



Digit Private Car Policy

(AKA the paper you pull out when you get pulled over)

This is one of the most important things in your car, along with your car freshener, loose change, and mobile holder. Carry it with you always. (Not on you, on your smartphone, ideally.)



UIN NO.: IRDAN158RP0005V01201718

Go Digit General Insurance Ltd.

Policy No: D123442029
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Go Digit General Insurance Ltd. | GST Reg No 29AACCO4128Q1ZW | PAN No:- AACCO4128Q | HSN: 997134/General Insurance Services | Website: www.godigit.com/general-insurance |
GSTIN Address: Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka, PIN - 560095 | Registered Office Address: 1 to 6 floors, Ananta One (AR One), Pride Hotel Lane, Narveer Tanaji Wadi, Shivaji Nagar, Pune-411005, Maharashtra | IRDAI Reg No. 158 | CIN- U66010PN2016PLC167410 | Trade logo of Go Digit General Insurance Ltd. displayed above belongs to Go Digit Infoworks Services Private Limited and is provided and used by Go Digit General Insurance Ltd. under license. | Toll Free No (1800 258 5956/1800-103-4448) | For more details on risk factors, terms, and conditions, please read sales brochure carefully before concluding a sale.

Let's talk about you

It's the details that ensure this policy is yours

YOUR DETAILS

Name: DUSHYANT SINGH

Registration Number: UP76V5430

Policy Number: D123442029 / 09112023

Mobile Number: xxxxxxxxx0045

Email: dxxxxxxxxxxxxh@gxxxl.com

PARTNER DETAILS

Partner Name: Digit Website

Partner Code : 1000651

Partner Mobile Number:

Partner Email : hello@godigit.com

Just WhatsApp
us "Hi" on

 702 606 1234



Claim
Intimation



Check Claim
Status



Policy
Correction



Renew
Your Policy



Chat With
Our Experts

These are your policy details.

It's what the fine folks at traffic enforcement will want to see.

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Policy no	D123442029 / 09112023	Policy Issue Date	09-Nov-2023	
Period of Policy for Own Damage Cover and Add on(s) (if opted)	From	21-Nov-2023	00:00:01	
	To	20-Nov-2024	23:59:59	
Period of Policy for Third Party Liability	From	21-Nov-2023	00:00:01	
	To	20-Nov-2024	23:59:59	
Period of Policy for PA Owner-Driver	From	--	--	
	To	--	--	
NCB % (Current Policy)	20 %	Invoice No		IA113827023
Additional Excess (₹)	--	Invoice Date		09-Nov-2023
Coverages Opted	Package Policy	Voluntary Deductible		
Compulsory Deductible	1000			
Address	VILLAGE HAIDERPUR, POST MAHOI, DISTRICT FARRUKHABAD UTTAR PRADESH 209743.,FARRUKHABAD-209743			

Optional/AddOn Cover	Premium	Optional/AddOn Coverage Details	UIN
Digit Private Car Engine and Gear Box Protect		Maximum of one claim would be payable	IRDAN158RP0005V01201718/A0010V01201718

This is what you pay us.

Think of us as your car's bodyguards.

Own Damage Premium [A] (₹)		Liability Premium [B] (₹)	
Total Basic Own Damage Premium (₹)	7573.00	Basic Third-Party Liability (₹)	3416.00
NCB Discount Amount (₹)	-1515.00	PA cover for Owner-Driver (₹)	--
Others (₹)	-4482.76	TP for Bi-fuel kit (₹)	--
Own Damage Premium (₹)	1575.24	PA cover for 5 passengers 0 (₹)	--
Add-On(s) Premium (₹)	474.60	Legal Liability to Paid Driver (₹)	--
		PA cover for Paid Driver (₹)	--
Total OD Premium (₹)	2049.84	Total Act Premium (₹)	3416.00
Net Premium (A+B) (₹)		5465.84	
IGST @ 18% = (₹983.85)		983.85	
Final Premium (₹)		6449.69	

★ Digit Special

For any on-the-spot help/support/legal assistance in the form of consultation while on the road, please call us on our 24X7 toll-free no. 1800-258-5956.

Premium is offered on the basis of additional information shared by you.

The above total OD premium is inclusive of all applicable loading / discounts viz (automobile association memberships, voluntary excess, anti-theft handicap person, driver tuition, fiber glass, CNG/ LPG unit, geographical extension, imported vehicle etc., wherever applicable). GDD - Subject to successful vehicle inspection.

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In case of an accident to your vehicle, please intimate us immediately for SPOT SURVEY. Failure to intimate in time could prejudice your claim. In case of Total Loss and/or Theft claim, applicable subsidy amount availed as per government policy will be reduced from IDV for claim settlement.

