

Digit Event Insurance Policy
Prospectus – (UIN: IRDAN158RP0002V01202324)

Go Digit General Insurance Ltd.

Go Digit General Insurance Ltd. ('Digit') is a new-age general insurance company that is backed by the Fairfax Group – one of the world's largest financial holding companies which is engaged in General Insurance, Reinsurance and Investment management across more than 30 countries.

Digit's singular mission is to make insurance simple for all. With that mission in mind, we are reimagining products and redesigning processes. Our products are designed keeping the consumer in mind, our processes are simple, fast and transparent & our documents are easy to understand. With the help of cutting-edge technology and people who bring in years of experience in both the insurance and technology domain, we want to be the new-age insurance company that's revolutionising the insurance industry. And by doing so, we want to be part of our consumers' lives by enabling them to live life, without worrying about an uncertain future.

Who Can buy this Product?

This policy has been designed to cater to the requirements of Organizer, Promoter, Manger, Sponsor or Other entities/organization which need event insurance. The Product can also be offered on group basis in line with group guidelines issued by IRDAI and any amendments thereafter.

What is covered under this policy?

There are total 6 sections available under the product. Section 1 – Event cancellation will be compulsory section.

Section No.	Section Name
1	Event Cancellation
2	Loss of or Damage to Property Insured
3	Public Liability
4	Personal Accident
5	Money Insurance
6	Travelling Protection

Detailed Coverage of the above section is explained below:

SECTION 1: - EVENT CANCELLATION (Mandatory Cover)

We will indemnify You for the Ascertained Net Loss incurred by You in connection with the cancellation of the Insured Event(s) as specified in the Policy Schedule/Certificate of Insurance, provided that:

1. The necessary Cancellation of event is the sole and direct result of one or more of the Insured Perils as listed below operating at the Venue of the Insured Event.
2. Such peril is beyond the control of the Insured, his employees, partner(s), director(s) and anyone working on behalf of Insured.
3. The circumstance giving rise to the loss first occurs during the Policy Period as stated in the Policy Schedule/Certificate of Insurance.
4. This Insurance also indemnifies for proven additional costs or charges reasonably and necessarily paid by You to avoid or diminish a loss herein insured.
5. This Insurance is subject to the Deductible / Excess stated in the Policy Schedule/Certificate of Insurance, which shall be borne by You.
6. Our maximum liability shall not exceed the Sum Insured stated in the Policy Schedule/Certificate of Insurance for the relevant Insured Item or the aggregate Sum Insured stated in the Schedule.

Insured Perils

1. Fire, excluding destruction or damage caused to the property insured by
 - a)
 - i. its own fermentation, natural heating or spontaneous combustion.
 - ii. Its undergoing any heating or drying process.
 - b) burning of property insured by order of any Public Authority

2. Lighting
3. Explosion/Implosion
Excluding loss, destruction of or damage
 - a) To boilers (other than domestic boilers), economizers or other vessels, machinery or apparatus (in which steam is generated) or their contents resulting from their own explosion/implosion,
 - b) caused by centrifugal forces.
4. Aircraft Damage
Loss, Destruction or damage caused by Aircraft, other aerial or space devices and articles dropped therefrom excluding those caused by pressure waves.
5. Impact Damage
Loss of or visible physical damage or destruction caused to the property insured due to impact by any Rail/ Road vehicle or animal by direct contact not belonging to or owned by
 - a) the Insured or any occupier of the premises or
 - b) their employees while acting in the course of their employment.
6. Subsidence and Landslide including Rockslide
Loss, destruction or damage directly caused by Subsidence of part of the site on which the property stands or Land slide/Rockslide excluding:
 - a) the 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
 - e) demolition, construction, structural alterations or repair of any property or groundworks or excavations.
7. Bursting and/or overflowing of Water Tanks, Apparatus and Pipes
8. Missile Testing operations
9. Leakage from Automatic Sprinkler Installations
Excluding loss, destruction or damage caused by
 - a) Repairs or alterations to the buildings or premises
 - b) Repairs, Removal or Extension of the Sprinkler Installation
 - c) Defects in construction known to the Insured.
10. Bush Fire
Excluding loss, destruction or damage caused by Forest Fire.
11. Earthquake- Fire and Shock
12. Death of serving President of the country where the Event is being held and/or serving Prime Minister of the country where the Event is being held and/or serving Chief Minister of the state where the Event is being held.

SECTION 2: - 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, against the below mentioned perils specifically opted by You and mentioned in the Policy Schedule/ Certificate of Insurance:

Option 1: All Risk Cover except the perils specifically excluded and mentioned in this Section.

Option 2: You can select one or combination of more than one Peril as listed below.

- a) Fire, Lightning, Explosion
 - b) Riot, strike, malicious damage
 - c) flood, storm, cyclone, volcanic eruption, typhoon, hurricane, tornado, or other convulsion of nature or atmospheric disturbances
 - d) Earthquake (fire and shock)
 - e) Mechanical or electrical derangement/breakdown
 - f) Burglary or Housebreaking or Robbery
 - g) Theft
 - h) Accidental Damage
- 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 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 against this section.

SECTION 3: - PUBLIC LIABILITY

If You have opted for this section, We will indemnify You against your legal liability (other than under the Public Liability Insurance Act, 1991 or any other statute based on the doctrine of "No Fault Liability") to pay compensation including claimant's costs, fees and expenses anywhere in India, in accordance with Indian Law. This section will cover the damages for third party civil claims arising out of bodily Injury or Property Damage caused in the course of event by an accident in the premises where it is held and during the Policy Period.

INDEMNITY:

We will indemnify You in excess of the Compulsory Excess, subject to the Limit of Indemnity, against its legal liability (including Defence Costs) to pay Damages for third party Claims arising out of Bodily Injury and/or Property Damage:

- a) caused by an Accident in the Insured Premises,
- b) in the course of the event, and
- c) if notified by the Insured during the Policy Period in accordance with the terms of this Policy.

