





Name	CHOHAN TOURS AND TRAVELS	Vehicle Registration No.	WB25M7712
Address	70/1, HAZRA ROAD, RABINDRA SAROBAR, KOLKATA, WEST BENGAL, 700019, Kolkata-700019	Partner Name	NIKHIL GOYAL
Mobile	xxxxxxxxx1410	Partner Code	1152844
Email	xxxxxxxxs@xxxxxxxxxxxxxxxxxxe.com	Partner Email	insurance@redbutler.in
Aadhar No.	--	Partner Mobile No.	9903041410

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## YOUR POLICY DETAILS

Policy No.	D192363794 / 21032025	Policy Issue Date	21-Mar-2025	Invoice Date	21-Mar-2025
Period of Policy	From 22-Mar-2025 00:00:01 To 21-Mar-2026 23:59:59				
NCB % (Current Policy)	20 %	Policy Type	Public Carrier		
Compulsory Deductible	1500	Voluntary Deductible	--		

## YOUR VEHICLE DETAILS

Make	EICHER MOTORS	Trailer Reg. No.		RTO Location	North 24 Parganas, WEST
Model/Vehicle Variant (Sub-Type)	2090 L / 40 Seater/Diesel BSVI	Year of Regn. / Manufacturing	2024 / --	Licensed Seating Capacity	41
Engine No.	E446CDRA095264	Chassis No.	MC2FDLRT0RA539644	Cubic Capacity	3298 CC
Fuel Type	Diesel	Gross Vehicle Weight	9400KG	Vehicle Body Type	Non - OEM Inbuilt AC
Goods Type	--	Permit Type	Public Carrier	Wheels	6
Odometer	FASTag Number NA	Financier Details	HDFC BANK LTD		

## FASTag NUMBER DECLARATION

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

## YOUR VEHICLE IDV (THE MAXIMUM MONEY YOU CAN GET IN CASE OF A CLAIM)

Vehicle IDV (₹)	IDV of Electrical Accessories (₹)	IDV of Non-Electrical Accessories (₹)	CNG/LPG KIT IDV (₹)	Trailer IDV (₹)	Body IDV (₹)	Total IDV (₹)
2000000	--	--	--	--	950000	2950000.00

## OWN DAMAGE PREMIUM [A] (₹)

## LIABILITY PREMIUM [B] (₹)

Own Damage Premium (₹)	2840.61	Basic Third-Party Liability (₹)	49423.00
Add-Ons Premium (₹)	0.00	PA cover for Owner-Driver (₹)	--
NCB Discount Amount (₹)	-568.12		
		Legal Liability to Paid (₹) Driver (Persons:1)	50.00
		Legal Liability to Paid (₹) Cleaner (Persons:1)	50.00
Total OD Premium (₹)	2272.49	Total Act Premium (₹)	49523.00
Net Premium [A+B] (₹)			51795.49
CGST @ 9% = (₹4661.59) + SGST/UTGST @ 9% = (₹4661.59)			9323.18
Total Premium (₹)			61118.67

This policy is issued on the basis of declaration provided by you that the Vehicle shall only be used for the purpose of Carrying school staff and/or school children. Any deviation in usage of this vehicle other than what has been declared, shall amount to misrepresentation and Insurer shall have the right to cancel the policy and/or reject any claim on above stated gross violation.

**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, geographical extension, imported vehicle etc., wherever applicable).

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.

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.

**ENDORSEMENT**

Invoice Number	Invoice Date	Net Premium	Igst	Cgst	Sgst	Utgst	Cess	Gross Premium
		0.00	0.00	0.00	0.00	0.00	0.00	0.00

**OTHER DETAILS**

Previous Insurer	Go Digit General Insurance Limited		
Previous Policy No.	D140988285	Previous Policy Expiry Date	21-Mar-2025
IMT - Endorsements	IMT-21,IMT-23,IMT-28,IMT-40,IMT-7		
Invoice Number	IA170238935		
GSTIN/UIN No.	19AAOFC3172H1Z8	State Code	19
Payment Mode	Cheque	Cheque/Transation No	257704
Bank Name		IFSC/MICR No	HDFC0001404
Premium Payment Details	Receipt No.	RA213868787	Receipt Date 21-Mar-2025
Nominee Details	--		
Details of Existing Damages	--		
Other details	--		