If the "Own Damage Cover" under your policy is cancelled during the policy period, then your policy shall be governed by the standard terms and conditions of "Act only" policy for the Third Party Cover during the remaining period of policy.

This is everything we know about your car.

Other than how much you love it.

Registration No.	UP76V5430	RTO Location	Farrukhabad,UTTAR PRADESH	Seating Capacity	5
Make	HYUNDAI	Model/Vehicle Variant (Sub-Type)		XCENT/MTVT SE	
Engine No.	G4LAFM698612	Chassis No.	MALA841CLFM114139	Cubic Capacity	1120 CC
Fuel Type	Petrol	Year of Regn.	2015	Odometer	
FASTag Number	NA	Financier Details			

FASTag NUMBER DECLARATION

The Policy has been issued subject to your affirmative declaration that a valid FASTag has been affixed on the insured vehicle.

Call us at 1800-258-5956 to update your contact details. This will help us give you a smooth claim process.



Call us in case of a claim, and get **special benefits** from our network garages!



6 Months Warranty on repairs with genuine & original parts



Complimentary Pick-up & Drop for your car



Cashless Claim Settlement across 1400+ garages

There's one more thing we know about you, you are now a DIGIT customer. That means you have the coolest insurance company working for you.

ENDORSEMENT

Invoice Number	Invoice Date	Net Premium	Igst	Cgst	Sgst	Utgst	Cess	Gross Premium
IA113817241	2023-11-09	5465.84	983.85	0.00	0.00	0.00	0.00	6449.69
IA113827023	2023-11-09	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Your Vehicle IDV

Year	Vehicle IDV (₹)	Non-Electrical Accessories IDV (₹)	Electrical Accessories IDV (₹)	CNG/LPG IDV (₹)	Trailer IDV (₹)	Total IDV (₹)	Sum Insured for PA Owner Driver Cover (₹)
Year 1	226000	--	--	--	--	226000	--
Year 2	--	--	--	--	--	--	--
Year 3	--	--	--	--	--	--	--

Follow these rules like you follow the rules of the road.

Geographical Area	Any accidental loss, damage and/or liability caused, sustained or incurred within India shall be covered subject to Policy Terms and Conditions, unless specifically agreed and endorsed.
Limitation as to use (Which roughly translates to: No crazy stunts with the car.)	The policy covers use of the vehicle for any purpose other than hire or reward, racing, pace making, reliability trial, speed testing and use for any purpose in connection with the Motor Trade.
Person or Class of persons entitled to drive (Or why you shouldn't ask your 8-year-old to park your car.)	Any person including the insured 1) Provided that a person driving holds a valid & effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. 2) Provided also that the person holding a valid & effective Learner's license may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989 and any subsequent amendment as applicable.
Limits of Liability (How we will help you get back on the road to recovery.)	1) Under Section I of the policy - IDV as shown in the schedule. 2) Under Section II - 1 (i) of the policy: Death of or bodily injury - Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988. 3) Under Section II - 1 (ii) of the policy: Damage to Third Party Property - ₹ 750000 4) P.A. Cover for Owner Driver under Section III (CSI) - ₹ 0

More important details you don't want to skim over

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Previous Insurer	Tata AIG General Insurance Co. Ltd.		
Previous Policy No.	62008099740000	Previous Policy Expiry Date	20-Nov-2023
IMT – Endorsements	IMT-22		
GSTIN/UIN Number	Unregistered	State Code	9
Payment Mode		Bank Name	
Cheque/Transation No	--	IFSC/MICR No	
Premium Payment Details	Receipt No.	Nominee Details	nomineName . son 24-Jan-1997
	Date		
Details of Existing Damages			
Other Details	<p>I do hereby confirm that the details provided for this endorsement are true and correct to the best of my knowledge. I understand that in the event of any discrepancy found later on in this regard, the Company shall remain entitled to take appropriate action against me, including legal action.10;Following are the non-financial endorsements changes :10;Street: VILLAGE HAIDERPUR, POST MAHOI, DISTRICT FARRUKHABAD UTTAR PRADESH 209743.10;Location: 10;Zipcode: 20974310;City: FARRUKHABAD10;State: UTTAR PRADESH10;</p>		

Big legal words.

