

Welcome to Edme Insurance Brokers Limited!

Dear MRS. KOTTAPALLI SRINIVAS ,

Thank you for choosing Edme Insurance Brokers Ltd., for your Motor Insurance needs. We are thrilled to have you as a valued customer.

With Edme's protection solutions, you can safeguard both yourself and your vehicle with ease. By selecting **Motor Insurance under the TW-EV** program, you're not only covered against potential risks but also enjoy exclusive benefits, including:

- g Instant online policy schedule cum certificate of insurance
- g Easy online payment options
- g Fast, hassle-free, and cashless claim settlements at authorized dealerships (please note, claims are subject to the discretion of the insurance company)

Plus, this policy is recognized by TW-EV dealers nationwide, giving you added peace of mind.

Enclosed are the following documents for your reference:

- g Policy Schedule & Certificate of Insurance: Details of your coverage and premium calculation
- g Policy Wording Document: Full terms and conditions of your motor insurance policy (for more details, refer to your insurer's website)

We hope the options presented by your dealer met your expectations and that your policy reflects your chosen insurer.

Rest assured; we are committed to providing you with the best customer service.

We look forward to a long and successful journey ahead!

Edme Insurance Brokers Limited  
(Formerly Aditya Birla Insurance Brokers Limited)

For any service-related queries, please contact with us at:  
1800-120-2510 | [Clientfeedback@edmeinsurance.com](mailto:Clientfeedback@edmeinsurance.com).

**Edme Insurance Brokers Ltd.**  
**(Formerly Aditya Birla Insurance Brokers Ltd.)**

Corporate Office: One World Centre, Tower 1, 7th Floor, Jupiter Mills Compound, 841  
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T: +91 22 4356 8585 | E: [care@edmeinsurance.com](mailto:care@edmeinsurance.com) | W: [www.edmeinsurance.com](http://www.edmeinsurance.com)

Registered Office: Indian Rayon Compound, Veraval 362 266, Gujarat, India

CIN: U99999GJ2001PLC062239 | IRDAI Registration Number: 146 | License Validity: 9th April, 2027 | Broker Category: Composite Broker  
ISO 9001 Quality Management Certificate certified by Intertek Certification Ltd. Under certificate number 014547 6  
ISO 27001 Information Security Management Certificate certified by BSI under certificate number IS738839



Go Digit General Insurance Ltd.  
CERTIFICATE CUM POLICY SCHEDULE CUM RECEIPT  
(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989) UIN -IRDAN158RP0009V02201819

Policy No:	D165091605	Proposal No. & Date:	PR524484, 13-SEP-2024
Policy Issued On:	13-SEP-2024 11:55 HRS	Previous Policy No.:	NA
Insured Name:	MRS. KOTTAPALLI SRINIVAS	Previous Insurer:	NA
Insured Address:	2-71/A,MAIN ROAD,BETHAPUDI,BHIMAVARAM,WEST GODAVA , BHIMAVARAM , ANDHRA PRADESH (State Code:37) -534207 GSTIN -	Period of Own Damage :	13-SEP-2024 (11:56) To 12-SEP-2025 (1 YEAR)
		Period of Liability Cover:	13-SEP-2024 (11:56) To 12-SEP-2029 (5 YEARS)
		Period of Compulsory PA Cover:	13-SEP-2024 (11:56) To 12-SEP-2025 (1 YEAR)
Nominee Name:	K LAKSHMI DEVI	Age:35	Relation: SPOUSE
Servicing Office of Insurer : VIP Road, Pydah Chambers, 9-14-15, 3rd Floor, Above IDBI Bank, Visakhapatnam, Andhra Pradesh 530003, VISAKHAPATNAM, ANDHRA PRADESH (State Code:37) -530003			
PAN	AACCO4128Q	GSTIN:	37AACCO4128Q1ZZ

Vehicle Details

Make	Model	Variant	Killowatt	Manufacturing Year	Seating capacity
ATHER	RIZTA	S MX06 WITHOUT SOFTWARE	4.3	2024	2
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	VIN/Chassis No.
SCOOTER	NEW	BHIMAVARAM	NO	ELECTRIC	MYHACBDAXRBH02384
Vehicle IDV	Electrical Accessories	Non-Electrical Accessories	BI Fuel Kit	Total IDV	Front/Rear Motor No
128,570	0	0	0	128,570	ACHRY001677

