturer unless damaged or lost along with the Household Asset and at the same time.
16. Loss of/damage to data and contents including pictures, software, downloads, apps, music or any other content is not covered by this policy.
17. Cost of replacement of Battery/SIM Card/Memory Card/Consumables unless damaged at the same time. This can be due to an accidental external impact or liquid damage including Internal leakage of the battery or damage caused due to overcharging, or caused due to use of unauthorized charger in violation to manufacturer's guidelines leading to damage to power board or mother board
18. Any financial loss caused to you as a result of cyber-attack or fraud while the Household Asset was in use.

D. BASIS OF LOSS SETTLEMENT

- a. In the event of **"Theft"** and / or **"Accidental Loss"** of the Household / Insured Asset(s) stated in the Policy Schedule, we will compensate You on one of the following basis, whichever is of lower value:
 1. Pay the Sum Insured minus applicable depreciation as per age of the Household Asset at the time of loss; or
 2. Replace Your Asset with another one of make-model/type/configuration and age similar to the Insured Household Asset and as may be available from the market.
- b. In the event of loss or damage to the the Household / Insured Asset(s) stated in the Policy Schedule due to **"Accidental Damage"** and / or **"Liquid Damage"** and/or **"Mechanical & Electrical Breakdown Cover"**, we will compensate You on one of the following basis, whichever is of lower value:

1. Pay the Realistic and Economical Cost of Repair of the asset assessed by the Claims Analyst; or
2. Get the Asset repaired at Digit Authorized Repair Shop; or
3. Pay the Sum Insured minus applicable depreciation as per age of the Household Asset at the time of loss; or
4. Replace Your Asset with another one of make-model/type/configuration and age similar to the Insured Household Asset and as may be available from the market.

The liability of the Company in any one Policy Period shall in no case exceed the Sum Insured or limit of liability as shown in the Schedule for any one loss.

E. General Conditions

Conditions precedent/ during to the contract

1. **Reasonable Care** :The Insured shall:
 - a. Take all reasonable steps to safeguard the Insured Asset against any Covered Insured Event.
 - b. Take all reasonable steps to prevent a claim from arising under this Policy.
2. **Jurisdiction**: The construction, interpretation and meaning of the provisions of this Policy shall be determined in accordance with the law of India. In case of any claim arising in respect of the Household Asset hereby insured, the same shall be settled and paid in India and further that all legal proceedings in respect of any such claim shall be instituted in a competent court of India only and claim would be paid in INR only.
3. **Free look Period**: You are provided for Free Look period as shown in policy schedule which is applicable from the date of receipt of policy document (either electronic copy or physical copy). This is the time you can take to review the terms and conditions of the Policy and if You have any objections to any of the terms and conditions, You have the option of canceling the Policy stating the reasons for cancellation. If you have not made any claim during the Free look period, you shall be entitled to refund of full premium. You can't avail the Free look period cancellation in case you have made a claim.
4. You must take all reasonable steps to prevent Theft, Accidental damage, Liquid Damage, Mechanical & Electrical Breakdown, Accidental Loss.
5. **Policy Cancellation**:
 - a. Cancellation due to Total Loss/B.E.R./Theft Claims: The policy will be automatically cancelled in case of Total loss/B.E.R./Theft Claims and there won't be any premium refund.
 - b. Cancellation by Insured:
The insurer shall –
 - i. Annual Policy: refund proportion premium for unexpired policy period, if the term of the policy is upto one year and there is no claim(s) made during the policy period.
 - ii. Long Term Policies: refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.
 - c. Cancellation by Company: Policy may be cancelled by the Company on the grounds of established fraud, by giving minimum notice of 7 (seven) days to the insured.
Refund amount will be 63.5% of premium charged pro-rated for unexpired period of policy.
Example: If your 2 year policy premium is Rs. 1000, and You wish to cancel Your policy after 6 months, then we will refund you $63.5\% \times (1000) \times (3/4)$ {Unexpired portion of policy} = Rs. 476.25

In case We have paid a claim to You on the Policy and You still wish to cancel the Policy, There won't be any refund of Premium.

Conditions applicable when a claim arises

6. Depreciation Chart as per the Asset Category and Age of the Household Asset.

Age of the Asset insured	Applicable Depreciation		
	Asset Category I	Asset Category II	Asset Category III
Up to age 3 months	20%	Nil	Nil
More than 3 Months and up-to 6 Months	20%	Nil	Nil

More than 6 Months and up-to 9 Months	30%	10%	Nil
More than 9 Months and up-to 12 Months	30%	20%	Nil
More than 12 Months and up-to 24 Months	50%	40%	Nil
More than 24 Months and up-to 36 Months	70%	50%	Nil
More than 36 Months and up-to 48 Months	75%	60%	Nil
More than 48 Months and up-to 60 Months	75%	70%	Nil
More than 60 Months	75%	75%	Nil

The above depreciation will be applicable only in case of Total Loss Claims.

