



Name	MANALL UDAY DESHPANDE	Vehicle Registration No.	KA01JC3779
Address	OVAD: D/O UDAY, VASTUSHREE 1, FLAT NO- D/O EUROS, WOTU GE 1, 4045 0-2, 2, 3RD FLOOR, ANGOL MAIN ROAD, BELGAUM, BELGAUM, BELAGAVI, DURANTE, RIENTODO, RIEN...,Belagavi-590006	Partner Name:	PHONEPE INSURANCE BROKING SERVICES PRIVATE LIMITED
Mobile	xxxxxxxxx5974	Partner Code:	1080493
Email	axxxxxxxxxd@gxxxl.com	Partner Mobile No.	--
Aadhar No.	--	Partner Email	--
		For Claims,contact us at	1800-258-5956

YOUR POLICY DETAILS

Policy No.	D181761416 / 08012025	Policy Issue Date	08-Jan-2025	Invoice No.	IA161287741	Invoice Date	08-Jan-2025
Period of Policy	Own Damage Cover and Add On(s) if Opted			Third Party Liability Cover		PA Owner Driver	
From	10-Jan-2025 17:15:07			10-Jan-2025 17:15:07		10-Jan-2025 17:15:07	
To	09-Jan-2026 23:59:59			09-Jan-2026 23:59:59		09-Jan-2026 23:59:59	
Compulsory Deductible (₹)	100			NCB % (Current Policy)		20 %	
Voluntary Deductible (₹)	--			Additional Excess (₹)		--	
Coverages Opted	Digit Two Wheeler Package Policy			Additional Deductible			
Add On(s) Opted	--						

YOUR VEHICLE DETAILS

RTO Location	Bengaluru,KARNATAKA	Make	HONDA	Model/Vehicle Variant (Sub-Type)	DIO/DLX
Engine No.	51634	Chassis No.	17497	Year of Regn/Year of Mfg.	2018/--
Body Type	Scooter	Fuel Type	Petrol	Odometer Reading (KM)	--
Seating Capacity	2	Cubic Capacity	102 CC		

YOUR VEHICLE IDV

Year	Vehicle IDV	Non-Electrical Accessories IDV	Electrical Accessories IDV	CNG/LPG IDV	Total IDV	PA Owner Driver
Year 1	17605	--	--	--	17605	1500000
Year 2	--	--	--	--	0	--
Year 3	--	--	--	--	0	--
Year 4	--	--	--	--	0	--
Year 5	--	--	--	--	0	--

OWN DAMAGE PREMIUM [A] (₹)			LIABILITY PREMIUM [B] (₹)		
Own Damage Premium (₹)	2.50		Basic Third-Party Liability (₹)	714.00	
Add-Ons Premium (₹)	0.00		PA cover for Owner-Driver (₹)	220.00	
NCB Discount Amount (₹)	-0.50		Legal Liability to Employees (₹)	--	
			Legal Liability to Paid Driver (₹)	--	
			PA cover for 2 unnamed passengers each (₹)	--	
			PA cover for Paid Driver (₹)	--	
Total OD Premium (₹)	2.00		Total Act Premium (₹)	934.00	
Net Premium (₹)				936.00	
CGST @ 9% = (₹84.24) + SGST/UTGST @ 9% = (₹84.24)				168.48	
Final Premium (₹)				1104.48	

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).

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

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.	D119956815
IMT - Endorsements	IMT-22	Previous Policy Expiry Date	17-Oct-2024
GSTIN/UIN No.	Unregistered	State Code	29
Receipt No.	RA201179630	Receipt Date	08-Jan-2025
Financier Details	--	Nominee Details	nirmala deshpande SPOUSE 08-Jan-1970

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 Policy Terms and Conditions, unless specifically agreed and endorsed. **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. 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 and any subsequent amendment as applicable. 3) Under Section II - 1 (ii) of the policy: Damage to Third Party Property (₹ 100000) 4) P.A. Cover for Owner Driver under Section III (CS) (per annum) - (₹ 1500000)

Big Legal words

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. **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. **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:** The policy is issued subject to acceptance of risk after evaluation of the Vehicle Inspection report. Own Damage cover (Section - I) would not commence unless the satisfactory Vehicle Inspection report has been received by us. If the Company does not receive the Vehicle Inspection report or the report is adverse, the Company, at its discretion, will cancel Policy as per the Motor Tariff

Note: 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.

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.



