



Go Digit General Insurance Ltd.

Digit Two-Wheeler Stand-alone Own Damage Policy

Schedule/Receipt

UIN No.:

IRDAN158RP0003V01201920

Name	DNYANESHWAR BHIMA LANDE	Vehicle Registration No.	MH03DT5293
Address	C 1102CELESTAL CHSL TANK ROAD NEAR AXIS BANK BHANDUP WEST MUMBAI,Mumbai-400078	Partner Name:	DOLPHIN INSURANCE BROKING SERVICES PRIVATE LIMITED
Mobile	xxxxxxxxxx2949	Partner Code:	1106646
Email	sxxxxxxxxxxxxx5@gxxl.com	Partner Mobile No.	8080888009
Aadhar No.	--	Partner Email	contact@dolphininsurance.in

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YOUR POLICY DETAILS

Policy No.	D168536502KK / 05102024		Policy Issue Date	05-Oct-2024
Period of Policy for Own Damage Cover and Optional cover(s) if Opted	From		07-Oct-2024	19:02:44
	To		06-Oct-2025	23:59:59
NCB % (Current Policy)	25 %	Invoice No.	IA149679477	
Coverages Opted	Digit Two-Wheeler Stand-alone Own Damage Policy	Additional Excess	(`)	--
Voluntary Deductible	(`)	Compulsory Deductible	(`)	100

YOUR VEHICLE DETAILS

RTO Location	Mumbai,MAHARASHTRA	Vehicle IDV (₹)	50700
Seating Capacity	2	Non-Electrical Accessories IDV (₹)	0
Make	HONDA	Electrical Accessories IDV (₹)	0
Model/Vehicle Variant (Sub-Type)	SHINE/125 DISC OBD2 BSVI	CNG/LPG Kit IDV (₹)	0
Fuel Type	Petrol	Trailer IDV (₹)	0
Year of Regn/Year of Mfg.	2021/0001-01-01	Total IDV (₹)	50700.00
Engine No.	JC85EG0352908		
Chassis No.	ME4JC855HMG087595		
Cubic Capacity	125 CC		
Odometer (KM)		FASTag Number	
Financier Details			

YOUR VEHICLE IDV

Year	Vehicle IDV (₹)	Non-Electrical Accessories IDV (₹)	Electrical Accessories IDV (₹)	CNG/LPG IDV (₹)	Total IDV (₹)
Year 1	50700	--	--	0	50700

OWN DAMAGE PREMIUM [A] (`)

Own Damage Premium (`)	259.79
NCB Discount Amount (`)	-64.95
Total OD Premium	194.84
Net Premium (`)	194.84
CGST @ 9% = (`17.54) + SGST/UTGST @ 9% = (`17.54)	35.08
Final Premium (`)	229.92

ENDORSEMENT

Invoice Number	Invoice Date	Net Premium	Igst	Cgst	Sgst	Utgst	Cess	Gross Premium
IA149679477	2024-10-05	644.84	0.00	58.04	58.04	0.00	0.00	760.92

OTHER DETAILS

Previous Own Damage Insurer	Tata AIG General Insurance Co. Ltd.		
Previous Own Damage Policy No.	01636144330100	Previous Own Damage Policy Expiry Date	12-Sep-2024
Details of Existing Damages			
IMT – Endorsements	IMT-22	State Code	27
GSTIN/UIN No	Unregistered	Receipt Date	05-Oct-2024
Premium Payment Details	Receipt No. RA186635330		

Other Endorsements

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THIRD PARTY LIABILITY DETAILS

Insurer	Tata AIG General Insurance Co. Ltd.		
Policy No.	0171068708		
Period of Policy for Third Party Liability Cover	From 13-Sep-2021	To 12-Sep-2026	

Note: This policy does not cover claims relating to third party liabilities and/or personal accident to the owner/driver of the vehicle.

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

Geographical Area: India **Limitation as to use** 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:** 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: 1) Under Section I of the policy _IDV as shown in the schedule

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. 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 and conditions applicable for this product in addition to coverages and exclusions specified in the motor vehicle tariff published by IRDAI. 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". 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. **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. **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. **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 Tariff. **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. Please inform the Company in case of change on account of the addition of CNG/PNG kit.

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.

