



Breathe out worries as you're insured with Digit now

Your health is your biggest treasure.

Wise of you to protect it.



Policy Schedule

Digit Group Total Protect Policy

UIN: GODPAGP21491V022021

For any help, we're there for you at [1800-258-4242](tel:1800-258-4242)

Policy Details:

Name of Group Organizer/Manager/Policy Holder	JOEMILLAR AQUATEK INDIA PRIVATE LIMITED		Master Policy Number	D106908823	
Address of Group Organizer/Manager/Policy Holder	, , Unknown		Mobile Number	+919873673059	
Number of Employees	7		Family Definition	Self	
GST State Code	XX	GSTIN	06AACCP8203D2ZT	Policy Type	Individual
Group Type	Employer - Employee	Policy Tenure	366 days	Policy Issuance Date	24-Jun-2023
Period of Insurance	From	12-Jun-2023	00:01 Midnight		
	To	11-Jun-2024	23:59 Midnight		

Partner Name/Code	UNICORN INSURNACE BROKERS PRIVATE LIMITED 1001413	Partner Contact/Email	9650011521 sunil.singh@uiblive.com
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Coverage Details

Section with Benefits	Sum Insured (INR) / (Total for Named Policies & Per Person for Un-Named Policies) / Limits / Waiting Periods / Time Excess / Co-Payment (%) / Specific Conditions
Section 1: Accidental Death	100% of Sum Insured
Section 2: Permanent Total Disability	100% of Sum Insured
Section 3: Permanent Partial Disability	Up to 100% of Sum Insured as per benefit table
Section 4: Loss of Income Benefit	1 % of SI or INR 5000 or 25% of monthly Gross Salary, whichever is lower, for up to 100 weeks
Section 5: Children Education Benefit	10% of Sum Insured subject to maximum INR 10000 per child, for up to 2 kids
Section 8: Funeral Expenses	5% of Sum Insured subject to maximum of INR 5000
Section 9: Transportation Expenses	5% of Sum Insured subject to maximum of INR 5000
Section 11: Accidental Hospitalization Cover	Covered up to 20% of SI or 50% of admissible Personal Accident claim or actual expense, whichever is lower, if a claim is accepted under Accidental Death, PTD, PPD, or Loss of Income
Section 19: Burns Cover	5% of Sum Insured subject to maximum of INR 10000
Section 20: Lifestyle Modification	5% of Sum Insured subject to maximum of INR 5000
Section 21: Expense for External Aids	5% of Sum Insured subject to maximum of INR 25000
Section 22: Compassionate Visit	10% of Sum Insured subject to maximum of INR 10000
Ambulance Hospitalization	5% of SI upto INR 2000

Other Coverage Details

Terrorism	Covered
Geographical Limit	Worldwide
Risk Class	Risk Class 2
Coverage	24*7 Cover

Individual SI restriction (times of CTC)	N/A
Claim Intimation and Document Submission	Claim must be filed within 30 days from the date of occurrence of accident. However, Digit may at its absolute discretion consider waiver, of this Condition in extreme cases of hardship where it is proved to the satisfaction of Digit that under the circumstances in which the insured was placed it was not possible for him or any other person to give such notice or file claim within the prescribed time-limit.
Addition Endorsements	Midterm additions allowed only for natural additions subject to intimation received within 45 days. Any additions for new employee/spouse / children would be allowed within 45 days of date of joining. Backdation of 45 days from date of intimation shall not be allowed. Any endorsements will be from the date of addition and not from the inception of the policy. Prorated premium will be charged for each member added during the policy term.
Deletion Endorsements	In case of refund endorsements on account of deletion, pro-rata refund for the employee should be done subject to nil claims. Deletion to be intimated immediately on finalization of last working day of employee. In case employee avails the claim after his LWD for which intimation is received after DOA, insurer would recover paid amount from available float balance. Pro-rata refund will be calculated as from DOL if intimation is within 7 days else intimation date will be consider for calculation subject to nil claim
Accumulation Limit	0

Premium and Payment Details (Wherever Applicable)

Description	Amount (INR)
Frequency of Payment	Yearly
Number of Employees	7
Total no. lives covered	7
Aggregate Sum Insured	₹ 3,500,000

Details of Member Insured as per annexure:

- Cheque dishonour / Non-receipt of payment: The policy is void ab-initio i.e. it will not hold true, in case of non-receipt of premium or dishonour of Cheque issued towards premium payment.
- This insurance cover is subject to standard policy wordings, exclusions and conditions as per “**Digit Group Total Protect Policy**” issued to the Master Policy holder. A copy of the terms and conditions shall be shared with you. In case of dispute, the terms and conditions detailed in the policy document and policy schedule shall prevail, such is life!
- The coverage has been provided basis information provided by the group Organizer/ Manager/ Policy Holder 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. Your entitlement for coverage/benefits shall be restricted to the Coverage/Benefits as mentioned in this Policy Schedule. For any clarification please call our Call Center Number [1800-258-4242](tel:1800-258-4242).
- Enclosure: Annexure 1 - Claims Procedure and Documentation, Click here.

Claims Administrator Details	
Contact details	1800-258-4242
Email id	healthclaims@godigit.com
For Senior citizens	seniors@godigit.com

For & On Behalf of Go Digit General Insurance Ltd.

Consolidated Stamp Duty is Deposited with
Department of Stamps, Bengaluru



Authorized Signatory
Printed, Signed, and Executed at Bengaluru

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

In case of any claim, please contact 24-Hour Call Centre at [1800-258-4242](tel:1800-258-4242) or email us at hello@godigit.com

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, HSN: 997133/General Insurance Services, GST Reg. No: 07AACCO4128Q1Z2 GSTIN Address: NEHRU PLACE BUSINESS CENTRE,5th Floor, B Wing, IFCI Tower, 61, Nehru Place,New Delhi,Delhi,PIN-110019. Website: www.godigit.com

Annexure 1:

Invoice Summary :

Invoice Number	Invoice Date	Net Premium	Taxes	Gross Premium
723062406908823	2023-06-24 00:00:00	1935.70	348.45	2284.15
723062606908823	2023-06-26 00:00:00	774.28	139.38	913.66