Digit Two-Wheeler Package Policy

Proposal/Transcript Form

UIN: IRDAN158RP0006V01201718

Go Digit General Insurance Ltd

- a. This proposal will be the basis of the insurance policy that we issue. You must disclose all facts relevant to all person(s)/asset(s) proposed to be insured that may affect the Company's decision to issue a policy or its terms. Non-compliance may result in avoidance of the policy.
- b. If you are in doubt, you can get in touch with your agent/intermediary or call us at **1800-258-5956** or e-mail at hello@godigit.com

***For Partner Use Only:**

Partner Code	Sub Partner Code	Partner Name
1080493	--	PHONEPE INSURANCE BROKING SERVICES PRIVATE LIMITED

Personal Details

Proposer Name	MANALL UDAY DESHPANDE	Date of Birth	01-01-1990
Address	OVAD: D/O UDAY, VASTUSHREE 1, FLAT NO- D/O EUROS, WOTU GE 1, 4045 0-2, 2, 3RD FLOOR, ANGOL MAIN ROAD, BELGAUM, BELGAUM, BELAGAVI, DURANTE, RIENTODO, RIEN.,Belagavi-590006	Pincode	560067
Profession	--	Driving license issue year	--
Mobile Number	xxxxxxxxx5974	Email Id	axxxxxxxd@gxxxl.com
PAN		UIDAI NO	
GST Number	Unregistered	Are you an existing Go Digit General Insurance Ltd. Customer (Digit): Yes / No. If yes, please mention the Policy No	--

Vehicle Details

Registration No	KA01JC3779	Make	HONDA
Date of Registration	2018	Model	DIO
Chassis No	17497	Vehicle variant (sub type)	DLX
Engine No	51634	Fuel Type	Petrol
Year of Manufacture	--	Cubic Capacity	102



*Finance Details		*KM (Odometer) reading	--
*Vehicle modified for Physically Challenged	--		

IDV Details

Year	Vehicle IDV (Rs.)	*Non-Electrical Accessories IDV (Rs.)	*Electrical / Electronic Accessories IDV (Rs.)	Total IDV (Rs.)	Sum Insured for PA Owner Driver Cover
Year 1	17605	0	0	17605	1500000
Year 2	0	0	0	0	--
Year 3	0	0	0	0	--
Year 4	0	0	0	0	--
Year 5	0	0	0	0	--

Risk Coverage Details

Policy Period For Own Damage cover and Add On(s) if opted	From	10-Jan-2025	17:15:07	Voluntary Deductible	--
	To	09-Jan-2026	23:59:59	Endorsement opted	--
Policy Period for Third Party Liability	From	10-Jan-2025	17:15:07		
	To	09-Jan-2026	23:59:59		
Policy Period for PA Owner Driver Cover	From	10-Jan-2025	17:15:07		
	To	09-Jan-2026	23:59:59		
	(Note): 1. Personal Accident Cover for Owner Driver is a mandatory cover except in cases where: a. an owner-driver already has a 24-hour Personal Accident cover against Death and Permanent Disability (Total and Partial) for Capital Sum Insured of at least Rs.15 Lacs b. a vehicle is owned by a company, a partnership firm or a similar body corporate c. the owner-driver does not hold an effective driving license. 2. Sum Insured for Personal Accident cover for Owner Driver can be less than 15 Lakhs, only if you already have Personal Accident Cover for the Balance Sum Insured, however, this can be opted under Our Separate Product named “Digit Compulsory Personal Accident Cover (Owner Driver)”. 3. If You want to opt for Sum insured less than 15,00,000 under “Digit Compulsory Personal Accident Cover (Owner Driver)”, please provide below details: Policy Period: From _____ To _____ Sum Insured: INR: _____				
Coverage	Package				
*Add on covers	Consumable Cover		No		
	Parts Depreciation Protect		No	--	
				--	
				--	
	Engine and Gear Box Protect		No		
	Tyre Protect		No		
	Breakdown Assistance		No	--	
	Return to Invoice		No	--	
				--	
				--	
--					
Daily Conveyance Benefit		No	--		
			--		
			--		
			--		

Details of the Nominee for Personal Accident Cover for Owner-Driver

Policy No: D181761416

Page No: 4 of 6



Name	nirmala deshpane	Relation	SPOUSE
Age	08-Jan-1970	Appointee Name	--
Appointee relation	--		