DEFENCE COSTS

We will, subject to the Limit of Indemnity, pay all costs, fees and expenses incurred with Our prior written consent in the investigation, defence or settlement of any Claim and the Insured's costs of representation at any inquest, inquiry, or other proceedings in respect of matters which have a direct relevance to an actual or anticipated Claim against the Insured falling within the terms of this Policy.

SECTION 4: - PERSONAL ACCIDENT

In the event of any Accidental Bodily Injury sustained by You / Insured Person (s) named in the Policy Schedule/ Certificate of Insurance anywhere in the Insured Premises/ Venue/ geographical limits during the Policy Period, the Company will make payment as provided for below.

A. ACCIDENTAL DEATH

If You have opted for this cover, and if Insured Person sustains an Accidental Bodily Injury within the geographical limits during the Policy Period, which is the sole and direct cause of insured persons Death within twelve (12) months from the date of accident, then We will pay 100% of the Sum Insured, as opted by You and mentioned in Your Policy Schedule against this cover.

1. Additional Inbuilt Benefits under Accidental death:

Below are the additional inbuilt benefits under Section 1. Accidental Death and We will pay 100% of the Sum Insured opted by You and mentioned in Your Policy Schedule against this cover, in the below events:

- a. Disappearance: We shall be liable to be pay under this benefit, if the Insured Person's full body cannot be located within a period of consecutive twelve (12) months, following a forced landing, stranding, sinking, or wrecking of a Common Carrier in which such Insured Person was known to have been travelling as a fare paying passenger or in any event arising as a result of Act of God Perils during the Policy Period, where it is reasonable to believe that such Insured Person has died as a result of an Accidental Injury.
- b. Drowning: We shall be liable to be pay under this benefit, if the Insured Person's full body cannot be located within a period of consecutive twelve (12) months, on account of Drowning during the Policy Period, where it is reasonable to believe that such Insured Person has died as a result of drowning.

For both (a) and (b) above, We will only pay, when the nominee or the legal heir provides a legally binding indemnity bond or any other document as required by Us which guarantees, that, if at any time, after the payment of the Accidental death benefit, it is discovered that the Insured Person is still alive, all payments shall be repaid in full to Us.

This Cover is subject to terms, conditions, limitations and exclusions mentioned in the Policy.

B. PERMANENT TOTAL DISABLEMENT

If You have opted for this cover, and if Insured Person sustains an Accidental Bodily Injury within the geographical limits during the Policy Period, which is the sole and direct cause of Your “Permanent Total Disablement” within twelve (12) months from the Date of accident, then We will pay 100% of Sum Insured, as opted by You and mentioned in Your Policy Schedule/Certificate of Insurance against this Section.

Specific Conditions applicable to Permanent Total Disablement:

1. If the Insured Person suffers Accidental Injuries resulting in more than one of the Permanent Total Disablement, then Our maximum, total and cumulative liability under this Benefit shall be limited to the Sum Insured opted by You and mentioned against this Section.

This Cover is subject to terms, conditions, limitations, and exclusions mentioned in the Policy.

C. PERMANENT PARTIAL DISABLEMENT

If You have opted for this cover, and if Insured Person sustains an Accidental Bodily Injury within the geographical limits during the Policy Period, which is the sole and direct cause of Your Permanent Partial Disablement within twelve (12) months from the Date of accident, then We will pay the percentage of Sum Insured, as opted by You and mentioned in Your Policy Schedule/Certificate of Insurance against this cover, as per the following Scale.

Permanent Partial Disablement –Table of Benefits

Nature of Injury	% of Sum Insured
Loss of each arm at the shoulder joint	70%
Loss of each leg above centre of the femur	70%
Loss of each arm to a point above elbow joint	65%
Loss of each leg up to a point below the femur	65%
Loss of each arm below elbow joint	60%
Loss of each hand at the wrist	55%
Complete and irrecoverable loss of sight of an eye	50%
Loss of each leg to a point below the knee	50%
Loss of each leg up the centre of tibia	45%
Loss of each foot at the ankle	40%
Loss of hearing in each ear	30%
Loss of each thumb	20%
Loss of each index finger	10%
Loss of sense of smell	10%
Loss of each other finger	5%
Loss of each big toe	5%
Loss of sense of taste	5%
Loss of each other toe	2%

For the purpose of this Cover, Loss means:

- a. The physical separation of a body part, or
- b. The total loss of functional use of body part or organ mentioned in the above Table of Benefits, provided this has continued for at least 180 days from the onset of loss of functional use of body part or organ and at the expiry of 180 days, We have a certification from independent Medical Practitioner empaneled by Us stating that there is no reasonable medical hope for improvement.

Specific Conditions applicable to Permanent Partial Disablement:

1. If the Insured Person suffers Accidental Injuries resulting in more than one Permanent Partial Disablement, then Our maximum, total and cumulative liability under this Benefit shall be limited to the Sum Insured opted by You and mentioned in Your Policy Schedule/Certificate of Insurance against this cover.
2. If the Insured Person suffers from a Permanent Partial Disablement not listed in the above table then an external medical advisor will determine the disablement percentage.
3. On acceptance of a claim under this Benefit, the Insured Person's Cover under this Benefit and Other Benefit opted under this Policy shall continue, subject to the availability of the Sum Insured, terms, conditions and Exclusion of this Policy.

This Cover is subject to terms, conditions, limitations and exclusions mentioned in the Policy.