In case of claim or any other query, please contact our 24-hour Call Centre at [1800-258-5956](tel:18002585956) or email us at hello@godigit.com, or visit our website www.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.
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For instant resolution, you can ping us "Hi"
on WhatsApp at [702-606-1234](tel:7026061234)



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UIN No.:

IRDAN158RP0003V01201920



Policy Schedule



Digit Compulsory Personal Accident Policy Cover (Owner Driver)

UIN: IRDAN158RP0038V02201819

Go Digit General Insurance Ltd



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A snapshot. The gist. The 'forget everything else, just remember this' part of your policy.

Customer Details		Policy Details				
Address	C 1102CELESTAL CHSL TANK ROAD NEAR AXIS BANK BHANDUP WEST MUMBAI,Mumbai- 400078	Policy Number	D168536502IU			
		Invoice Number	IA149679477	Policy issue Date	05-Oct-2024	
GST State Code	27	Period of Policy	From	2024-10-07	19:02:44	
			To	2025-10-06	23:59:59	
Mobile No	+919324402949	Email ID	sumit.motors2015@gmail.com			
*Financier Details		Partner Code and Name	1110963 DOLPHIN INSURANCE BROKING SERVICES PRIVATE LIMITED			
*Customer ID		Partner Contact and Email ID				
*GSTIN/UIN Number	Unregistered		+919892448861 contact@dolphininsurance.in			

Vehicle & Sum Insured Details

Sr. No.	Vehicle Description (Make/Model/Sub Type)	Private / Commercial i.e. (GCV/PCV/Misc. Class D)	Year of registration/Ma nufacturing	Fuel Type	Registration No.	Engine/Chassis No	Sum Insured (INR)
1	HONDA / SHINE	Private	2021 / 0001-01-01	Petrol	MH03DT5293	JC85EG0352908 / ME4JC855HMG 087595	1500000.01

Premium Details

Total Premium (Rs.)	
Net Premium	450.00
CGST+SGST rate and amount	81.00
Final Premium	531.00

Geographical area	Any accident within India shall be covered subject to Policy Terms and Conditions, unless specifically agreed and endorsed.
Limitation as to Use	
Private Car and Private Two Wheelers	The policy covers use of the vehicle only under a permit within the meaning of the Motor Vehicles Act 1988 or such a carriage falling under sub-section (3) of Section 66 of the Motor Vehicles Act, 1988 The policy does not cover use for a. Hire or Reward b. Carriage of goods (other than samples or personal luggage) c. Organized racing d. Pace making e. Speed testing f. Reliability Trials g. Any purpose in connection with Motor Trade
Commercial Vehicle	
Commercial Vehicle	The policy covers use of the vehicle only under a permit within the meaning of the Motor Vehicles Act 1988 or such a carriage falling under sub-section (3) of Section 66 of the Motor Vehicles Act, 1988 The policy does not cover use for a. Organized racing b. Pace Making c. Reliability Trials d. Speed Testing e. Use whilst drawing a trailer except the towing (other than for reward) of any one disabled Mechanically propelled vehicle.
Driver: Person or Class of Persons entitled to Drive	
Private Car and Private Two Wheelers	Any person including the insured 1) Provided that a person driving holds an 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 an 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 and any subsequent amendment as applicable
Stage Carriage / Contract carriage / Private Service Vehicle	Any person including insured: Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective Learner's license may also drive the vehicle when not used for the transport of passengers at the time of accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.
Goods Carriage	Any person including insured: Any person including insured: Provided that a person driving hold an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective Learner's license may also drive the vehicle when not used for the transport of goods at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.



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Non-Transport vehicles	Any person including insured: Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an 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		
Nominee Details			
*IMT - Endorsements	IMT-22		
*Other Endorsements			
*Premium Payment Details	Receipt No	RA186635330	Cheque No / NEFT Details
	Date	05-Oct-2024	Date

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. 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.
- * Indicates optional fields

For & On Behalf of Go Digit General Insurance Ltd.

Authorized Signatory

Printed, Signed and Executed at Bangalore

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.

Hey, our document is now digitally signed

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Consolidated stamp Duty paid

vide Receipt No: RA186635330 dated 05102024

GST Reg. No.:

In case of any claim, please contact our 24-Hour Call Centre at 1800 103 4448 or email us at hello@godigit.com

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates: No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. ANY PERSON MAKING FAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.

Go Digit General Insurance Ltd, A Company incorporated under Indian Companies Act, 2013 and licensed by Insurance Regulatory and Development Authority of India [IRDAI] vide Reg No. 158, Corporate Identification Number L66010PN2016PLC167410, Reg. Address Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru 560095. Website: www.godigit.com