Vehicle Usage And Repair Information

Estimated Usage of the Vehicle During the Year	<input type="checkbox"/> Upto 5000 Km <input type="checkbox"/> Between 5001 & 10000 Km <input type="checkbox"/> Between 10001 & 15000 Km <input type="checkbox"/> Above 15000 Km
In the Event of Claim, where would You Prefer to Repair Your Vehicle	<input type="checkbox"/> Any Workshop <input type="checkbox"/> Digit Recommended Workshop Only

Previous Insurer Details

Company Name	Go Digit General Insurance Limited	Policy No	D119956815
Policy Expiry Date	17-Oct-2024	NCB %	0
No of claims & claim amount	--		

Premium and Payment Details

Cheque No/NEFT Ref No	P_VF2501081708512087773110
Bank Name	
Date	08-Jan-2025
Amount (Including applicable taxes)	1104.48

Declaration

- I/We, hereby declare that the statements and particulars given in this Proposal form are complete, true and accurate and I/We agree that the Insurance company will not be liable under the insurance contract if it is found that any of my/our statements or particulars or declarations in this proposal form or other documents are incorrect /misleading /Fraudulent in any respect on any matter to the grant of a cover or submission of claim in future.
- I/We hereby agree to receive all monies due from the company by way of refund of premium, claims etc. into my/our bank account / payment mode as specified in the instrument / electronic transaction tendered towards insurance premium and such electronic transfer will constitute full and final discharge of the Company's obligation.
- I/We hereby affirmatively warrant that the Assured named herein/owner of the vehicle insured holds a valid Pollution Under Control (PUC) Certificate on the date of commencement of the Policy and the same has been shown to the agent/authorized person of intermediary. I further undertake to renew and maintain a valid and effective PUC Certificate during the duration of the Policy period.
- I / We declare that the rate of NCB claimed by me/us is correct and that no claim as arisen in the expiring policy period (copy of the policy enclosed). I/We further undertake that if this declaration is found to be incorrect, all benefits under the policy in respect of Section I of the Policy will stand forfeited.
- I/We, hereby agree that in Case of Break in Insurance, the policy would be issued subject to acceptance of risk after evaluation of the Vehicle Inspection report. Own Damage cover (Section - I) would not commence unless the satisfactory Vehicle Inspection report has been received by us. If the Company does not receive the Vehicle Inspection report or the report is adverse, the Company, at its discretion, will cancel Policy as per the Motor Tariff
- I/We further declare that I/we will notify in writing any change in the details so furnished hereinabove occurring after the proposal has been submitted but before communication of the risk acceptance by the Company.
- I/We authorize the Company to share information pertaining to my proposal for the sole purpose of proposal underwriting and/or claims settlement and with any Governmental and/or Regulatory authority.
- I/We hereby undertake to inform the Company in case of change on account of addition of CNG/PNG kit and ensure endorsement in my policy.
- I/We hereby agree and undertake that I/we are agreeable not to receive the hard copy of the Policy and related documents Yes



Date: 08-Jan-2025

This proposal form has been electronically accepted

"By submitting your contact number and email ID, you authorize Go Digit General Insurance (Digit Insurance) to call, send SMS, messages over internet-based messaging application like WhatsApp and email and offer you information and services for the product(s) you have opted for as well as other products/services offered by Digit Insurance. Please note that such authorization will be over and above any registration of the contact number on TRAI's NDNC registry."