D. ACCIDENTAL HOSPITALIZATION COVER

If You have opted for this cover, We shall indemnify the Insured Person all medical expenses incurred for hospitalisation arising due to accident within the geographical limit during the policy period, up to the Sum Insured opted specified in the Policy Schedule//Certificate of Insurance. The Hospitalisation expenses shall cover the following:

- i. Room, Boarding, Nursing Expenses as provided by the Hospital/ Nursing Home,
- ii. Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialist Fees whether paid directly to the treating doctor/ surgeon or to the hospital.
- iii. Anaesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines and drugs, costs towards diagnostics, diagnostic imaging modalities, and such other similar expenses.
(Expenses on Hospitalisation for a minimum period of 24 hours are admissible. However, this time limit of 24 hours shall not apply when the treatment does not require hospitalisation as specified in the terms and conditions of policy contract, where the treatment is taken in the Hospital and the Insured is discharged on the same day.)
- iv. Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU) expenses
- v. The Cost of prosthetic and other devices or equipment if implanted internally during a Surgical Procedure carried out to treat the accidental injury covered under the policy.
- vi. Expenses incurred on hospitalization due to accident, under AYUSH (as defined in IRDAI (Health Insurance) Regulations, 2016) systems of medicine shall be covered without any sub- limits.

The following other expenses necessitated due to injury shall also be covered under the Accidental Hospitalization Cover:

- i. Dental treatment
- ii. Plastic surgery
- iii. All day care treatments.
- iv. Expenses incurred on road Ambulance subject to a maximum of Rs.2000/- per hospitalization.

Note: The expenses that are not covered under the section Accidental Hospitalization Cover are placed under List- I of Annexure-B. The list of expenses that are to be subsumed into room charges, or procedure charges or costs of treatment are placed under List-II, List -III and List- IV of Annexure -B respectively.

SECTION 5: - MONEY INSURANCE

If You have opted for this Section, We will indemnify you:

1. 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) / authorized Person, caused by Robbery, Theft or any other fortuitous cause, and/or.
2. Up to the Limit of Indemnity specified in the Policy Schedule/Certificate of Insurance for the loss of Money from a Safe and/or Strong Room in the Insured premises mentioned in the Policy Schedule/Certificate of Insurance caused by Burglary or Robbery or housebreaking or hold-up, and/or Up to the Limit of Indemnity specified in the Policy Schedule for the loss of Money from the Insured's Cash Counter in the Insured premises mentioned in the Policy Schedule/Certificate of Insurance during business hours or office hours caused by Burglary or Housebreaking or Robbery.

SECTION 6 – TRAVELLING PROTECTION

The Company hereby agrees subject to the terms, conditions and exclusions herein contained or otherwise expressed herein, to indemnify to the Insured Person during the Trip, a sum not exceeding the Sum Insured as specified in the Policy Schedule/ Certificate Of Insurance against the respective sections.

Trip refers to travel within India or abroad for the purpose of event insured under this Policy.

Section 6.1 Loss of Personal Baggage / Personal Belongings

We will indemnify the Insured Person for the loss of baggage / personal belonging during his/ her Trip due to robbery, larceny or hold up subject to maximum of the Sum Insured as mentioned in Policy Schedule / Certificate of Insurance.

For this section, Personal Baggage / Personal Belongings shall include personal effects carried by Insured Person during a Trip and cover contents that are personal in nature including but not limited to clothes, toiletries, shoes, items of similar nature or any other specifically agreed by Us.

Section 6.2 Loss of Passport / Documents during the trip

In case of loss of passport/ important documents during the Trip, We will reimburse the Insured Person for prescribed fee payable to the concerned authorities incurred to obtain a duplicate or new passport / documents.

For this section important documents shall include Insured Person's visa, PAN card, driving license, Aadhar card, birth certificate, education marksheet/ certificate or any other document specifically agreed by Us.

Section 6.3 Missed Connecting Flight during transit Coverage:

We will reimburse reasonable additional expenses due to Missed Connecting flight due to Increment Weather, equipment failure of Common Carrier or Strike or other job action by employees of a Common Carrier scheduled to be used by the Insured Person.

Section 6.4 Trip Cancellation:

We will indemnify the Insured Person for flight cancellation charges if the Insured Person cancels his Trip before the onset of the such trip due to Insured Person's hospitalisation or his / her family member's hospitalisation within 7 days prior to departure of the Insured Person, death of the Insured Person family member within 7 days prior to departure of the Insured Person, natural calamity, riot or strike at the travel origin city, Government advisory or due to legal matter wherein the Insured Person is directly involved.

For this section, family member should mean spouse, children and parents of the Insured Person.

Section 6.5 Delay in Flight

We will pay the Insured Person if his/ her Common Carrier's actual departure time is delayed by more than 6 hours or the duration (as specified in the Policy schedule/ certificate of Insurance) from the scheduled departure time, due inclement weather, sudden strike at common carrier, equipment failure or operational issue of the common carrier.

Section 6.6 Emergency Medical Treatment and Evacuation

If the Insured Person fall ill during his/ her Trip and require immediate medical treatment resulting in hospitalization in order to save his/ her life or to give immediate relief from an acute pain, we will pay for the reasonable and customary charges the Insured Person incur for emergency medical treatment including rescue service to take to the hospital, up to the Sum Insured as specified in the Policy Schedule / Certificate of Insurance.

Section 6.7 Emergency Accidental Treatment and Evacuation

If the Insured Person meets with an accident during his/ her Trip and require immediate medical treatment resulting in hospitalization in order to save his/ her life or to give immediate relief from an acute pain, We will pay for the reasonable and customary charges the Insured Person incur for emergency accidental treatment including rescue service to take to the hospital, up to the Sum Insured as specified in the Policy Schedule / Certificate of Insurance.

Section 6.8 Plane Hijack Cover

We will pay the amount as mentioned in the Policy schedule/ Certificate of Insurance if the commercial aircraft in which the Insured Person was traveling gets hijacked.

Section 6.9 Home protection while Insured Person is away

We will cover the damage, disappearance or destruction of the Insured Person's furniture, clothes, electrical and electronic items due to burglary at his/her residence during Insured Person's Trip travel time.

Further to the above coverage there are below endorsements under Section 3 – Public Liability

1. Act of God Perils
2. Advertising Signs and Decorations Liability
3. Care, Custody and Control
4. Damages to Rented Premises
5. Lift Liability
6. Medical Expenses
7. Swimming Pool and Exercise Area of Liability
8. Valet Parking
9. Food and Beverages Endorsement
10. Terrorism Legal Liability Coverage

What are the exclusions under this Policy?