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Policy Version	Digit Translation
NCB Declaration The premium has been charged and policy has been issued subject to NCB declared by you as an insured. In the event of NCB found wrongly declared at any point of time during policy period, all benefits and coverages under the Policy in respect of section I of the Policy will stand forfeited. If there is any disagreement, write to us within 7 days from the date of issuance of policy or before the start date of period of insurance whichever is earlier.	Basically, we trust you have been open and honest, and we covering you in good faith. Remember, trust works both ways.
Important Notice: The company may cancel the policy by sending 7 days notice in case of fraud, misrepresentation, non disclosure of material fact or non co-operation of the insured. This policy is subject to the standard policy wordings, warranties and conditions applicable for this product in addition to Indian Motor Tariff.	Honesty is the best policy.
Break-in Insurance In case of a break-in, the company may conduct pre-inspection of the vehicle and in such a case, Own Damage cover (Section -I) of the policy would not commence unless the pre-inspection of the vehicle has been done and the acceptance of risk is subject to evaluation of the vehicle inspection report. In case of any adverse findings in the report, the Company, at its discretion, may cancel the Policy as per the Motor	If there is a gap in your cover, we need to check your car. If your car is good, we're cool. If it's not, let's talk.
Pre-existing Damages: All types of pre-existing damages or cost of repair of such damage will be excluded at the time of claim settlement, as per the attached images.	We can't cover damages already done to your car, before we took over
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.	Your policy goes through if and when your cheque goes through. You'll agree it's only fair.
Violation of Motor Vehicle Act: This policy is issued in accordance with the provision of Chapter X and Chapter XI of MV act, 1988 and any subsequent amendment as applicable. Any violation will forfeit all benefits and coverages under the Policy. The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this Schedule. Any payment made by the Company by reason of wider terms appearing in Certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the insured. See the Clause headed (Avoidance Of Certain Terms And Right Of Recovery) in the policy.	Keep your promises and we will keep ours.
PUC Declaration: The Policy has been issued subject to valid Pollution Under Control (PUC) Certificate disclosed by you as an insured on or before the date of commencement of the Policy .	
Important Note: Please inform the Company in case of change on account of addition of CNG/PNG kit.	

The Policy has been issued without Compulsory Personal Accident Cover to Owner Driver on the basis of your declaration that you do not hold a valid Driving License on or before the date of commencement of this Policy / already have an alternate Personal Accident insurance cover of Rs. 15 Lakhs

Note: The policy is issued in utmost good faith, relying on the information shared by insured at the time of obtaining the policy. The terms and conditions detailed in this policy schedule as well as the policy document sent by Digit shall prevail in case of any dispute.

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
Hey, our document is now digitally signed
Click [here](#) to view the certificate.

For instant resolution, you can ping us "Hi"
on WhatsApp at [702 606 1234](tel:7026061234)



Wish to go through your detailed policy wordings, [click here](#).
In case of claim or any other query, please contact our 24-hour
Call Centre at 1800-258-5956 or email us at hello@godigit.com
or visit our website Digit Insurance: Car, Bike, Health & Travel
Insurance Online .
For instant resolution, you can ping us "Hi" on WhatsApp at
702 606 1234
For Claims Notification and Procedure [click here](#).

In case of claim or any other query, please contact our 24-hour Call Centre at [1800-258-5956](tel:1800-258-5956) or email us at hello@godigit.com or visit our website www.godigit.com.

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We hope that you do not get in a situation when you have to file a claim. However, if that happens, we are always there for you. That's a promise!
Stay Calm and just relax! We will take care of everything!
You can take your car to any of the listed network garages in case anything happens, and we assure you a hassle-free claim process.

- Complete cashless facility
- 6 Months warranty on repairs
- Complimentary Pick-up & Drop

*Facilities mentioned above are offered by the garages. List of garages is subject to change in future. Please call on 1800-258-5956 in case you require further help.

DID YOU KNOW?

Travel insurance can assist you if you lose your passport while traveling abroad, helping cover the costs of obtaining a replacement or temporary passport.

A Consumer Awareness Initiative by **digit INSURANCE**

This is a consumer awareness initiative by Go Digit General Insurance Limited | Go Digit General Insurance Limited | Corporate Office Address: Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru 560095 | Registered Office Address: 1 to 6 floors, Ananta One (AR One), Pride Hotel Lane, Narveer Tanaji Wadi, Shivaji Nagar, Pune-411005, Maharashtra | IRDAI Regn. No. 158 | CIN: U66010PN2016PLC167410 | Trade logo of Go Digit General Insurance Ltd. displayed above belongs to Go Digit Infoworks Services Private Limited and is provided and used by Go Digit General Insurance Ltd. under license. | www.godigit.com/general-insurance | Toll free number: (1800-258-5956/1800-103-4448) | Ad Code: GDG/2024-259118

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