Insurance ACT 1938 Section 41- Prohibition of Rebates

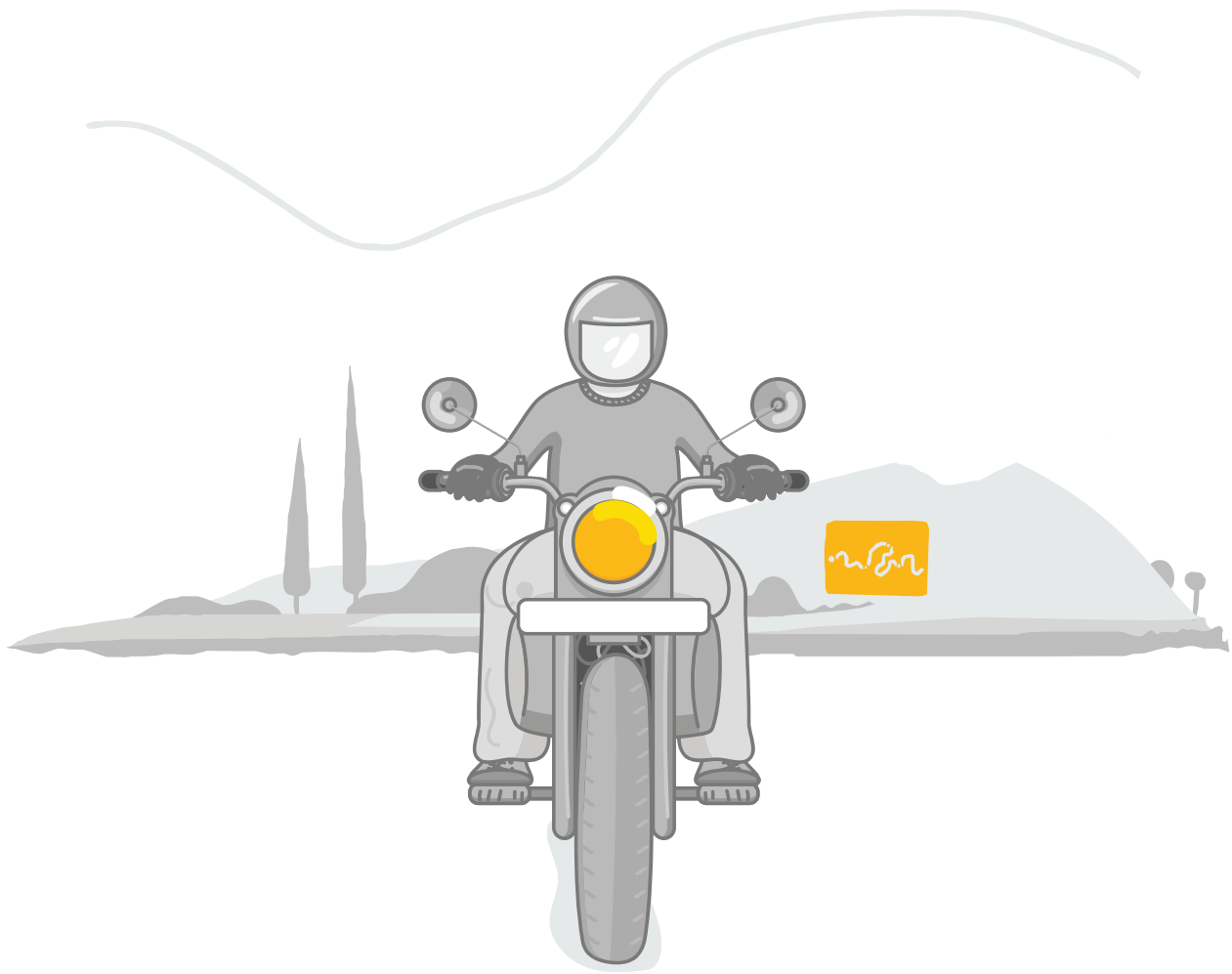
No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium 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. Address: Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5 Block, Bengaluru, Karnataka 560095, IRDAI Reg No. 158 CIN U66010PN2016PLC167410, GST Reg. No: 29AACCO4128Q1ZW, GSTIN Address: Bengaluru Retail Business Centre, Atlantis No 95 4th B Cross Road 5th Block Koramangala Industrial layout, Bangalore, Karnataka, PIN-560095 . Website: www.godigit.com



5,079 words that can be summed up in two;

You're Covered!



Digit Two-Wheeler Package Policy

Visit us at www.godigit.com or call
1800-258-5956, anytime, for more information.

UIN Number:
IRDAN158RP0006V01201718

Table of Contents

Follow these directions to find your way if you get lost.
Just click on the chapter name to go there.

What's Covered:

SECTION I: Loss or Damage to the Vehicle Insured	3
SECTION II: Liability To Third Parties	6
SECTION III: Personal Accident Cover For Owner-Driver	7
General Exclusions	8
General Conditions	9
Cancellation	11
Customer Grievance Redressal Policy	13



Whereas the Insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to Go Digit General Insurance Ltd. (herein after referred to as "Company /DIGIT") for insurance herein after contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accidental loss or damage occurring during the Period of Insurance.

(The term Two-Wheeler referred to in this policy will include Motorcycle / Scooter / Auto Cycle or any other motorized two-wheeled vehicle mentioned in the Schedule.)

NOW THIS POLICY WITNESSETH: That subject to the Terms Exceptions and Conditions contained herein or endorsed or otherwise expressed hereon.