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)			
Basic Own Damage Premium	Amount(Rs)	Discounts	Amount(Rs)
Vehicle	1,724	Voluntary Deductibles (0) (IMT-22A)	0
Non-Elec. Accessories (IMT-24)	0	Anti Theft Device (IMT-10)	0
Elec. Accessories (IMT-24)	0	AA Membership (IMT-8)	0
Bi-Fuel Kit (IMT-25)	0	No Claim Bonus (0%)	0
Sub Total (Basic Premium)	1,724	Handicapped Discount (IMT-12)	0
Geographical Area Extension (IMT-1)	0	Sub Total (Deductibles)	0
IMT 23 Premium	0		
Add On Coverages	1481		
Sub Total-Addition	3,205	Net Own Damage Premium (A)	3,205
Liability Premium(B)			
Basic Third Party Liability Premium	3,273	Third Party Liability For Bi-Fuel Kit	0
Geographical Area Extension (IMT-1)	0	Sub Total (Third Party Liability)	3,273
		Compulsory PA Cover for Owner Driver Rs 1500000 (IMT-15)	525
		PA Cover for 0 Unnamed Passengers Rs 1500000 Each (IMT-16)	0
		PA cover for Paid Driver of Rs 0 (IMT639+)	0
		Sub Total PA Cover	525
		Legal Liability	
		Paid Driver (IMT-28)	0
		Employees (for 0 persons) (IMT64;+)	0
			0
		Net Liability Premium (B)	3,798
		Total Premium (A+B)	7,003
		SGST(9%)	631
		CGST(9%)	631
		Gross Premium Paid	8,265

Addon UIN - TYRE AND ALLOY COVER, Return to Invoice, Battery Protect, Medical Expenses, Consumables, Zero Depreciation

Note: 1. Policy issuance is subject to realization of cheque

2. Consolidated stamp duty paid to state exchequer

3. The policy is subject to compulsory deductible of Rs.100 (IMT-22)

4. Geographical Area Ext. extended to (IMT-1): NA

\*Subject to IMT Endt. Nos.& Memorandum:15,22

Limitations as to use: 'Vjg'rqike['eqxgtu'wug'qh'vjg'xgjkeng'hq't'cp{'rwrqug'q'jgt'v'jcp''3+'Jltg'qt'Tgy'ctf''4+'Ecttkicg'qh'iqqufu''q'jgt'v'jcp'uc'o'rgu'qt'r'gtuqpcn'w'i'ic'ig''5+'Qticpk'gf'tcelpi''6+'Rceg'o'cmkpi''7+'Urggf'y'gukpi''8+'Reliability trials (7) Any purpose in connection with motor trade.

Drivers Clause: Any person including the insured: Provided that the person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such license. Provided also that the person holding an effective learner's license may also drive the vehicle & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989".

Limits of Liability Clause: 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 Vehicle Act 1988.Under Section II-1 (ii) of the policy-Damage to third party property is Rs. 7.5 lakhs PA Cover Under Section III for Owner-Driver is Rs. 1,500,000.

Grievance Clause:

IRDAI Registration No.: CIN:

Hypothecation Details:

MISP Code: AB-MRT000347, MISP Name: VAZRA GREEN MOBILITY PRIVATE LIMITED, DP Name: -, DP Code: -

Receipt No: PR524484\_A4 PAYMENT MODE: APD

HSN/SAC : 997134

Description of Service : Motor Vehicle Insurance Services

Place of Supply : ANDHRA PRADESH(State Code-37)

Important Notice: The insured is not indemnified, if the vehicle is used or driven otherwise than in accordance with the schedule. Any payment made by the company by reasons of wider terms appearing in the certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the insured. See the clause headed AVOIDANCE OF CERTAIN TERMS & RIGHT OF RECOVERY. For legal interpretation, English version will hold good.

I/we hereby certify that the policy to which this certificate relates as well as this certificate of insurance are issued in accordance with the provisions of Chapter X and Chapter XI of Motor Vehicle Act 1988

For & On Behalf of Go Digit General Insurance Ltd.



