

Name	DAMANJIT CHOCHAN	Vehicle Registration No.	WB25J8357
Address	2, NAZAR ALI LANE, GREEN ACRES, 3RD FLOOR, FLAT-3A, KOLKATA, Kolkata-700019	Partner Name	Harlalka Insurance Marketing Private Limited
Mobile	xxxxxxxx1410	Partner Code	1201882
Email	xxxxxxxxs@xxxxxxxxxxxxxxxxxxe.com	Partner Email	operations@harlalkainsurance.com
Aadhar No.	--	Partner Mobile No.	9903041410

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YOUR POLICY DETAILS

Policy No.	D198654358 / 14072025	Policy Issue Date	14-Jul-2025	Invoice Date	14-Jul-2025
Period of Policy	From	16-Jul-2025	00:00:01		
	To	15-Jul-2026	23:59:59		
NCB % (Current Policy)	50 %	Policy Type	Public Carrier		
Compulsory Deductible	1500	Voluntary Deductible	--		

YOUR VEHICLE DETAILS

Make	VE COMMERCIAL VEHICLES LTD	Trailer Reg. No.		RTO Location	North 24 Parganas, WEST
Model/Vehicle Variant (Sub-Type)	EICHER 10.90 L / 40 Seater/SCH BUS	Year of Regn. / Manufacturing	2019	Licensed Seating Capacity	41
Engine No.	E414CDKF290970	Chassis No.	MC2A3LRT0KF445354	Cubic Capacity	3298 CC
Fuel Type	Diesel	Gross Vehicle Weight	8850KG	Vehicle Body Type	Non - OEM Inbuilt AC
Goods Type	--	Permit Type	Public Carrier	Wheels	6
Odometer	FASTag Number NA	Financier Details	AXIS BANK LTD		
Manufacturing Year and Month	0001-01-01				

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 (₹)
1170000	--	--	--	--	513000	1683000.00

OWN DAMAGE PREMIUM [A] (₹)		LIABILITY PREMIUM [B] (₹)	
Own Damage Premium (₹)	1673.84	Basic Third-Party Liability (₹)	49423.00
NCB Discount Amount (₹)	-836.92	PA cover for Owner-Driver (₹)	--
		Legal Liability to Paid (₹) Driver (Persons:1)	50.00
		Legal Liability to Paid (₹) Cleaner (Persons:1)	50.00
Total OD Premium (₹)	836.92	Total Act Premium (₹)	49523.00
Net Premium [A+B] (₹)			50359.92
CGST @ 9% = (₹4532.39) + SGST/UTGST @ 9% = (₹4532.39)			9064.78
Total Premium (₹)			59424.70

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
IA175547358	2025-07-14	50359.92	0.00	4532.39	4532.39	0.00	0.00	59424.70

OTHER DETAILS

Previous Insurer	Go Digit General Insurance Limited			
Previous Policy No.	D144600986	Previous Policy Expiry Date	15-Jul-2025	
IMT - Endorsements	IMT-21,IMT-23,IMT-28,IMT-40,IMT-7			
Invoice Number	IA175547358			
GSTIN/UIN No.	19AKTPC8877A1ZP	State Code	19	
Payment Mode	Cheque	Cheque/Transation No	002200	
Bank Name		IFSC/MICR No	HDFC0001404	
Premium Payment Details	Receipt No.	RA221827648	Receipt Date	14-Jul-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.

PA Owner Driver Declaration: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

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.

UIN No.: IRDAN158RPM0043V01202425

For & On Behalf of Go Digit General Insurance Ltd.



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](#).

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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DAMANJIT CHOCHAN WB25J8357 VE COMMERCIAL VEHICLES LTD EICHER 10.90 L 2025-07-16 2026-07-15 Digit Commercial Vehicle Comprehensive