SECTION I

Loss Or Damage To The Vehicle Insured

The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and/or its accessories whilst thereon

- a. by fire explosion self-ignition or lightning;
- b. by burglary housebreaking or theft;
- c. by riot and strike;
- d. by earthquake (fire and shock damage);
- e. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
- f. by accidental external means;
- g. by malicious act;
- h. by terrorist activity;
- i. whilst in transit by road rail inland-waterway lift elevator or air;
- j. by landslide rockslide.

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:

1. For all rubber/nylon/plastic parts, tyres and tubes, batteries and air bags - **50%**
2. For fibre glass components - **30%**
3. For all parts made of glass - **Nil**
4. **Rate of Depreciation for Painting** - In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the **material component shall be considered as 25% of the total painting charges** for the purpose of applying the depreciation.
5. **Rate of depreciation for all other parts** including wooden parts will be as per the following schedule.

Age of 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%

The Company shall not be liable to make any payment in respect of:

- Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown failures or breakages;
- Damage to Tyres and Tubes unless the Vehicle is damaged at the same time in which case the liability of the Company shall be limited to 50% of the cost of replacement;
- Loss of or damage to accessories by burglary housebreaking or theft unless the Vehicle is stolen at the same time; and
- any accidental loss or damage suffered whilst the Insured or any person driving with the knowledge and consent of the Insured is under the influence of intoxicating liquor or drugs.

In the event of the Vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and of redelivery to the Insured but not exceeding in all ₹300 in respect of any one accident.

The Insured may authorize the repair of the Vehicle necessitated by damage for which the Company may be liable under this Policy provided that:

- The estimated cost of such repair including replacements, if any does not exceed ₹150.
- The Company is furnished forthwith a detailed estimate of the cost of repairs and
- The Insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

Sum Insured, Insured's Declared Value (IDV)

The **Insured's Declared Value (IDV)** of the vehicle will be deemed to be the '**SUM INSURED**' for the purpose of this policy which is fixed for each year of the policy term at the commencement of the contract for the insured vehicle and shown on the policy schedule.

The IDV of the vehicle (and side car/accessories, if any, fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the insured vehicle at the commencement of insurance/renewal and adjusted for depreciation (as per schedule specified below).

The schedule of age wise depreciation is applicable for the purpose of Total loss / Constructive Total Loss (TL / CTL) claims only.

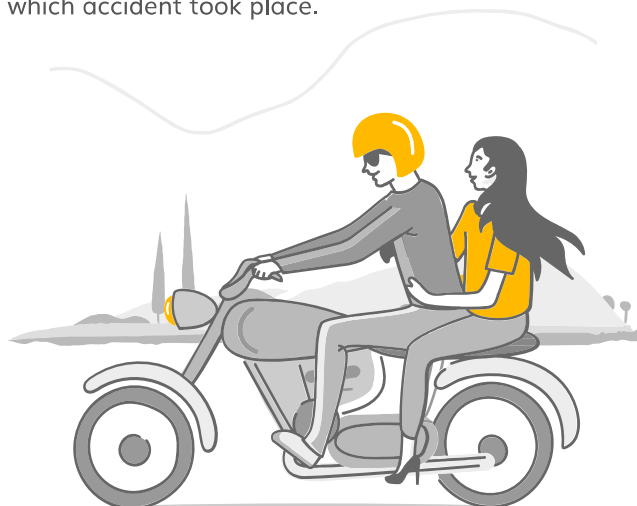
The Schedule of Depreciation for Fixing IDV of the Vehicle

Age of 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%

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles i.e. Models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the insurer and the insured.

IDV shall be treated as the '**Market Value**' throughout Each year of the policy term as provided in the Policy Schedule without any further depreciation for the purpose of Total Loss (TL) / Constructive Total Loss (CTL) claims.

The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle for respective Year of the policy term in which accident took place.



SECTION II

Liability To Third Parties

1. Subject to the limits of liability as laid down in the Schedule hereto the company will indemnify the insured in the event of an accident caused by or arising out of the use of the insured vehicle against all sums which the insured shall become legally liable to pay in respect of
 - a. death of or bodily injury to any person including occupants carried in the insured vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured.
 - b. damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.

PROVIDED ALWAYS that the Company shall not be liable in respect of death, injury or damage caused or arising beyond the limits of any carriageway or thoroughfare in connection with the bringing of the load to the vehicle for loading thereon or the taking away of the load from the vehicle after unloading there from.

