

digit INSURANCE

— ALMOST —
5-STAR

CUSTOMER-RATED INSURANCE

— TRUSTED BY —
1.5CR CUSTOMERS



5/5



4.7/5



**YOU ARE NOW
A PART OF THE
DIGIT FAMILY**

POLICY SCHEDULE

Everything you need to know about your Policy

*Rated 5/5 on Facebook as on 18th March 2021 and 4.7/5 on Google as on 21st May 2021

**Across all line of business since inception till 22nd April 2021

GoDigit GI Ltd, Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru 560095,
Toll Free- 18002585956, www.godigit.com, CIN: U66010PN2016PLC167410, IRDAI Regn No: 158, T&C*



Go Digit, Bharat Laghu Udyam Suraksha



Policy Schedule

UIN: IRDAN158RP0079V01202021

Go Digit General Insurance Ltd

Insured Details and Policy Details

Insured Details		Policy Details			
Name	SHUBHASHISH BUILDERS AND DEVELOPERS	Policy Number	D050384178		
		Invoice Number	IA053275138	Receipt Number	RA054361599
Address	12-13 RATHORE NAGAR VAISHALI NGAR JAIPUR RAJASTHAN 302021	Invoice Date	23-Nov-2021	Policy Issue Date	23-Nov-2021
GST State Code	8	Policy Period	From	23-Nov-2021	12:25:41
GSTIN/UIN Number	08ABHFS9420N1ZK		To	22-Nov-2022	23:59:59
City / Location					
Contact No	+919414035757	Policy Tenure	365 days		
PAN number		Partner Contact and Email ID	support@godigit.com		
Email ID	manojjain757@gmail.com				
Bank Name/Financial Institution		Partner Code and Name	1045181 DIGIT DIRECT		

Coverage details and Sum Insured

Location Details* (*For more than 1 location, please refer Annexure I)										
Location 1										
Description		Building In course of construction								
Address of Premises		khasra no. 1550 to 1553, 1554/2903,1569, 1572 to 1574, 1576, 1577/2904, 1744/28 51 in village bhankrota, tehsil sanganer and khasra no. 218 to 221, 224, 225 in Jaipur 302021								
PIN Code		302021			City		Jaipur			
Occupancy Type		Building In course of construction			Height		--			
Name of Bank/ Financial Institution					Construction Year		2015			
Fire Fighting Arrangements		Fire Extinguisher in premises			Construction (Pucca/Kutchra)		Pucca Construction			
Boundary Walls					Additional Structure					
Total Sum Insured - INR 265500000										
Description of Blocks	Building including Plinth (₹)	Basement (₹)	Additional Structures (₹)	Plant & Machinery (₹)	F&F & Other Equipments (₹)	Raw Material (₹)	Stock in process (₹)	Finished Stocks (₹)	Other Contents (₹)	Cover for Valuable Contents (₹)
Building In course of construction khasra no. 1550 to 1553, 1554/2903,1569, 1572 to 1574, 1576, 1577/2904, 1744/28 51 in village bhankrota, tehsil sanganer and khasra no. 218 to 221, 224, 225 in Jaipur 302021	260500000							5000000		
Sr. No.	Name of Add-on Cover					Sum Insured/Sum Insured Limits			Other Details	

1	Escalation Clause (UIN: IRDAN158RP0079V01202021/A0013V01202122)	5 %	
2	Incidental Costs (UIN: IRDAN158RP0079V01202021/A0011V01202122)	500000	AOA:AOY basis
3	Adequacy of Sum Insured (UIN: IRDAN158RP0079V01202021/A0014V01202122)	500000	AOA:AOY basis
4	Accidental Damage Cover (UIN: IRDAN158RP0079V01202021/A0010V01202122)	500000	
5	Loss of Rent and Additional Expenses of Rent for an Alternate Premises (UIN: IRDAN158RP0079V01202021/A0012V01202122)	13275000	

Sr. No.	In-Built Covers	Sum Insured/Limit of Liability	Specific Details
1.	Terrorism Damage Cover	Upto Total Sum Insured	
2.	Storm, Tempest, Flood and Inundation(STFI)	Upto Total Sum Insured	
3.	Earthquake	Upto Total Sum Insured	
4.	Additions, alterations or extensions	15% of Sum Insured	
5.	Temporary removal of stocks	10% of Sum Insured of Stocks	
6.	Cover for Specific Contents		
i.	Money	Up to INR 50,000	
ii.	Deeds, manuscripts and business books, plans, drawings, securities, obligations or documents of any kind	Up to INR 50,000	
iii.	Computer programmes, information and data	Up to INR 5,00,000	
iv.	Employees', Directors', visitors' personal effects	Up to INR 15,000 per person max upto 20 persons	
7.	Start-Up Expenses	Up to INR 5,00,000	
8.	Professional Fees	5 % of the claim amount	
9.	Costs for removal of debris	2 % of the claim amount	
10.	Costs compelled by Municipal Regulations	Up to total Sum Insured	
11.	Under Insurance	Waived upto 15% of Sum Insured	
12.	Theft within 7 days of the Insured peril	Up to total Sum Insured	
13.	Forest Fire	Up to total Sum Insured	

Terrorism cover would not be applicable for the Inbuilt cover from Sr. No. 2 to 13 listed above.