7. We will pay maximum of 1/2/3/4/5/6 claims in the Policy period as mentioned in the policy schedule
8. **Salvage:** After we settle the Claim, We will be entitled to take and keep possession of the damaged/recovered Household Asset and to deal with the same in a reasonable manner.
9. **Subrogation:** The Insured and any claimant under this Policy shall at the expenses of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or Subrogated upon the Company paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the insured's indemnification by the Company.
10. **Contribution:** If at the time of any loss or damage, there is some other insurance policy, apart from this one, insuring the same Household Asset(s), the Company shall not be liable for more than the ratable proportion of such loss or damage.

Conditions for renewal of the contract

11. The Company is not bound to accept any renewal premium or give notice that renewal is due. Under normal circumstances, renewal will not be refused except on the grounds of moral hazard, misrepresentation or fraud of the Insured.

The renewal premium shall be as per the rates approved by IRDA on the date of renewal for this product.

Customer Grievance Redressal Policy:

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 300 34448 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.

Senior Citizens can now contact us on 1800-258-5956 or write to us at seniors@godigit.com.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at grievance@godigit.com

For updated details of grievance officer, kindly refer the link:

<https://www.godigit.com/claim/grievance-redressal-procedure>

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.

Grievance may also be lodged at IRDAI Integrated Grievance Management System- <https://irdai.gov.in/igms1>

Office Location	Contact Details	Jurisdiction of Office (Union Territory, District)
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman,	Karnataka.

	Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chhattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Tamil Nadu Puducherry Town and Karaikal (which are part of Puducherry)
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg,	Rajasthan.

	Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	
ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory Puducherry.
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.

PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.
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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

Digit Asset Care Policy

Service description

Simplicity is the most important when it comes to the claim process.

We have a fast and easy claim process. Your Duties and Obligations after Occurrence of an Insured Event are as below.

- Upon the happening of any event giving rise to a claim, the insured shall contact us within 48 hours and notify the claim.
- Any claim which is notified after 48 hours of the happening of the loss or damage, provided, we may, condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.
- You shall not abandon the Household Asset, nor take any steps to rectify/remedy the damage before the same has been approved by the Company or any of its representatives and appointees
- You shall allow the Company and its representatives and appointees to inspect the Household Asset or any other material items.
- In case survey report is required, the surveyor shall submit the survey report to Us within fifteen days of allocation. We shall decide on the claim within seven days of receipt of the survey report or after expiry of fifteen days from allocation of the claim to the surveyor whichever is earlier.
- Upon acceptance of an offer of settlement by You, the payment of the amount due shall be made within 7 days from the date of acceptance of the offer by Us.
- 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.

A. Theft or Accidental Loss Claim

1. In case of theft/ Accidental Loss, call us at toll free Number 1800 300 34448 within 48 hours of the event giving rise to/likely to give rise to a claim so as to intimate us about such event. You can also use Our Website/M-site/Mobile App to register the claim. A unique claim number will be generated by Us, which can be used for future reference.
2. The Call Center can also guide You on how to register a claim and send documents using Digit Application
3. You need to file an FIR with police and email Us the scanned copy of FIR & Police Final Investigation Report referring the claim number at hello@godigit.com or upload through Digit Application or on Our Website

B. Accidental Damage or Liquid Damage or Mechanical and Electrical Breakdown Claim

1. In case of loss of the insured Household Asset due to Accidental Damage/Liquid Damage/Mechanical or Electrical breakdown, call us at toll free Number 1800 258 5956 within 48 hours of the event giving rise to/likely to give rise to a claim so as to intimate us about such event. You can also use Our Website/M-site/Mobile App to register the claim. A unique claim number will be generated by Us, which can be used for future reference.
2. The Call Center can also guide You on how to register a claim and send documents and video using Digit Application
3. You will get the repair estimate from the nearest Authorized Repair Shop recommended by Us. The list of Authorized Repair Shops is displayed on Our website
4. Post repair approval from Us, You need to email Us the scanned copy of Bills and invoices, valuation reports etc required to support and substantiate the claim amount referring the claim number at hello@godigit.com or upload through Digit Application or on Our Website