2. The Company will pay all costs and expenses incurred with its written consent.
3. In terms of and subject to the limitations of the indemnity granted by this Section to the Insured, the Company will indemnify any Driver who is driving the vehicle on the Insured's order or with insured's permission provided that such Driver shall as though he/she was the Insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
4. In the event of the death of any person entitled to indemnity under this Policy the Company will in respect of the liability incurred by such person indemnify his/her personal representatives in terms of and subject to the limitations of this policy provided that such personal representatives shall as though such representative was the Insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
5. The Company may at its own option
 - a. arrange for representation at any Inquest of Fatal Inquiry in respect of any death which may be the subject of indemnity under this policy and;
 - b. undertake the defense of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of Indemnity under this policy.

Avoidance of Certain Terms and Right of Recovery

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this Policy or any other person to recover an amount under or by virtue of the Provisions of the Motor Vehicles Act.

But the Insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provisions.

Application of Limits of Indemnity

In the event of any accident involving indemnity to more than one person any limitation by the terms of this policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured.

SECTION III

Personal Accident Cover For Owner-Driver

Subject otherwise to the terms, exceptions, conditions and limitations of this policy, the Company undertakes to pay compensation as per the following scale for bodily injury / death sustained by the owner - driver of the vehicle, in direct connection with the vehicle insured whilst mounting into / dismounting from or traveling in the insured vehicle as a co- driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Nature of Injury	Scale of Compensation
i) Death	100%
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii) Loss of one limb or sight of one eye	50%
iv) Permanent total disablement from injuries other than named above	100%

Provided always that

1. The compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner - driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs. 1 Lakh during any one period of insurance.
2. No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to
 - a. Intentional self-injury, suicide or attempted suicide, physical defect or infirmity or
 - b. An accident happening whilst such person is under the influence of intoxicating liquor or drugs.
3. Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.

This cover is subject to

- i. The owner-driver is the registered owner of the vehicle insured herein;
- ii. The owner-driver is the insured named in this policy.
- iii. the owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989 (including any amendments made from time to time), at the time of the accident.

General Exception

(Applicable to all Sections of the Policy)

The Company shall not be liable in respect of:

1	Any accidental loss damage and/or liability caused sustained or incurred outside the geographical area stated in the schedule.
2	Any Claim arising out of any Contractual Liability.
3	Any accidental loss damage and/or liability caused sustained or incurred whilst the Vehicle insured herein is: a. Being used otherwise than in accordance with the Limitations as to Use or b. Being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's clause.
4	a. Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss b. Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this exception combustion shall include any self-sustaining process of nuclear fission.
5	Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material
6	Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by or contributed by or traceable to or arising out of or in connection with War, Invasion, the Act of foreign enemies, hostilities or Warlike operations (whether before or after declaration of war), Civil War, Mutiny Rebellion, Military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder the Insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.

Deductible

The Company shall not be liable for each and every claim under Section - I (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the schedule.

In addition to the compulsory deductible, insured may also opt for voluntary deductible.

Conditions

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

1	Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage and in the event of any claim and thereafter the Insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy there of shall be forwarded to the Company immediately on receipt by the Insured. Notice shall also be given in writing to the Company immediately the Insured shall have knowledge of any impending Prosecution Inquest or Fatal Injury in respect of any occurrence which may give rise to a claim under this policy. In case of theft or other criminal act which may be the subject of a claim under this Policy the Insured shall give immediate notice to the Police and co-operate with the Company in securing the conviction of the offender.
2	No admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.
3	<p>The Company may at its own option repair reinstate or replace the vehicle or part thereof and/ or its accessories or may pay in cash the amount of the loss or damage and liability of the company shall not exceed:</p> <ul style="list-style-type: none">a. for total loss / constructive total loss of the vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the schedule less the value of the wreck.b. for partial losses, losses other than Total Loss/Constructive Total Loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.
4	The Insured shall take all reasonable steps to safeguard the Vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the Vehicle or any part thereof or any driver or employee of the Insured. In the event of any accident or breakdown the Vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if Vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the Vehicle shall be entirely at the Insured's own risk.
5	If at the time of occurrence of an event that gives rise to any claims under this policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its rateable proportion of any compensation cost or expense.

