

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

Validate your Policy Copy



Insured Details and Policy Details

Insured Details		Policy Details			
Name	Anant Raj Limited	Policy Number	D093969783		
		Invoice Number	IA087761219	Receipt Number	RA096451693
Address	H-65, CONNAUGHT CIRCUS 110001	Invoice Date	14-Feb-2023	Policy Issue Date	14-Feb-2023
GST State Code	7	Policy Period	From	14-Feb-2023	16:44:24
GSTIN/UIN Number	07AABCA3972B2Z1		To	13-Feb-2024	23:59:59
City / Location					
Contact No	+919311991516	Policy Tenure	365 days		
PAN number		Partner Contact and Email ID	support@godigit.com		
Email ID	suvirbahl@hotmail.com				
Bank Name/Financial Institution	LIC Housing Finance Limited- 2nd Floor, Jeevan Deep Building, 10 Sansad Marg, New De	Partner Code and Name	1037800 DIGIT DIRECT		

Coverage details and Sum Insured

Location Details									
Location 1									
Address of Premises		hotels (bel-la monde hotel pvt. ltd,) kharsa no. 5 min 6, 7, min,8, 9, 10, 1114 of village shahpur,s atbari, chattarpur road New Delhi 110030							
PIN Code		110030		City		New Delhi			
Occupancy Type		Hotels / Motels		Height		--			
Name of Bank/ Financial Institution		LIC Housing Finance Limited- 2nd Floor, Jeevan Deep Building, 10 Sansad Marg, New De		Construction Year		5-10 Years			
Fire Fighting Arrangements		Hydrant System in Place Fire Extinguisher in premises		Construction (Pucca/Kutchra)		Pucca Construction			
Boundary Walls				Additional Structure					
Total Sum Insured - INR 300000000									
Building including Plinth (₹)	Basement (₹)	Additional Structure s (₹)	Plant & Machinery (₹)	F&F & Other Equipments (₹)	Raw Material (₹)	Stock in process (₹)	Finished Stocks (₹)	Other Contents (₹)	Cover for Valuable Contents (₹)
180000000								120000000	
Sr. No.	Name of Add-on Cover					Sum Insured/Sum Insured Limits			Other Details
1	Escalation Clause (UIN: IRDAN158RP0079V01202021/A0013V01202122)					5 % of the Sum insured			
2	Accidental Damage Cover (UIN: IRDAN158RP0079V01202021/A0010V01202122)					500000			
3	Adequacy of Sum Insured (UIN: IRDAN158RP0079V01202021/A0014V01202122)					500000			AOA:AOY basis
4	Loss of Rent and Additional Expenses of Rent for an Alternate Premises (UIN: IRDAN158RP0079V01202021/A0012V01202122)					Sum Insured 15000000 No. of months			
5	Incidental Costs (UIN: IRDAN158RP0079V01202021/A0011V01202122)					500000			AOA:AOY basis

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	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	LIC Housing Finance Limited- 2nd Floor, Jeevan Deep Building, 10 Sansad Marg, New De	--	

Deductible and Excess

Policy Level	5% of the claim amount subject to min of INR 10,000
For Terrorism	300000000

Special Conditions and Exclusions

BellaMonde' Hotel	
Warranted that claims ratio is as declared at the time of quote	
2	Terrorism cover is restricted to PD damage only and Not applicable on Add-on cover's
3	Electrical Installation Warranty
4	Kutchra Construction Warranty - Warranted that no structure is of kutchra construction in the insured premises
5	Warranted that the premises has no basement or basement is only being used for Parking

Specific Warranty

Premium and Payment Details

Net Premium (INR) - (a)	112474.00
Total Terrorism Premium (INR) - (b)	45000.00
Total Endorsement/Add-ons Premium (INR) - (c)	4.00
Total Net Premium (a) + (b) + (c)	157478

CGST rate and Amount (INR)	9 %	14173.02
SGST/UTGST rate and Amount (INR)	9 %	14173.02
IGST rate and Amount (INR)	--	0.00
Final Premium	185824.04	

Endorsement Details

Invoice Number	Invoice Date	Net Premium	Igst	Cgst	Sgst	Utgst	Cess	Gross Premium
IA087761219	2023-02-14	157478.00	0.00	14173.02	0.00	14173.02	0.00	185824.04

Important Notice

1. *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.
2. This policy is subject to the standard policy wordings, warranties, exclusions and conditions as per Go Digit, Bharat Laghu Udyam Suraksha Policy Wording.
3. 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.
4. 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.

Validate your Policy Copy



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. 07AACCO4128Q1Z2, HSN: 997137/General Insurance Services, GSTIN Address: RAJINDER PLACE BUSINESS CENTRE, 5th Floor, B Wing, IFCI Tower, 61, Nehru Place, New Delhi, Delhi, PIN-110019. Website www.godigit.com