General Exclusions applicable to all the Sections are given below:

This Policy does not cover the following unless specially mentioned in the Policy Schedule/Certificate of Insurance and expressly insured by the Policy.

1. Any circumstance, fact or matter of which the Insured was or ought reasonably to have been aware prior to the commencement of the Policy Period.
2. Any claim arising out of criminal or unlawful activity Any loss arising out of the Insured Person's actual or attempted commission of or wilful participation in an illegal, criminal or unlawful act or any violation or attempted violation of the law.
3. The Insured's consequential losses of any kind, be they by way of loss of profit, loss of opportunity, loss of gain, business interruption, market loss or otherwise, or any claims arising out of loss of a pure financial nature such as loss of goodwill.
4. Any Fraud, misrepresentation or concealment by the Insured.
5. Any claims arising outside the geographical limits as mentioned in the Policy Schedule/Certificate of Insurance;
6. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
7. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage to property by or under the order of any government or public local authority.
8. Terrorism Damage Exclusion Warranty

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.

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.

Section Specific Exclusions**SPECIFIC EXCLUSIONS APPLICABLE TO SECTION 1 -EVENT CANCELLATION**

This Insurance does not cover any loss directly or indirectly arising out of, contributed to by, or resulting from:

1. The failure of the Insured to carry on the event, commence or complete the event in the scheduled time due to insured's inability to make the necessary arrangement, due to financial incapacity, lack of funds, defaults.
2. Due to alterations or variation of the Event without prior approval of the Company.
3. Due to any contractual dispute or breach by the Insured or any Participant.
4. If the Event is Cancelled due to any regulation or law of any local, state or central authority. The Company also does not cover any loss or damage if the Event is Cancelled due to non-granting or withdrawal of permission by any local, state or central authority.
5. If the Event is Cancelled due to errors or omissions of a Vendor.
6. Any loss or damage caused wilfully or knowingly by the Insured, or any loss or damage in which the Insured or any person acting on Insured's behalf is involved or implicated.
7. If the Event is Cancelled because Insured and/or Insured's agent and/or the Named Artist is arrested or imprisoned for any criminal activity.
8. Any legal liability of the Insured.
9. Any loss or damage arising out of fear, threat or hoax of terrorism, Sabotage, Riots, Strike and/or Civil Commotion, Malicious Damage, Insurrection, Revolution or Rebellion and Mutiny.
10. Any loss or damage arising due to a Cyber Loss.

Specific Exclusion applicable to section 1 which can be waived in case specifically agreed by Us

11. Non-Appearance of any participant, person or group of persons.
12. If the Event is cancelled due to Riot, Strike, Malicious Damage and Civil Commotion.
13. If the Event is Abandoned, Postponed, Interrupted, Curtailed or Relocated.

Specific definition applicable to this exclusion:

- i. Abandonment/Abandoned means the inability to complete any or all of the Event(s) once commenced.
- ii. Curtailment - The insured event having to close, in whole or in part, earlier than the published closing date.
- iii. Interruption or interrupted means the inability of the insured to keep open the whole or any part of the or Event(s) after opening, followed by the reopening thereof.
- iv. Postponement or postponed means the unavoidable rescheduling of the Event(s) to another time.
- v. Relocation or Relocated means the unavoidable removal of the Event(s) to another Venue.
14. If the Event is cancelled due to adverse weather conditions and/or unseasonal rain.
15. Any Event under canvas or in temporary structures.
16. If the Event is Cancelled due to Accidental death, Accidental injury or illness/sickness of Immediate Family Member of the Insured and/or of the Named Artist.
17. Any pandemic or communicable disease or threat or fear of communicable disease (whether actual or perceived) which leads to:
 - a. the imposition of quarantine or restriction in movement of people or animals by any national or international body or agency;
 - b. any travel advisory or warning being issued by a national or international body or agency.

SPECIFIC EXCLUSION APPLICABLE TO SECTION 2: LOSS OF OR DAMAGE TO PROPERTY INSURED

This Section does not cover the following, unless specially mentioned in the Policy Schedule/ Certificate of Insurance and expressly insured by the Policy: -

1. The amount of the Excess specified in the Policy Schedule/ Certificate of Insurance ascertained after the application of all other terms and conditions of this section including any condition of average (under-insurance).
2. Any Loss or damage arising out of a peril listed under Insuring Clause of Section 2: "Loss of or Damage to Property Insured" not specifically mentioned in Your Policy Schedule/Certificate of Insurance.
3. Loss of or Damage to property not belonging to or held in trust by or in the custody or control of the Insured.
4. Any damage caused to property due to wear and tear, any quality in the property that caused it to damage or destroy itself, hidden or latent defect, gradual deterioration, depreciation, wear and tear, insects, vermin, or rodents, corrosion, rust, dampness, cold or heat.
5. Cracking, scratching, denting, chipping or breakage or any other aesthetic defect not affecting the operation or function of the Property Insured.