6	<p>If any dispute or difference shall arise as to the quantum to be paid under this policy, (liability being otherwise admitted) such difference shall independent of all other questions be referred to the decision of a sole Arbitrator, to be appointed in writing by the parties to the dispute or, if they cannot agree upon a single arbitrator within 30 days of any party invoking Arbitration, the same shall be referred to a panel of three Arbitrators comprising two Arbitrators-one to be appointed by each of the parties to the dispute / difference, and the third Arbitrator to be appointed by such two Arbitrators who shall act as a presiding arbitrator and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act 1996 (including any amendments made from time to time).</p> <p>It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this policy.</p> <p>It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that the award by such Arbitrator/ Arbitrators of the amount of the loss or damage shall be first obtained:</p> <p>It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not, within twelve calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.</p>
7.	<p>The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of statements and answers in the said proposal shall be condition precedent to any liability of the Company to make any payment under this policy.</p>
8.	<p>In the event of the death of the sole Insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of Insured or until the expiry of this policy (whichever is earlier). During the said period legal heirs of the Insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the names of the heirs or obtain a new insurance policy for the Motor Vehicle. Where such legal heirs desires to apply for a transfer of this policy or obtain a new policy for the Vehicle such heirs should make an application to the company accordingly within the aforesaid period. All such applications should be accompanied by:</p> <ol style="list-style-type: none"> Death certificate in respect of the insured proof of title to the Vehicle Original Policy
9.	<p>No change can be made to this policy unless the Company has approved it and confirmed by endorsing the policy schedule.</p>
10.	<p>Any and all disputes arising out of and under this Policy shall be governed by and determined in accordance with Indian law.</p>
11.	<p>All other conditions which are not specifically mentioned in the policy document will be as per Indian Motor tariff (IMT) 2002.</p>

Cancellation

Cancellation by Insurer

Policy may be cancelled by the Company on the grounds of misrepresentation, fraud, non-disclosure of material facts or non-co-operation by sending to the insured seven days' notice by recorded delivery at last known address/e-mail ID and the Company will refund to the insured the pro-rata premium for the balance period of the policy.

Cancellation by Insured

The policy may be cancelled at any time by the insured on seven days' notice by recorded delivery and provided there being no claim under the policy. The insured shall be entitled for premium refund at the Company's Short Period Scale provided in table below. Where the ownership of the vehicle is transferred, the policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.

Period	% of Premium to be refunded
Not exceeding 1 month	80%
Exceeding 1 month but not exceeding 2 months	70%
Exceeding 2 months but not exceeding 3 months	60%
Exceeding 3 months but not exceeding 4 months	50%
Exceeding 4 months but not exceeding 5 months	40%
Exceeding 5 months but not exceeding 6 months	30%
Exceeding 6 months but not exceeding 7 months	20%
Exceeding 7 months but not exceeding 8 months	10%
Exceeding 8 months	0%

A policy can be cancelled only after ensuring that the vehicle is insured elsewhere, at least for Liability Only cover and after surrender of the original Certificate of Insurance for cancellation.

No Claim Bonus (NCB)

The insured is entitled for a No Claim Bonus (NCB) on the Own Damage section of the policy, if no claim is made or pending during the preceding year(s), as per the following table:

Period	% Discount On Own Damage Premium
No claim made or pending during the preceding full year of insurance	20%
No claim made or pending during the preceding 2 consecutive years of insurance	25%
No claim made or pending during the preceding 3 consecutive years of insurance	35%
No claim made or pending during the preceding 4 consecutive years of insurance	45%
No claim made or pending during the preceding 5 consecutive years of insurance	50%

No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

"However, in the case of Military or Para military Personnel working in Forward Areas, the period of 90 days may be extended up to 365 days depending on the circumstances of each individual case with a declaration in writing by the policy holder that the vehicle was not put to use during the interim period".

NOTE:

- i. Maximum NCB that can be earned by an Insured is 50%
- ii. An Insured becomes entitled for NCB only at the time of renewal of policy after the expiry of the full duration of the Policy.

Sunset Clause:

If at the renewal falling due any time between 1st July 2002 and 30th June 2003, both days inclusive, (after completion of the full policy period of 12 months) an insured becomes entitled to an NCB of 55% or 65% in terms of the Tariff prevailing prior to 1st July 2002, the entitlement of such higher percentage of NCB will remain protected for all subsequent renewals till a claim arises under the policy, in which case the NCB will revert to "Nil" at the next renewal. Thereafter, NCB if any earned, will be in terms of the above table.

