

ACCEPTABLE USE POLICY

Use the platform **as intended**. Don't weaponise it against the users it exists for.

Version history: v1.0 — 25 October 2026 (initial publication). v1.1 — 25 October 2026 (audit fixes). See </legal/CHANGELOG.md>

Digitaliisla Technologies Private Limited

This Acceptable Use Policy ("AUP") tells every surveyor, insurer, administrator and user of the DigiSurvey platform what is permitted and what is prohibited. It is short on purpose: everything here is enforceable, and enforcement escalates predictably. The platform's job is to serve legitimate motor-insurance survey work under IRDAI; anything that undermines that job is prohibited.

1. WHAT YOU MAY DO

The platform is open to the following legitimate uses:

1

Lawful insurance work

All

for which the user is authorised and licensed, including those required or permitted under IRDAI (Insurance Surveyors and Loss Assessors) Regulations, 2015.

2

Sharing with the insurer client

Sharing survey reports, assessment outputs, photos and attachments with the , through the platform's intended workflows and tenant model.

3

Your own data, portable

Downloading and exporting account data, survey history, and documents through the export tools provided. Data Principals may

exercise their rights (access, correction, erasure, withdrawal, nomination) under DPDPA 2023 as described in the Privacy Policy.

4

Documentation and training

Using the Knowledge Hub, help articles, and sample workflows for personal reference, training of your own authorised staff, and internal process documentation.

2. WHAT IS PROHIBITED

The following uses are prohibited and will trigger the enforcement ladder in Clause 5:

1

Scraping and automated access without permission

You may not scrape, crawl, bulk-download, or use automated agents, bots, or scripts to access the platform or its data except through the documented APIs under valid credentials, and at a rate or in a volume outside your assigned quota, and for automated collection beyond ordinary interactive use.

2

Impersonation

You may not , nor misrepresent your IRDAI licence status, your affiliation, or your authority to act on behalf of any party.

3

Infringing content

You may not upload, store, or transmit any content that of any person — whether the content is a photo, a document, a logo, or any other material.

4

Security attacks

You may not attempt to the platform's security — including vulnerability scanning without

authorisation, denial-of-service traffic, credential stuffing, SQL injection, cross-tenant exploits, or any form of unauthorised access to another tenant's data. Good-faith security research is welcome under the Responsible Disclosure Policy; outside that policy, probing is prohibited.

5

Non-insurance purposes

You may not use the platform or any data obtained from it for any purpose

. The platform is not a general-purpose data store, communication tool, or workflow engine for other industries.

6

Resale of access

You may not to the platform. Each account is for the authorised user or tenant and may not be shared, pooled, or transferred without the Company's prior written consent.

7

Reverse engineering

You may not reverse-engineer, decompile, disassemble, or attempt to extract the source code, algorithms, prompt templates, machine-learning weights, or trade secrets of the platform — except to the limited extent permitted by applicable law that cannot be contractually excluded.

8

Spam and abuse

You may not use the platform's communication features (email, in-app messaging, notifications) to send

. All transactional messages must relate to a bona fide survey or claim.

9

Fabrication and IRDAI dishonesty

Specific to our regulated role under IRDAI: you may not

. This is not merely a platform rule — it is a statutory duty under IRDAI (Insurance

Surveyors and Loss Assessors) Regulations, 2015 and the Code of Conduct annexed to those regulations.

10

Malware and malicious code

You may not upload or transmit viruses, worms, trojans, ransomware, cryptominers, or any other malicious code, nor use the platform to stage attacks on third parties.

3. REPORTING ABUSE

If you see something that violates this policy — whether as a user, a Data Principal, or an outside observer — please tell us:

1

General abuse

Email abuse@digitaliisla.co.in with as much detail as you can share: tenant, user (if known), what you observed, when, and any evidence. We acknowledge within 1 business day and investigate.

2

Security issues

For anything that may be a vulnerability or active security incident, use security@digitaliisla.co.in. Good-faith research is safe-harboured under our Responsible Disclosure Policy.

3

Grievance route

Any user may also escalate to the Grievance Officer under DPDPA 2023 at grievance@digitaliisla.co.in. Acknowledgement within 72 hours; substantive response within 30 days.

4. DOWNLOADED REPORTS AND YOUR RESPONSIBILITY OUTSIDE THE PLATFORM

Once a report, photograph, or data file leaves the DigiSurvey platform — because you have downloaded it, printed it, emailed it, forwarded it via WhatsApp, or shared a link to it — you (the surveyor) are responsible for its onward handling under the DPDPA 2023 and your own professional obligations.

- **Keep it in encrypted storage** on your device; do not store on a shared or unencrypted drive.
- **Delete when no longer needed.** IRDAI's 7-year retention runs within our platform; your downloaded copies should not persist beyond operational need.
- **Share only with authorised recipients** (the insurer client that engaged you, the insured where the insurer has authorised it, the dealer / repairer with the insured's consent).
- **Do not forward via unsecured channels** (open WhatsApp groups, personal webmail, shared Google Drive links without expiry).
- **The Company's data-protection commitments (no sale, no cross-insurer leak, India residency) apply only to data WHILE it is on the DigiSurvey platform.** Once you've shared it outside, the chain of custody is yours.

5. OUR ENFORCEMENT LADDER

1

Warning

A first, minor, non-security violation is addressed by _____ to the account holder, with a 7-day window to cure. We prefer this where the breach appears inadvertent.

2

Suspension (14 days)

A repeated or more serious violation leads to a _____, during which the user retains read access to their own data for export, but cannot create or share new records.

3

Termination

Continued or compounded violation leads to _____ and, for insurer customers, is subject to the termination mechanics of the MSA.

4

Immediate termination (no ladder)

We reserve the right to _____, without going through the ladder, for: an active security incident attributable to the user; IRDAI-reportable fraud or fabrication; any criminal activity; a wilful attack on another tenant's data; sustained abuse that endangers other users or the platform's integrity. In such cases we may also preserve evidence and

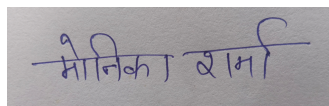
notify law enforcement, IRDAI, and the Data Protection Board of India as required.

WHY THIS POLICY EXISTS

DigiSurvey is a **regulated-industry platform**. Every surveyor who uses it well, and every insurer who trusts it with claim data, is relying on the platform to be used for its stated purpose and no other. This AUP is how we keep that promise — by setting the rules in writing, enforcing them predictably, and refusing to tolerate conduct that would harm the platform's honest users or compromise its regulatory standing.

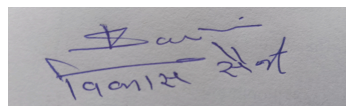
This AUP is cross-referenced in the Terms of Service, the Data Processing Agreement, and the Surveyor & Insurer Data Commitments. Disputes about enforcement are addressable to the Grievance Officer first; appeals lie to the Directors; and ultimately to the courts at Jaipur / Jhunjhunu, Rajasthan, India.

FOR AND ON BEHALF OF DIGITALIISLA TECHNOLOGIES PRIVATE LIMITED



Mrs. Monika Sharma

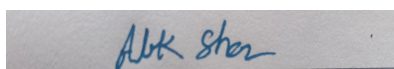
Director · Authorised Signatory
(per Board Resolution to be executed at the first
Board Meeting of the Company (ref
DIISLA/BR/2026-10-25/01 and /02 pending
signatures))



Mr. Vikas Saini

Director & Founder

WITNESSED BY GRIEVANCE OFFICER



Mr. Alok Sharma, Advocate

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