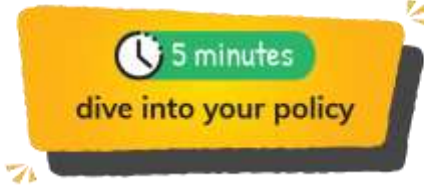


digit LIFE INSURANCE

digit ICON

(A Non-Linked Non-Participating Individual Life Insurance Savings Plan)

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY



This document provides key information about your policy. You are also advised to go through your policy document, aka, if you are short on time, this quick read is a must! 😊

| S.No. | Title                                                                | Description in simple words<br>(Please refer to applicable Policy Clause Number in next column)                                   | Policy Clause Number<br>(When you have time, go through in detail!)                                                                   |
|-------|----------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| 1     | Name of the Insurance Product and Unique Identification Number (UIN) | Digit Icon (UIN:165N011V04)                                                                                                       |                                                                                                                                       |
| 2     | Policy Number                                                        | <_____>                                                                                                                           |                                                                                                                                       |
| 3     | Type of Insurance Policy                                             | Non-Linked other than pure risk and pension                                                                                       |                                                                                                                                       |
| 4     | Basic Policy Details                                                 | Instalment Premium                                                                                                                | ₹ <Amount>                                                                                                                            |
|       |                                                                      | Mode of premium payment                                                                                                           | <Single> / <Annual> / <Half-Yearly> / <Quarterly> / <Monthly>                                                                         |
|       |                                                                      | Sum Assured on Death                                                                                                              | <(For Single Life policy)><br>₹ <Amount><br><br><(For Joint Life policy)><br>On First Death: ₹<Amount><br>On Second Death: ₹<Amount>> |
|       |                                                                      | Sum Assured on Maturity                                                                                                           | <Not Applicable> / <₹ Amount>                                                                                                         |
|       |                                                                      | Inbuilt Additional Accidental Death Benefit (ADB) Sum Assured                                                                     | ₹ <Amount>                                                                                                                            |
|       |                                                                      | Premium Payment Term                                                                                                              | <_____> Years                                                                                                                         |
|       |                                                                      | Policy Term                                                                                                                       | <_____> Years                                                                                                                         |
|       |                                                                      | Variant chosen                                                                                                                    | <Lumpsum / Income Plus Lumpsum / Income / Whole Life> Benefit                                                                         |
|       | <Other Benefits/options>                                             | <Policy Continuance Benefit on Death> / <Policy Continuance Benefit on diagnosis of Critical Illness> / <Family Income Benefit> / | Part C, Clause 3                                                                                                                      |