Customer Grievance Redressal Policy

We hope that we never leave you dissatisfied. However, if you ever wish to lodge a complaint, please feel free to call our 24 × 7 Toll free number **1800-258-5956** or email the customer service desk at **hello@godigit.com**.

Senior citizens can now contact us on **1800-258-5956** or write to us at **seniors@godigit.com**.

After investigating the matter internally and subsequent closure, we will send you our response.

If you do not get a satisfactory response from us and you wish to pursue other avenues for redressal of grievances, you may approach Insurance Ombudsman appointed by IRDAI under the Insurance Ombudsman Scheme.

The contact details of the Insurance Ombudsman centers are mentioned below: (Note: Address and contact number of Governing Body of Insurance Council)

Secretary General - Governing Body of Insurance Council Jeevan Seva Annexe, 3rd Floor, S.V. Road, Santacruz (W), Mumbai 400 054. Tel. No.: **022-26106889/671/980**, Fax No.: **022-26106949**, **080-26106052**, Email: **inscoun@ecoi.co.in**

Location	Contact Details	Jurisdiction of Office
Ahmedabad	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6 th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079-25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
Bengaluru	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048/49 , Email: bimalokpal.bengaluru@ecoi.co.in	Karnataka
Bhopal	Office of the Insurance Ombudsman, Janak Vihar Complex, 2 nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal 462 003. Tel.: 0755-2769201/02 , Fax: 0755-2769203 Email: bimalokpal.bhopal@ecoi.co.in	Madhya Pradesh, Chattisgarh
Bhubaneswar	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar 751 009. Tel.: 0674-2596461 /2596455 , Fax: 0674-2596429, Email: bimalokpal.bhubaneswar@ecoi.co.in	Orissa
Chandigarh	Office of the Insurance Ombudsman, S.C.O. No. 101/102/103, 2 nd Floor, Batra Building, Sector 17 – D, Chandigarh 160 017. Tel.: 0172-2706196/2706468 , Fax: 0172-2708274 Email: bimalokpal.chandigarh@ecoi.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.
Chennai	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4 th Floor, 453, Anna Salai, Teynampet, Chennai 600 018. Tel.: 044-24333668/24335284 , Fax: 044-24333664 Email: bimalokpal.chennai@ecoi.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).

Delhi	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi 110 002. Tel.: 011-23232481/23213504 , Fax: 011-23230858 Email: bimalokpal.delhi@ecoi.co.in	Delhi.
Guwahati	Office of the Insurance Ombudsman, Jeevan Nivesh, 5 th Floor, Nr. Panbazar over bridge, S.S.Road, Guwahati 781 001. Tel.: 0361-2132204/2132205 , Fax: 0361-2732937 Email: bimalokpal.guwahati@ecoi.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
Hyderabad	Office of the Insurance Ombudsman, 6-2-46, 1 st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad 500 004. Tel.: 040-65504123/23312122 , Fax: 040-23376599 , Email: bimalokpal.hyderabad@ecoi.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.
Jaipur	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur 302 005. Tel.: 0141-2740363 Email: bimalokpal.jaipur@ecoi.co.in	Rajasthan.
Ernakulam	Office of the Insurance Ombudsman, 2 nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam 682 015. Tel.: 0484-2358759/2359338 , Fax: 0484-2359336 Email: bimalokpal.ernakulam@ecoi.co.in	Kerala, Lakshadweep, Mahe-a part of Pondicherry.
Kolkata	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4 th Floor, 4, C.R. Avenue, Kolkata 700 072. Tel.: 033-22124339/22124340 , Fax : 033-22124341 Email: bimalokpal.kolkata@ecoi.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
Lucknow	Office of the Insurance Ombudsman, 6 th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow 226 001. Tel.: 0522-2231330/2231331 , Fax: 0522-2231310 Email: bimalokpal.lucknow@ecoi.co.in	Districts of Uttar Pradesh: Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
Mumbai	Office of the Insurance Ombudsman, 3 rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022-26106552/26106960 , Fax: 022-26106052 Email: bimalokpal.mumbai@ecoi.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
Patna	Office of the Insurance Ombudsman, 1 st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 , Email: bimalokpal.patna@ecoi.co.in	Bihar, Jharkhand.
Noida	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4 th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P 201 301. Tel.: 0120-2514250/2514252/2514253 Email: bimalokpal.noida@ecoi.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
Pune	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3 rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.