Authorized Signatory

Broker Name & Add :Edme Insurance Brokers Limited.Regd. Office: 2nd Floor, Privillion, East Wing, Sarkhej - Gandhinagar Highway, Vikram Nagar, Bodakev, Ahmedabad - 380054. Corporate Office: VIOS Tower, 6th Floor, Off Eastern Express Highway, Sewri- Chembur Road, Mumbai 400037. Tel. No.: +91 22 43568585. Fax: +91-22-4356 8511 License Number: 146 CIN: U99999GJ2001PLC062239

1. It is hereby declared and agreed that any damages pre-existing ,any losses occurred & any liability having been insured,prior to the communication of cover under this policy are excluded from the scope of this policy  
2. Updating Registration Number of Vehicles within 15 days of policy inception is MANDATORY as per IRDA. Kindly provide the same to your agent/Our call centre/Policy issuing branch (Applicable for policies booked without Registration No of vehicles)

Important Points:  
a. Any accidental loss, damage and/or liability caused, sustained or incurred, while vehicle not being registered permanently will not be covered.  
b. Any minor scratches to the vehicle, paint fading, wear and tear arising out of normal use and requiring touch-up or minor repair under routine maintenance will not be covered.  
c. Any liability of whatsoever nature caused by, contributed by or arising due to the vehicle being driven by a person without having valid driving license will not be covered. ( Please visit [www.godigit.com](http://www.godigit.com) for the policy wordings, for complete details on terms and conditions governing the coverage and NCB)  
Cancellation clause:  
- The Company reserves the right to cancel this Policy immediately upon becoming aware of any mis-representation, fraud, non-disclosure of material facts or non-cooperation by or on behalf of the Insured; the Company is not obliged to refund the premium paid under this Policy  
Warranty statement pro-rata :  
- In consideration of the premium for this extension being calculated at a pro-rata proportion of the annual premium, it is hereby declared and agreed by the insured that upon expiry of this extension, this policy shall be renewed for a period of twelve months, failing which the difference between the extension premium now paid on pro rata basis and the premium at short period rate shall become payable by the insured.  
GST statement :  
- We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.  
PEP statement :  
- Politically Exposed Person (PEP)/close relative of PEP: Yes/ No

As a responsible broker, we take a complete systematic approach to ensure that the motor insurance opted by you meets their requirements and triggers the best way at the time of need.  
Policy Cover  
- Loss or damage to your vehicle or the accessories due to:

Natural Calamities: Fire, explosion, self ignition or lightning, earthquake, flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost, landslide, rockslide.

Man-made Calamities:  
activity, any damage in transit by road, rail, inland waterway, lift, elevator or air, etc.

- Towing Charges as applicable

Optional Extensions

- Vehicle  
- Other

Other Salient Features

- No Claim Bonus available on subsequent renewals in lieu of claims free experience  
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for the parts needing replacement in accident

What is not covered in the Policy?

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IDV for the vehicle of age exceeding 5 years would be determined mutually by insurer and insured.  
Schedule of depreciation for fixing IDV of the vehicle  
- 50% for all rubber/nylon/plastic parts, tyres, tubes, batteries and air bags  
- 30% for all fiber glass components  
- Nil for all parts made of glass

In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges.

In the case of a consolidated bill for painting charges, the material component shall be considered as 25% of total painting charges for the purpose of applying the depreciation. (Applicable for policies with risk inception date on or after 1st February 2013).  
For all other parts depreciation rate is applicable as following:

Age of the vehicle	% of Depreciation
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

Add On Cover

Zero Depreciation - If opted, the benefits and exclusions applicable as per insurance company's rules & regulations.  
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Nil depreciation on metal parts  
Nil depreciations on plastic parts (other insurance companies plastic parts attracts 50% depreciation)  
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middle of the year  
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Loss), no payment shall be made under this add-on.  
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Section I "Loss or damage to the vehicle insured" of motor comprehensive policy  
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- Premium rate depends on vehicle model, territory & age of vehicle

Extra Towing Charge Reimbursement: If opted, The cost of extraction and/or towing the vehicle to the nearest TW-EV dealership is reimbursed up to Rs.25,000/-.

Loss or damage to the vehicle insured of motor comprehensive policy.

The Policy shall be void from inception if the premium in full is not realised by the company. In the event of misrepresentation, fraud, or non-disclosure of material fact, the Company reserves the right to cancel the Policy. Please note that the insured vehicle was pre-inspected and a report was prepared accordingly. The existing damages to the vehicle as mentioned in the report shall not be paid by the Company. The policy is issued basis the information provided by you, which is available with the company. In case of discrepancy or non-recording of relevant information in the policy, the insured is requested to bring the same to the notice of the company within 15 days. GST for this invoice is not payable under reverse charge basis.  
Transcript Declaration :@  
number and register your objections / changes / disagreement to the content of this transcript or you may also send us email or written correspondence at the following details within a period of 15 days from date of your receipt of this transcript along.

Anti rebate clause : h k o @ V  
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 or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer. 2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

- Schedule of depreciation for fixing IDV of the vehicle

Age of the vehicle	% of Depreciation
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

PUC Clause: