



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 (Please refer to applicable Policy Clause Number in next column)		Certificate of Insurance Clause Number (When you have time, go through in detail!)
1	Name of the Insurance Product and Unique Identification Number (UIN)	Digit Life Group Micro Term Life Insurance (UIN:165N008V01)		
2	Policy Number	<Certificate of Insurance no.>		
3	Type of Insurance Policy	Pure Risk		
4	Basic Policy Details	Instalment Premium	₹ <Amount>	
		Mode of premium payment	<Single> / <Annual> / <Half-Yearly> / <Quarterly> / <Monthly>	
		Sum Assured on Death	₹ <Amount>	
		Sum Assured on Maturity	<Not Applicable> / <₹ Amount>	
		Premium Payment Term	<____> Years	
		Policy Term	<____> Years	
5	Policy Benefits/Coverage Payable	Benefits payable on Death		Clause 2.1
		Benefits payable on Maturity		Clause 2.4
		Survival Benefits excluding those payable on Maturity		Clause 2.4
		Surrender Benefits		Clause 5
		Options to policyholders for availing benefits, if any, covered under the policy.		Clause 1, 2.1
		Other Benefits/options payable, specific to the policy, if any		Clause 2.2, 2.3, 3
6	Riders opted, if any	Not Applicable		
7	Exclusions (events where insurance coverage is not payable), if any.	Suicide Exclusion		Clause 7
		Exclusions to Critical Illness Benefit		Annexure I
		Exclusions to Hospitalization Cover Benefit		

		Exclusions to Additional Accidental Death Benefit	
		Exclusions to Additional Accidental Total and Permanent Disability Benefit	
		Exclusions to Additional Personal Accident Benefit	
8	Waiting /lien Period, if any	<p>Waiting Period is the duration from the risk start date or policy revival date, during which specific policy benefits are not payable.</p> <p>Waiting Period: Critical Illness Benefit – 90 days Hospitalization Cover Benefit – 45 days</p> <p>Survival Period is the duration for which the insured person has to survive from the date of the first diagnosis of covered Critical Illness Condition to be eligible for receiving Critical Illness Benefit</p> <p>Survival Period Critical Illness Benefit – 30 days</p>	Annexure I
9.	Grace Period	<p>Grace Period is the additional time provided to the policyholder for paying premiums, after the premium due date, to keep the policy benefits intact.</p> <p>Grace Period applicable –</p> <ul style="list-style-type: none"> • 15 days for monthly mode of premium payment • 30 days for annual, half-yearly, quarterly modes of premium payment 	Clause 8
10.	Free Look Period	<p>Free Look Period 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>Free Look Period applicable - 30 days</p>	
11	In Force, Lapse, Reduced Paid-Up, Revival and Surrender of the Policy	<p>In Force 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> <p>Lapsation 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> <p>Reduced Paid-Up – A paid-up insurance policy is one where the policyholder stops paying further due premiums but continues the 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>Revival – 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>Surrender - 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</p>	<p>Clause 4</p> <p>Clause 4</p> <p>Clause 8</p> <p>Clause 5</p>

		of premiums, as mentioned in the terms & conditions of the Policy. Once the Surrender Value is paid, the policy terminates.	
12	Policy Loan, if applicable	Not Applicable to this policy	Clause 6
13	Claims/Claims Procedure	<p>Turn Around Time (TAT) for claims settlement - 7 working days from the date the last document is received</p> <p>Claims Procedure – Step -1: Register a claim using any of the below methods – a. (Preferred) Email Us at lifeclaims@godigit.com OR b. Call Our helpline number: 9960126126 / 18002962626 OR 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. Claims department Go Digit Life Insurance Limited Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095 Step – 2: Email Us all the claim documents on lifeclaims@godigit.com You can also send us all the claim documents at the above mentioned 'Claims department' address.</p> <p>Helpline/Call Centre/Whatsapp number – 9960126126 / 18002962626</p> <p>Contact details of the insurer - Address - Go Digit Life Insurance Limited Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095 Contact No. – 9960126126 / 18002962626 Email ID - lifeclaims@godigit.com</p> <p>Link for downloading claim form and list of documents required including bank account details. <Link></p>	Clause 10
14	Policy Servicing	<p>Turn Around Time (TAT) -7 working days from the date the last document is received</p> <p>Helpline/Call Centre number – 9960126126 / 18002962626</p> <p>Contact details of the insurer – Address - Go Digit Life Insurance Limited Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095 Contact No. – 9960126126 / 18002962626 Email ID – life@godigit.com</p> <p>Link for downloading applicable forms and list of documents required including bank account details. <Link></p>	
15	Grievances /Complaints	<p>Contact details of Grievance Redressal Officer of the insurer Address: The Chief Grievance Redressal Officer Go Digit Life Insurance Limited. Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095 Contact No. – 9960126126 / 18002962626 Email ID - lifegro@godigit.com</p>	Clause 15

		Link for registering the grievance with the insurer's portal - https://www.godigit.com/life/grievance-redressal-procedure#disclaimerModal	
		Contact details of Ombudsman For latest updated list of Ombudsman Office addresses and contact details, kindly visit the following website. https://www.cioins.co.in/Ombudsman	Clause 15

Declaration by the Member

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

<Name of Member>

(Signature of Member)

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!