Standard Add-ons and Standard Clauses

Standard Add-ons				
Sr. No.	Add on covers	Opted/Non Opted	Sum Insured/ Limit of Indemnity (₹)	Other Details
1.	Floater Cover	No		
2.	Declaration Policy for Stocks	No		
Standard Clauses				
1.	Agreed Bank Clause		--	

Deductible and Excess

Policy Level	5 % of each claim, subject to a minimum of ₹10,000
--------------	--

For Terrorism	Shops Risks: 1% of the claim amount for each and every claim subject to Minimum of INR 10,000 and Maximum of INR 500,000
	Non-Industrial Risks: 1% of the claim amount for each and every claim subject to Minimum of INR 25,000 and Maximum of INR 1,000,000
	Industrial Risks: 5% of the claim amount for each and every claim subject to Minimum of INR 100,000 and Maximum of INR 25,00,000

Special Conditions and Exclusions

Agreement text will be here

1	It is hereby understood and declared that this policy is issued subject to condition that the value of insured assets at declared location is more than 5 Crore & upto 50 Crores, total investment across all locations in plant and machinery does not exceed rupees 50 crores and the annual turnover of insured covering all locations does not exceed rupees 250 crores.
---	--

Specific Warranty

It is hereby declared and agreed that any loss or damage arising out of STFI group of perils, where the same is not excluded, shall be admissible under the policy only after 5 days starting from the inception date of policy and of the date of inclusion of new risk location or enhancements of the Sum Insured under the policy.

Premium and Payment Details

Net Premium (INR) - (a)	79650.00	
Total Terrorism Premium (INR) - (b)	61065.00	
Total Endorsement/Add-ons Premium (INR) - (c)	0.00	
Total Net Premium (a) + (b) + (c)	140715	
CGST rate and Amount (INR)	9 %	12664.35
SGST/UTGST rate and Amount (INR)	9 %	12664.35
IGST rate and Amount (INR)	--	0.00
Final Premium	166043.70	

Endorsement Details

Invoice Number	Invoice Date	Gross Premium	Igst	Cgst	Sgst	Utgst	Cess	Net Premium
IA053275138	2021-11-23	166043.70	0.00	12664.35	12664.35	0.00	0.00	140715.00

Important Notice

- *Cheque dishonor / Non-receipt of payment: If premium paid through Cheque, the policy is void ab-initio in case of dishonor of Cheque or non-receipt of payment.
- This policy is subject to the standard policy wordings, warranties, exclusions and conditions as per Go Digit, Bharat Laghu Udyam Suraksha Policy Wording.
- The Coverage has been provided basis information provided by you/proposer to us and the policy is not valid, if any of the information provided is incorrect.
- The Policy Wording attached herewith includes all the Standard Coverage offered by Go Digit General Insurance Ltd. to its Customers. For any clarification please call our Call Center Number **1800 258 5956**

In case of any claim, please contact our 24-Hour Call Centre at **1800 258 5956** or email us at hello@godigit.com.

For & On Behalf of Go Digit General Insurance Ltd.



Praveen Bhat
Senior Vice President – Customer Experience
praveen.bhat@godigit.com
Authorized Signatory
Printed, Signed, and Executed at Bengaluru

Consolidated Stamp Duty has been paid as per Letter of Authorization No.67-B/04/2017-18
Date: 30th May 2017 issued by Department of Stamps and Registration, Bengaluru- 560009 - KARNATAKA.

Wish to go through your detailed policy, [Click here](#)

Go Digit General Insurance Ltd. Address: Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5 Block, Bengaluru, Karnataka 560095, IRDAI Reg No. 158 CIN U66010PN2016PLC167410, GST Reg. No. 08AACCO4128Q1Z0, HSN: 997137/General Insurance Services, GSTIN Address: Jaipur Business Centre, No 701, Manglam Ambition mall, Near Agrasen circle, C scheme, Jaipur, Rajasthan, PIN- 302001 . Website www.godigit.com
