



Go Digit General Insurance Ltd.

Digit Two-Wheeler Stand-alone Own Damage Policy

Schedule/Receipt

UIN No.: IRDAN158RP0003V01201920

Name	DILIPBHAI PARMAR	Vehicle Registration No.	GJ06MS9865
Address	VACHALU FALIYU DAMAPURAAT NANDESARI TA VADODARA,Vadodara,Vadodara-391340	Partner Name:	GIRNAR INSURANCE BROKERS PRIVATE LIMITED
		Partner Code:	1000087
Mobile	xxxxxxxxx8467	Partner Mobile No.	7551196989
Email	pxxxxxxxxxxxxx6@gxxxl.com	Partner Email	support@insurancedekho.com
Aadhar No.	--	For Claims,contact us at	1800-258-5956

YOUR POLICY DETAILS

Policy No.	D095685658 / 01032023	Policy Issue Date	01-Mar-2023
Period of Policy for Own Damage Cover and Add On(s) if Opted	From 24-Mar-2023 To 23-Mar-2024		00:00:01 23:59:59
NCB % (Current Policy)	35 %	Invoice No.	IA089374270
Coverages Opted	Digit Two-Wheeler Stand-alone Own Damage Policy	Additional Excess (₹)	--
Voluntary Deductible (₹)	--	Compulsory Deductible (₹)	100

AddOn Cover	AddOn Coverage Details	UIN
Digit Two-Wheeler - Parts Depreciation Protect with Stand-alone Own Damage Policy	Cover only 2 claims per year	IRDAN158RP0003V01201920/A0012V01201920
Digit Two-Wheeler - Breakdown Assistance with Stand-alone Own Damage Policy		IRDAN158RP0003V01201920/A0015V01201920
Digit Two-Wheeler - Consumable Cover with Stand-alone Own Damage Policy	Cover only 2 claims per year	IRDAN158RP0003V01201920/A0011V01201920

YOUR VEHICLE DETAILS

RTO Location	Vadodara,GUJARAT	Vehicle IDV (₹)	38000
Seating Capacity	2	Non-Electrical Accessories IDV (₹)	0
Make	HERO MOTOCORP	Electrical Accessories IDV (₹)	0
Model/Vehicle Variant (Sub-Type)	SPLENDOR PLUS/i3s DRUM BRAKE CAST WHEEL	CNG/LPG Kit IDV (₹)	0
Fuel Type	Petrol	Trailer IDV (₹)	0
Year of Regn/Year of Mfg.	2020/--	Total IDV (₹)	38000.00
Engine No.	HA10AGK5M22250		
Chassis No.	MBLHAW081K5M12863		
Cubic Capacity	100 CC		
Odometer (KM)		FASTag Number	

Financier Details	HDFC Bank Ltd
OWN DAMAGE PREMIUM [A] (₹)	
Own Damage Premium (₹)	636.88
Add-Ons Premium (₹)	486.50
NCB Discount Amount (₹)	-222.91
Total OD Premium	900.47
Net Premium (₹)	900.47
IGST @ 18% = (₹162.08)	162.08
Final Premium (₹)	1062.55

Note: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, imported vehicle etc., wherever applicable).

ENDORSEMENT

Invoice Number	Invoice Date	Net Premium	Igst	Cgst	Sgst	Utgst	Cess	Gross Premium
IA089374270	2023-03-01	900.47	162.08	0.00	0.00	0.00	0.00	1062.55

OTHER DETAILS

Previous Own Damage Insurer	HDFC ERGO General Insurance Co. Ltd.		
Previous Own Damage Policy No.	3191819371/000000/00	Previous Own Damage Policy Expiry Date	23-Mar-2023
Details of Existing Damages			
IMT – Endorsements	IMT-22,IMT-7		
GSTIN/UIN No	Unregistered	State Code	
Premium Payment Details	Receipt No. RA098386856	Receipt Date	01-Mar-2023

Other Endorsements

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THIRD PARTY LIABILITY DETAILS

Insurer	Tata AIG General Insurance Co. Ltd.		
Policy No.	319181937100000000		
Period of Policy for Third Party Liability Cover	From	16-Mar-2020	
	To	15-Mar-2025	

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:1800-258-5956) or email us at hello@godigit.com or visit our website www.godigit.com.



For & On Behalf of Go Digit General Insurance Ltd.

(Signature)

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.
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)