|     |                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                 |                                                                                      |
|-----|------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|--------------------------------------------------------------------------------------|
|     |                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <Senior Citizen Health Benefit> |                                                                                      |
| 5   | <b>Policy Benefits/Coverage Payable</b>                                      | Benefits payable on Death                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                 | Part C, Clause 1                                                                     |
|     |                                                                              | Benefits payable on Maturity                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                 | Part C, Clause 5                                                                     |
|     |                                                                              | Survival Benefits excluding those payable on Maturity                                                                                                                                                                                                                                                                                                                                                                                                                        |                                 | Part C, Clause 4                                                                     |
|     |                                                                              | Surrender benefits                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                 | Part D, Clause 2.2                                                                   |
|     |                                                                              | Options to policyholders for availing benefits, if any, covered under the policy.                                                                                                                                                                                                                                                                                                                                                                                            |                                 | Part C, Clause <5> (for Lumpsum and Income Plus Lumpsum Benefit variant), Clause <8> |
|     |                                                                              | Other Benefits/options payable, specific to the policy, if any                                                                                                                                                                                                                                                                                                                                                                                                               |                                 | Part C, Clause 2, 3, 6, 7                                                            |
| 6   | <b>Riders opted, if any</b>                                                  | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                 |                                                                                      |
| 7   | <b>Exclusions (events where insurance coverage is not payable), if any.</b>  | Suicide Exclusion                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                 | Part F, Clause 16                                                                    |
|     |                                                                              | Exclusions to Critical Illness Benefit                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                 | Annexure IV                                                                          |
|     |                                                                              | Exclusions to Additional Accidental Death Benefit                                                                                                                                                                                                                                                                                                                                                                                                                            |                                 | Annexure V                                                                           |
| 8   | <b>Waiting /lien Period, if any</b>                                          | <p><b>Waiting Period</b> is the duration from the risk start date or policy revival date, during which specific policy benefits are not payable.</p> <p><b>Waiting Period:</b><br/> <b>Critical Illness Benefit</b> – 90 days</p> <p><b>Survival Period</b><br/> <b>Critical Illness Benefit</b> – 30 days</p> <p><b>Lien Period: Applicable for minor Life Assured with age less than two years.</b><br/> Life Insurance Cover will start on attaining age of two years</p> |                                 |                                                                                      |
| 9.  | <b>Grace Period</b>                                                          | <p><b>Grace Period</b> is the additional time provided to the policyholder for paying premiums, after the premium due date, to keep the policy benefits intact.</p> <p><b>Grace Period applicable –</b></p> <ul style="list-style-type: none"> <li>• 15 days for monthly mode of premium payment</li> <li>• 30 days for annual, half-yearly, quarterly modes of premium payment</li> </ul>                                                                                   |                                 | Part C, Clause 8                                                                     |
| 10. | <b>Free Look Period</b>                                                      | <p><b>Free Look Period</b> is the time given to a policyholder, at the start of the policy term, to re-assess the policy and to get a refund of premium subject to applicable deductions, if they decide to not continue with the policy.</p> <p><b>Free Look Period applicable - 30 days</b></p>                                                                                                                                                                            |                                 | Part D, Clause 1                                                                     |
| 11  | <b>In Force, Lapse, Reduced Paid-Up, Revival and Surrender of the Policy</b> | <p><b>In Force</b> means status of the Policy is active, all due Premiums have been paid and the Policy is not terminated or in Lapsed Status or in Reduced Paid-Up status i.e. the covers are in force and applicable Benefits would become payable.</p>                                                                                                                                                                                                                    |                                 | Part B, Definition no. 20                                                            |
|     |                                                                              | <p><b>Lapsation</b> means state of a non-active life insurance policy due to non-payment of Premium within the Grace Period i.e. If due premiums are not paid till the end of the grace period, the policy is said to enter lapsed status i.e. the covers/benefits of the policy cease.</p>                                                                                                                                                                                  |                                 | Part D, Clause 2                                                                     |
|     |                                                                              | <p><b>Reduced Paid-Up</b> – A reduced paid-up insurance policy is one where the policyholder stops paying further due premiums but continues the</p>                                                                                                                                                                                                                                                                                                                         |                                 |                                                                                      |

|    |                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                             |
|----|-----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|
|    |                                   | <p>life insurance policy and the coverage. The sum assured on death and other applicable benefits, if any, in such cases reduce to a value based on the number of premiums paid till date. This is applicable only after paying a certain number of premiums, as defined in the terms and conditions of the Policy.</p> <p><b>Revival</b> – A policyholder can revive a lapsed or Reduced Paid-up Policy. A Policy can be revived by paying all the due premiums and late fee, if any. Revival can be done during the policy term and within five years from the due date of first unpaid premium only.</p> <p><b>Surrender</b> - Policyholder can completely withdraw / terminate the policy before the maturity date. This can be done when the policy acquires Surrender Value i.e. on paying certain number of premiums, as mentioned in the terms &amp; conditions of the Policy. Once the Surrender Value is paid, the policy terminates.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <p>Part D, Clause 2.1</p> <p>Part D, Clause 3</p> <p>Part D, Clause 2.2</p> |
| 12 | <b>Policy Loan, if applicable</b> | <p>A policy loan allows the policyholder to borrow money from the life insurance company using the surrender value of his/her policy. This does not affect the life insurance coverage and other applicable benefits. However, the Benefits payable will first be used to repay the outstanding loan and the accrued interest, if any.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Part D, Clause 4                                                            |
| 13 | <b>Claims/Claims Procedure</b>    | <p><b>Turn Around Time (TAT) for claims settlement</b> - 15 days for non-investigative cases and 45 days for investigative cases</p> <p><b>Claims Procedure –</b><br/> <b>Step -1:</b> Register a claim using any of the below methods –<br/> a. (Preferred) Email Us at <a href="mailto:lifecclaims@godigit.com">lifecclaims@godigit.com</a> OR<br/> b. Call Our helpline number: 9960126126/18002962626 OR<br/> c. Intimate Us in writing at Our nearest branch or Corporate Office (address given below). We recommend the above two methods, as Our address may have changed over the years.</p> <p><b>Claims department</b><br/> Go Digit Life Insurance Limited<br/> Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095</p> <p><b>Step – 2:</b> Email Us all the claim documents on <a href="mailto:lifecclaims@godigit.com">lifecclaims@godigit.com</a><br/> You can also send us all the claim documents at the above mentioned ‘Claims department’ address.</p> <p><b>Helpline/Call Centre/Whatsapp number</b> – 9960126126/18002962626</p> <p><b>Contact details of the insurer -</b><br/> <b>Address</b> - Go Digit Life Insurance Limited<br/> Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095<br/> <b>Contact No.</b> – 9960126126/18002962626<br/> <b>Email ID</b> - <a href="mailto:lifecclaims@godigit.com">lifecclaims@godigit.com</a></p> <p>Link for downloading claim form and list of documents required including bank account details.<br/> &lt;Link&gt;</p> | Part F, Clause 17,18                                                        |
| 14 | <b>Policy Servicing</b>           | <p><b>Turn Around Time (TAT)</b> -7 working days from the date the last document is received</p> <p><b>Helpline/Call Centre number</b> – 9960126126/18002962626</p> <p><b>Contact details of the insurer –</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                             |

|    |                        |                                                                                                                                                                                                                                                                                                                                                                                                                                          |        |
|----|------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|
|    |                        | <p><b>Address</b> - Go Digit Life Insurance Limited<br/>Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block,<br/>Bengaluru, Karnataka 560095<br/><b>Contact No.</b> – 9960126126/18002962626<br/><b>Email ID</b> – <a href="mailto:life@godigit.com">life@godigit.com</a></p>                                                                                                                                       |        |
|    |                        | <p>Link for downloading applicable forms and list of documents required including bank account details.<br/>&lt;Link&gt;</p>                                                                                                                                                                                                                                                                                                             |        |
| 15 | Grievances /Complaints | <p><b>Contact details of Grievance Redressal Officer of the insurer</b><br/><b>Address:</b><br/>The Chief Grievance Redressal Officer<br/>Go Digit Life Insurance Limited.<br/>Atlantis,95,4<sup>th</sup> B Cross Road, Koramangala Industrial Layout, 5th Block,<br/>Bengaluru, Karnataka 560095<br/><b>Contact No.</b> – 9960126126/18002962626<br/><b>Email ID</b> - <a href="mailto:lifegro@godigit.com">lifegro@godigit.com</a></p> | Part G |
|    |                        | <p>Link for registering the grievance with the insurer’s portal -<br/><a href="https://www.godigit.com/life/grievance-redressal-procedure#disclaimerModal">https://www.godigit.com/life/grievance-redressal-procedure#disclaimerModal</a></p>                                                                                                                                                                                            |        |
|    |                        | <p><b>Contact details of Ombudsman</b><br/>For latest updated list of Ombudsman Office addresses and contact details, kindly visit the following website.<br/><a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a></p>                                                                                                                                                                                    | Part G |

**Declaration by the Policyholder**

I have read the above and confirm having noted the details.

<Name of Policyholder>

(Signature of Policyholder)

The document is being electronically shared and the receipt of the same is considered as an acknowledgement. In case of any query or concern, you may feel free to connect with us at the provided contact details within freelook period.

Place:

Date:

**Note:** In case of any conflict, the terms and conditions mentioned in the policy document shall prevail. Basically, we want you to go through the details as well for full clarity!