6. Loss of or damage to the property due to Over-Running, excessive pressure, self heating.
7. Loss, destruction or damage to Valuable contents, bullion, money, securities, virtual currency, manuscripts, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, stamps, travel tickets, travellers' cheques, business books or documents.
8. Loss of or damage to accessories and/or tools and/or items of consumable nature and/or packaging material including but not limited to lubricating oil, fuel, catalyst, refrigerant etc.
9. Theft from any vehicle except vehicle of fully enclosed saloon type having at the time all the doors, windows and other openings securely locked and properly fastened.
10. Any damage to the Property Insured that existed before the Policy Inception i.e. any Pre-existing damage.
11. Loss or damage for which the manufacturer or supplier or repairer of the property is responsible either by law or contract/maintenance agreement.
12. Loss or damage arising due to defective design or workmanship by the manufacturer or supplier.
13. Loss or damage caused by or arising out of the willful act or willful neglect or contributory negligence of the Insured or his responsible representatives.
14. Damage to, or destruction of, property caused intentionally by the Insured or at Insured's direction.
15. Loss or damage arising from seepage, pollution or contamination, however such seepage, pollution or contamination may have been caused.
16. 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.
17. Loss or damage due to theft or attempted theft by any employee or any other person with a connivance of the Insured or any employee.
18. Loss destruction or damage directly occasioned by pressure wave caused by aircraft and other aerial devices traveling at Sonic or Supersonic speeds.
19. Legal liability of any kind.
20. Unexplained losses, shortages due to error or omissions, losses discovered when making an inventory or a periodic stock taking or loss resulting from the Insured's voluntarily parting with title or possession of any property or induced to do so by deception.
21. Loss or damage to the Property Insured whilst in Transit under contract of affreightment unless agreed and specifically mentioned in the Policy Schedule/ Certificate of Insurance.
22. Any loss or damage due to Subsidence and landslide (including rockslide) unless agreed and specifically mentioned in the policy schedule/ Certificate of Insurance.
23. Any loss or damage due to Cyber Attack.
24. Any loss, damage or destruction to Kutchha construction.

SPECIFIC EXCLUSIONS APPLICABLE TO SECTION 3 – PUBLIC LIABILITY

This section does not cover liability:

1. assumed by the Insured by agreement and which would not have attached in the absence of such agreement.
2. arising out of earthquake, earth-tremor, volcanic eruption, flood, storm, tempest, typhoon, hurricane, tornado, cyclone or other similar convulsions of nature and atmospheric disturbance.
3. arising out of deliberate, wilful or intentional non-compliance of any statutory provision.
4. arising out of loss of pure financial nature such as loss of goodwill, loss of market, etc.
5.
 - (a) arising out of all personal injuries such as libel, slander, false arrest, wrongful eviction, wrongful detention, defamation, etc. and mental injury, anguish, or shock resulting there from;
 - (b) infringement of plans, copy-right, patent, trade name, trademark, registered design;
6. arising out of fines, penalties, punitive or exemplary damages or any other damages resulting from the multiplication of compensatory damages.
7. This Section does not cover liability for claims arising out of; the ownership possession or use by or on behalf of the Insured of any motor vehicle or trailer for which compulsory insurance is required by legislation other than the following;
 - (a) claims caused by the use of any tool or plant forming part of or attached to or used in connection with any motor vehicle or trailer;
 - (b) claims arising beyond the limits of any carriageway or thoroughfare caused by the loading or unloading of any motor vehicle or trailer;
 - (c) claims for damage to any bridge, weighbridge, road or anything beneath caused by the weight of any motor vehicle or trailer or of the load carried therein;

- (d) claims arising out of any motor vehicle or trailer temporarily in the Insured's custody or control for the purpose of parking.
- 8. the ownership possession or use by or on behalf of the Insured of any aircraft, watercraft or hovercraft.
- 9. damage to property owned leased or hired or under hire-purchase or on loan to the Insured or otherwise in the Insured's care custody or control other than the
 - (a) premises (or the contents thereof) temporarily occupied by the Insured for work thereon or other property temporarily in the Insured's possession for work thereon (but no indemnity is granted for damage to that part of the property on which the Insured is working and which arises out of such work).
 - (b) employees and visitors clothing and personal effects.
 - (c) premises tenanted by the Insured to the extent that the Insured would be held legally liable in the absence of any specific agreement.
- 10. the deliberate, conscious or intentional disregard of the Insured's technical or administrative management of the need to take all reasonable steps to prevent claims.
- 11. Injury to any person under the contract of employment or apprenticeship with the Insured their contractor(s) and/or Sub-Contractor(s) when such Injury arises out of the execution of such contract.
- 12. liability more specifically Insured elsewhere.
- 13. Any liability under the Public Liability Insurance Act 1991, any amendment thereto, or any other statute or law which attaches liability on a no fault basis.
- 14. Any Product.
- 15. for any claims where the Insured were aware of the circumstance or event which gave rise to the claim before the inception of this Policy;
- 16. for any financial loss or claim arising out of any act of negligence, error, mistake or omission in rendering or failing to render professional services, whether performed by the Insured or by others for whom the Insured is legally responsible;
- 17. any actual or alleged liability whatsoever, directly or indirectly caused by or resulting from or in consequence of or contributed to by or arising out of asbestosis or any related disease (including cancer) resulting from the existence, production, processing, manufacture, sale, distribution, storage, deposit or use of asbestos, asbestos products and/or products containing asbestos in whatever form or quantity;
- 18. any actual or alleged loss of or damage to property or liability whatsoever, directly or indirectly caused by or resulting from or in consequence of or contributed to by or arising out of non-ionic radiation, including but not limited to Electro-Magnetic Fields and/ or Electro-Magnetic Interference;
- 19. in connection with dishonest/criminal acts of employees or persons working for/on behalf of the Insured;
- 20. prior and pending losses;
- 21. caused by, whatever nature directly or indirectly, resulting from or in connection with:
 - a. Employers Liability & Employment Practices Liability;
 - b. Professional Liability;
 - c. Mold, fungi, mildew, spore or mycotoxins of any kind;
 - d. Insured vs. Insured claims;
 - e. Damage to alienated premises;
 - f. Libel and Slander;
 - g. Advertising injury;
 - h. Assault and Battery;
 - i. Property under care, control and/or custody of the Insured;
 - j. Offshore risk;
 - k. Toxic waste
- 22. any loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from or in connection Strike, riots and civil commotion regardless of any other cause or event contributing concurrently or in any other sequence to the loss;
- 23. for Bodily Injury or Property Damage arising out of or with respect to or in relation to the furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol and/or any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages and/or causing or contributing to the intoxication of any person.
- 24. transportation of materials and / or hazardous / dangerous substances outside Insured's premises unless specifically covered.
- 25. arising out of consumption of food, beverage and/or any other edible items supplied by the Insured in the Insured's premises, unless specifically covered;
- 26. arising out of Industrial seepage, pollution and contamination, unless specifically covered;