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 and Conditions, unless specifically agreed and endorsed. **Limitation as to use** - 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 Organised racing, Pace Making, Reliability Trials, Speed Testing, Use whilst drawing a trailer except the towing (other than for reward) of any one disabled Mechanically propelled vehicle (only for Passenger Carrying Vehicle). **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. 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): ₹

**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. **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.

**Important Note:** Please inform the Company in case of change on account of addition of CNG/PNG kit.

**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.

**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.

**Policy would be void** on the ground that it was obtained of material fact or by a representation of fact which was false in some material particular.

**Cheque dishonor / Non-receipt of payment** premium paid through Cheque, the policy is void ab-initio in case of dishonor of Cheque or non-receipt of payment.

**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. This policy is subject to the standard policy wordings, warranties and conditions applicable for this product in addition to Indian Motor Tariff. 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.

**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.



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](mailto: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](#).

For & On Behalf of Go Digit General Insurance Ltd.

Praveen Bhat  
Senior Vice President - Customer Experience  
[praveen.bhat@godigit.com](mailto: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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WB25M7712 EICHER MOTORS 2090 L 2025-03-22 2026-03-21 Digit Commercial Vehicle Comprehensive Policy

## A LESSER KNOWN FACT!

1 in 4 fliers have lost their checked-in baggage in the last 3 years\* and the trouble of flight delays is a whole other story.

### Travel Smarter With Travel Insurance!



Flight Delay Protection



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#insuranceawareness

\*Source - As per survey conducted by LocalCircles in 2022 | This is a consumer awareness initiative by Digit Insurance. | Go Digit General Insurance Limited | CIN: U66010PN2016PLC167410 | IRDAI Regn. No. 158 | 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 | Trade logo of Go Digit General Insurance Ltd. displayed above belongs to Go Digit Informatics 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) | AD Code: GDG/2023-24/247

Go Digit General Insurance Limited ("Company") is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to make an initial public offering of its equity shares (the "Equity Shares") and has filed the amended and restated draft red herring prospectus dated March 30, 2023 with the Securities and Exchange Board of India ("SEBI") and National Stock Exchange of India Limited ("NSE") and BSE Limited ("BSE") and together with NSE, the "Stock Exchanges") on March 31, 2023 ("DRHP"), which amends and restates the draft red herring prospectus dated August 14, 2022 ("Previous DRHP") filed with SEBI and the Stock Exchanges. This DRHP replaces the Previous DRHP in its entirety. The DRHP is available on the website of SEBI at www.sebi.gov.in, the websites of the stock exchanges BSE Limited at www.bseindia.com and the National Stock Exchange of India Limited at www.nseindia.com, at the Book Running Lead Managers, namely, ICICI Securities Limited at www.icicisecurities.com, Morgan Stanley India Company Private Limited at www.morganstanley.com, Axis Capital Limited at www.axiscapital.com, HDFC Bank Limited at www.hdfcbank.com, IFI Securities Limited at www.ifi.co.in and Nuvama Wealth Management Limited (formerly known as Edgewise Securities Limited) at www.nuvama.com. Potential investors should note that investment in equity shares involves a high degree of risk and for details relating to such risk, see the section titled "Risk Factors" beginning on page 45 of the DRHP. Potential investors should not rely on the DRHP filed with SEBI for making any investment decision. The Equity Shares offered in the Offer have not been and will not be registered under the U.S. Securities Act of 1933, as amended (the "Securities Act") or any state securities laws in the United States and, unless so registered, may not be offered or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act and applicable state securities laws. Accordingly, the Equity Shares are only being offered and sold (i) within the United States only to persons reasonably believed to be "qualified institutional buyers" (as defined in Rule 144A under the Securities Act) in transactions exempt from or not subject to the registration requirements of the Securities Act, and (ii) outside the United States in offshore transactions as defined in and in reliance upon Regulation S under the Securities Act and pursuant to the applicable laws of the jurisdictions where those offers and sales are made. There will be no public offering of the Equity Shares in the United States.