SPECIFIC EXCLUSIONS APPLICABLE TO SECTION 4- PERSONAL ACCIDENT

(Applicable to Accidental Death, Permanent Total Disablement and Permanent Partial Disablement)

The Company shall not be liable to make any payments under this section in respect of:

- (i) Any claim for death, disablement (whether of a permanent nature or of a temporary nature), hospitalization of Insured Person
 - a. from intentional self-injury unless in self-defence or to save life, suicide or attempted suicide;
 - b. whilst under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the injury/ accident though under influence of intoxication.
 - c. whilst engaging in aviation or ballooning, or whilst mounting into, or dismounting from or travelling in any balloon or aircraft other than as a passenger (fare-paying or otherwise) in any Scheduled Airlines in the world. [Standard type of aircraft means any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a regular airline or whether such an aircraft has a single engine or multiengine;]
 - d. arising or resulting from the Insured Person committing any breach of law with criminal intent.
- (ii) Any claim for death, disablement (whether of a permanent nature or of a temporary nature), hospitalization of Insured Person due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.

(Applicable to Accidental Hospitalization Cover)

The Company shall not be liable to make any payments under this Policy in respect of any expenses incurred by the insured person in connection with or in respect of:

- i. Investigation & Evaluation (Code- Excl04)
 - a) Expenses related to any admission primarily for diagnostics and evaluation purposes.
 - b) Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment.
- ii. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure (Code- Excl14)
- iii. Expenses incurred for treatment of accidental injuries which does not warrant hospitalization.
- iv. Any expenses incurred on Domiciliary Hospitalization and OPD treatment.
- v. Treatment taken outside India.
- vi. All expenses listed in Annexure-B (List I) of the Policy.

SPECIFIC EXCLUSION APPLICABLE TO THE SECTION-5 MONEY INSURANCE

This section does not cover the following unless specially mentioned in the Policy Schedule/Certificate of Insurance and expressly insured by the Policy:

- 1. For the amount of the Deductible/Excess specified in the Policy Schedule/Certificate of Insurance ascertained after the application of all other terms and conditions of this Policy.
- 2. Loss of any Money due to error or omission, unexplained losses, mysterious disappearances.
- 3. Loss of Money carried by anyone other than the Insured or an Authorised Employee/ Authorised Person of the Insured.
- 4. Loss of Money where the Insured or his Authorised Employee / Authorised Person is or is alleged to be involved as a principal or accessory, except loss due to fraud or dishonesty of the cash carrying employee of the Insured, occurring whilst in transit and discovered within time frame as mentioned in Policy Schedule/Certificate of Insurance.
- 5. Loss occurring on insured Premises, after Business Hours/ timing specifically agreed by the Company and mentioned on the Policy Schedule, unless the Money is in Locked Safe or Strong Room with restricted access.
- 6. Money kept at Private Residence or any place other than Insured's place mentioned in the Policy Schedule/Certificate of Insurance unless specially agreed and mentioned in the Policy Schedule/ Certificate of Insurance.

7. Money entrusted to any person (other than a full-time permanent employee of the Insured in employment of the Insured under an express contract of employment), agency or organisation engaged in the transportation of Money for third parties; Money carried under contract of affreightment, unless this is specifically agreed and mentioned in Your Policy Schedule/ Certificate of Insurance.
8. Loss of money from an unattended vehicle.
9. Loss from a safe or strong room following use of the safe or strong room key(s) or any duplicate thereof belonging to the Insured, unless this has been obtained by threat or by violence to the person in custody of the key(s);
10. Loss or damage due to earthquake, flood, volcanic eruption, storm, typhoon, hurricane, tornado, cyclone or other convulsion of nature or atmospheric disturbances.
11. 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.
12. Any loss of or damage to any property, whether belonging to the Insured, an Employee or any third party.
13. Any personal or bodily or mental injury or suffering of any description.
If the Insured premises containing the insured property is unused / unoccupied and so remains for a consecutive period of 7 days or more, unless specifically agreed, altered and mentioned in Your Policy Schedule.

Exclusion applicable to section 6.1 - Loss of Personal Baggage / Personal Belongings

1. Any partial loss including loss of one or more articles
 2. Baggage / Personal Belongings left unattended in a place to which the general public has access;
 3. Damage to baggage/ personal belongings from normal wear and tear, decay, and manufacturing defects;
 4. Damage to baggage/ personal belongings caused by leakage of powder or liquid carried within baggage/ personal belongings;
 5. Loss or damage to the baggage/ personal belongings due to mysterious disappearance
- Specific Exclusion applicable to Section 6.1 which can be waived in case specifically agreed by us:
6. Portable electronic items
 7. Theft of baggage and personal belongings
 8. Traveller's cheque(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps, plants, animals, consumables, perishables, art, antiques, firearms, collectable items, furs, jewellery, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones)

Exclusion applicable to section 6.2 - Loss of Passport / Documents during the trip

1. Loss or damage to the Insured's passport as a result of the confiscation or detention by customs, police or any other authority.
2. Any consequential expenses incurred due to loss of passport like emergency trip extension will not be covered under this section.

Exclusion applicable to section 6.3 – Missed Connecting Flight during transit Coverage

1. Any missed connection where time gap between scheduled arrival of incoming common carrier and scheduled departure of connecting common carrier was less than 6 hours or time excess as mentioned in the Certificate of Insurance/ Policy Schedule.
2. Any claim caused by a strike or industrial action or any other reason for which the dates had been publicly announced or reported by the media at the time you took out your policy or when you booked your trip (whichever is later).

Exclusion applicable to section 6.4 – Trip Cancellation

1. Failure to start journey in case of rejection of VISA.
2. If trip is cancelled due to any natural calamity not declared by appropriate government authority.
3. Any cancellation due to Hospitalization resulting from pre-existing disease, Childbirth, Pregnancy or related medical complications to Insured Person, his/ her Immediate Family or traveling companion.

Exclusion applicable to section 6.5 – Delay in Flight

1. Any delay, which was made public or known to at least 6 hours prior to the scheduled departure of the Common Carrier.
2. Any delay caused due to change in laws, regulations or orders issued by the respective Government or the regulating authority which was publicly announced.
3. Strikes or labour disputes which existed, or of which advance warning had been given in Public prior to the date on which the insured Trip was scheduled.

Exclusion applicable to section 6.6 - Emergency Medical Treatment and Evacuation

1. Claim arising out of any type of pre-existing disease or illness.
2. Any medical treatment resulting into hospitalisation from accidental injury.
3. Any claim for a medical condition if any insured person has travelled against the advice of a doctor or travels without medical advice when it was reasonable for them to have consulted a doctor.
4. The cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness that you originally went to hospital for;
5. Any form of treatment that your treating doctor and our Medical Emergency Assistance provider think can reasonably wait until you return home;
6. Cosmetic surgery;
7. Routine medication which you were consuming or started, at the time your trip start, and you knew that you would need while you were away;
8. Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
9. Any treatment after you have returned home
10. Investigation & Evaluation
 - a. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
 - b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded
11. Vitamins and tonics, vaccination (unless related to animal bite), Weight management services and treatments related to weight reduction programs including treatment of obesity, external Congenital disease, defect or anomalies.
12. Physiotherapy, rehabilitation of organs.
13. Pregnancy or childbirth related expenses.

Exclusion applicable to section 6.7 - Emergency Accidental Treatment and Evacuation

1. Claim arising out of any type of pre-existing injury.
2. All type of medical treatments and hospitalization required or undertaken at the place of origin of Trip
3. The cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the injury that you originally went to hospital
4. Any form of treatment that your treating doctor and our Medical Emergency Assistance provider think can reasonably wait until you return home;
5. Plastic or cosmetic surgery, unless considered necessary as a medical emergency and agreed with our Medical Emergency Assistance provider and required due to accident;
6. Any treatment after you have returned home.

Specific Exclusion applicable to Section 6.9 (Home protection while Insured Person is away) which can be waived in case specifically agreed by us:

1. Losses that are due to events other than burglary, including but not limited to fire, smoke, lightning, wind, water, flood, earthquake, volcanic eruption, tidal wave, landslide, hail, or other acts of god;
2. Losses that occurred when Insured Person's travel time is longer than 2 weeks

Traveller's cheque(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps, plants, animals, consumables, perishables, art, antiques, firearms, collectable items, furs, jewellery, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones)

What is the Policy tenure under this policy?

Policy duration will be upto event duration maximum upto one year.

What are the renewal conditions under this Policy?]

The Company shall neither be bound to issue any renewal notice nor to accept renewal premium thereunder. Unless renewed as herein provided, this Policy shall terminate at the expiration of the period for which the premium has been paid.

What are the cancellation terms under this Policy?

The Insured may cancel this Policy by giving a written notice to Insurer. The Company will refund premium as per below mentioned provisions:

- a. If Policy is cancelled prior to commencement of risk, the Company will refund 85% of Premium to the Insured, subject to minimum retention of INR 1,000 plus taxes.
- b. If the Policy is cancelled after the commencement of risk, there will be no refund of premium, unless otherwise mentioned in **Policy Schedule/Certificate of Insurance**.

This Policy shall be non-cancellable by the Insurers except in the event of misrepresentation, fraud, non-disclosure of material facts and non-co-operation by the Insured where the Insurers may cancel the Policy at their discretion and there will be no refund of premium.

How do I get the premium amount for this Insurance Cover?

Based on filled proposal form and information furnished, we will provide you with the premium amount.

What are the General Conditions applicable to this Policy?

1. Due Observance

The due observance of and compliance with the terms, provisions, warranties and conditions of this Policy in so far as they relate to anything to be done or complied with by the Insured shall be a condition precedent to any liability of the Company under this Policy. The Insurers liability to make payments under this Policy will be strictly conditional upon compliance with the terms and conditions of this Policy. Failure by the Insured to disclose all material circumstances and to ensure that all representations of fact (including the assumptions on which this Policy is issued) are correct may invalidate the Policy or lead to additional terms or conditions being applied to the Policy or to any payment due under the Policy being reduced.

2. Duty of Disclosure

This Policy shall be null and void and all premiums paid hereon shall be forfeited in the event(s) of misrepresentation, misdescription or non-disclosure of any material fact in the Proposal form, personal statement, declaration and connected documents, or any material information having been withheld.

3. Alteration of Risk

All cover under this Policy shall cease if any alteration be made whereby the risk of loss or damage is increased until such alteration be agreed to by us in writing.

4. Reasonable Care

The Insured shall:

- a. Take all reasonable steps to safeguard the Event(s) against any Covered Insured Risk(s).
- b. Take all reasonable steps to prevent a claim from arising under this Policy
- c. If a claim is made then the Insured must not do or fail to do anything which will increase the amount of the claim.
- d. If the Insured does or fails to do anything which may adversely affect the right to recover any sum from person for any matter covered by this Policy the Insurer may deduct from any payment otherwise due to the Insured under this Policy the amount by which the value of the right is reduced or the Insurer may recover that amount from the Insured if the Insurer has previously made a payment in respect of that matter

5. Non-Disclosure

The existence of this Policy or any related information shall not be disclosed to any third party other than bona fide purchasers and tenants, their lenders and respective advisors without the prior written consent of the Insurer.

6. Policy Deductible

Subject to the policy limits that apply, we will pay only that part of the total of all covered loss that exceeds the Deductible amount shown in the Policy Schedule/Certificate of Insurance.

7. Contribution

If, at the time of any claim, there is, or but for the existence of this Policy, would be any other policy of indemnity or insurance in favor of or effected by or on behalf of the Insured applicable to such claim, then the Company shall not be liable to pay or contribute more than its rateables proportion of any loss or damage.

8. Subrogation

The Insured shall at the expense of the Company do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any civil or criminal rights and remedies or 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 the Policy whether such acts and things shall be or become necessary or required before or after the Insured (s) indemnification by the Company.

9. Fraud

- a. If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or device are used by You or anyone acting on Your behalf to obtain any benefit under this policy, all benefits and rights under the Policy shall be forfeited and all premiums paid hereon shall be forfeited.
- b. We shall not be liable to make any payment under this Policy in respect of any claim if such claim shall be in any manner fraudulent or supported by any statement or device whether by You or by any person on Your behalf and/ or if the insurance has been continued in consequence of any material mis-statement or the non-disclosure of any material information by or on behalf of the Insured.

10.Cancellation

The Insured may cancel this Policy by giving a written notice to Insurer. The Company will refund premium as per below mentioned provisions:

- a. If Policy is cancelled prior to commencement of risk, the Company will refund 85% of Premium to the Insured, subject to minimum retention of INR 1,000 plus taxes.
- b. If the Policy is cancelled after the commencement of risk, there will be no refund of premium, unless otherwise mentioned in Policy Schedule/Certificate of Insurance.

This Policy shall be non-cancellable by the Insurers except in the event of misrepresentation, fraud, non-disclosure of material facts and non-co-operation by the Insured where the Insurers may cancel the Policy at their discretion and there will be no refund of premium.

11.Claims Procedure:

(Applicable for all sections)

Upon the happening of any event(s) giving rise or likely to give rise to a claim under this policy, You shall:

- a) Immediately and in any event within 14 days, from the date of incident giving rise to a claim under this Policy, give written notice to Us to the address shown in the Policy Schedule/Certificate of Insurance;
- b) Confirm the facts in writing as soon as possible, with all information that is available.
- c) No admission of liability without the prior written consent of the Company.
- d) Take all steps within Your power to minimize the extent of loss or damage;
- e) In case any malicious damage, kidnapping lodge complaint with the Police Authorities within 24 hours of the incident and obtain First Information Report (FIR).
- f) Forward Us every letter, writ, summons in relation to Your claim as soon as You receive it.
- g) Provide Us with detailed statement in writing regarding loss or damage and any such information and documentation.
- h) Do not incur any expenditure for which a claim may be made against Us without Our prior approval.
- i) Preserve the parts affected/damaged and make them available for inspection by Our representative or surveyor; (applicable to section 2 – Loss or Damage to Property Insured)
- j) We will have the right, but in no case the obligation, to take over and conduct in Your name the defence of any claim and will have full discretion in the conduct of any proceedings and in the settlement of any claim and having taken over the defence of any claim may relinquish the same. All amounts expended by Us in the defence settlement or payment of any claim will reduce the limits of indemnity specified in the Policy Schedule/Certificate of Insurance. (applicable to section 3 – Public Liability)
- k) In the event We, in Our sole discretion, choose to exercise Our right pursuant to this condition, no action taken by Us in the exercise of such right will serve to modify or expand in any manner, Our liability or obligations under this policy beyond what the Our liability or obligations would have been had we not exercised Our rights under this condition. (applicable to section 3 – Public Liability)
- l) We may at any time pay to You in connection with any claim or series of claims under this policy to which an Indemnity limit applies, the amount of such limit (after deduction of any sums already paid) or any lesser amount for which such claims can be settled and upon such payment being made which will be complete and final discharge of Company's liability to make payment and there will be no further liability in connection with such claims. (applicable to section 3 – Public Liability).
- m) In case of Your Death, We shall pay the claim amount to Your Nominee as named in Your Policy Schedule/Certificate of Insurance or Your Legal representative holding a valid succession certificate. (Applicable to Section 4 – Personal Accident)

12.Claims Settlement:

- a The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document and/or information.
- b However, where the circumstances of a claim warrant an investigation in the opinion of the company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document and/or information. In such cases, the company shall settle or reject the claim within 45 days from the date of receipt of last necessary document and/or information.

c 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. "Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due.

However, this condition will not be applicable for Section 3 – Public Liability.

Note: There are times when You or any other person who could claim on Your behalf, may be in such a state of hardship, that You or Such other person is unable to give us a notice or file a claim within the prescribed time limit. In such cases, condonation of delay can be considered by waiver of above conditions may be considered where the reason for delay is justified and proved to our satisfaction.

13. Notices

- Any and all notices and declarations for the attention of the Company shall be submitted in writing and shall be delivered to the address specified in the Policy Schedule/Certificate of Insurance from the date of incident.
- Any and all notices and declarations for the attention of the Insured shall be posted to the Insured's address stated in the Policy Schedule/Certificate of Insurance.

14. Governing Law

The construction, interpretation and meaning of the provisions of this Policy shall be determined in accordance with Indian law. The section headings of this Policy are included for descriptive purposes only and do not form part of this Policy for the purpose of its construction or interpretation. Subject to Condition 09 (Dispute Resolution) above, for any dispute under this policy the courts of India will have exclusive jurisdiction to hear and determine any such dispute.

15. Entire Contract

This Policy constitutes the complete contract of insurance for the Insured. No change or alteration in this Policy shall be valid or effective unless approved in writing by the Company, which approval shall be evidenced by an endorsement on the Policy.

16. Territorial Limits

This Policy covers Insured Risk of concerned Insured arising after the policy commencement date and during the Policy Period within India. The Company's liability to make any payment under admissible claims shall be to make payment to the Insured within India and in Indian Rupees only.

17. Jurisdiction:

This policy shall be governed by the laws of India and is subject to the exclusive jurisdiction of the courts of India.

Customer Grievance Redressal Policy:

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.

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.

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>

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

For updated details of Ombudsman details, request to please check Council of Insurance Ombudsmen website available on <https://www.cioins.co.in/Ombudsman>

This Prospectus

This prospectus gives information only. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which You can read in the **Digit Event Insurance Policy** document. You must read the policy document to know the insurance cover fully. You can get a copy of the **Digit Event Insurance Policy** from Our branch or from Our website www.godigit.com. For any legal interpretation, policy document will hold.