

Name	PROSENJIT KARMAKAR	Vehicle Registration No.	WB20BU4178
Address	53 CHANDI GHOSH ROAD REGENT PARK REGENT PARK KOLKATA WEST BENGAL 700040,Kolkata-700036	Partner Name:	CERTIGO INSURANCE BROKERS PRIVATE LIMITED
Mobile	xxxxxxxxx4749	Partner Code:	1103487
Email	xxxxxxxxxxxxxxxxxxxxx3@gxxxl.com	Partner Mobile No.	9926920400
Aadhar No.	--	Partner Email	operations@certigoinsurance.com



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YOUR POLICY DETAILS

Policy No.	D173523361KK / 08112024	Policy Issue Date	08-Nov-2024
Period of Policy for Own Damage Cover and Add On(s) if Opted	From	10-Nov-2024	00:00:01
	To	09-Nov-2025	23:59:59
NCB % (Current Policy)	20 %	Invoice No.	IA153908598
Coverages Opted	Digit Two-Wheeler Stand-alone Own Damage Policy	Additional Excess (₹)	--
Voluntary Deductible (₹)	0.00	Compulsory Deductible (₹)	100

YOUR VEHICLE DETAILS

RTO Location	South 24 Parganas, WEST BENGAL	Vehicle IDV (₹)	40000
Seating Capacity	2	Non-Electrical Accessories IDV (₹)	0
Make	TVS	Electrical Accessories IDV (₹)	0
Model/Vehicle Variant (Sub-Type)	SCOOTY/SPORT	CNG/LPG Kit IDV (₹)	0
Fuel Type	Petrol	Trailer IDV (₹)	0
Year of Regn/Year of Mfg.	2023/--	Total IDV (₹)	40000.00

Engine No.	AK2HP1004792
Chassis No.	MD625CK20P1H04810
Cubic Capacity	100 CC
Odometer Reading (KM)	--

OWN DAMAGE PREMIUM [A] (₹)

Own Damage Premium (₹)	181.01
Add-Ons Premium (₹)	0.00
NCB Discount Amount (₹)	-36.20
Total OD Premium	144.81
Net Premium (₹)	144.81
CGST @ 9% = (₹13.03) + SGST/UTGST @ 9% = (₹13.03)	26.06
Final Premium (₹)	170.87

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 Own Damage Insurer	Tata AIG General Insurance Co. Ltd.		
Previous Own Damage Policy No.	3780094854	Previous Own Damage Policy Expiry Date	09-Nov-2024
Details of Existing Damages			
IMT – Endorsements	IMT-22,IMT-7		
GSTIN/UIN No	Unregistered	State Code	19
Premium Payment Details	Receipt No. RA192056100	Receipt Date	08-Nov-2024
Financier Details	TATA CAPITAL FINANCIAL SERVICES LTD		
Other Endorsements	--		

THIRD PARTY LIABILITY DETAILS

Insurer	Tata AIG General Insurance Co. Ltd.		
Policy No.	3780094854		
Period of Policy for Third Party Liability Cover	From	10-Nov-2023	
	To	09-Nov-2028	

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.

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](#).



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.
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*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 Infoworks 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 website of the stock exchanges BSE Limited at www.bseindia.com and the National Stock Exchange of India Limited at www.nseindia.com, of 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.co.in, HDFC Bank Limited at www.hdfcbank.com, JFL Securities Limited at www.jflcap.com and Navamita Wealth Management Limited (formerly known as Edelweiss Securities Limited) at www.navamita.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 46 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.



Policy Schedule



Digit Compulsory Personal Accident Policy Cover (Owner Driver)

UIN: IRDAN158RP0038V02201819

Go Digit General Insurance Ltd

A snapshot. The gist. The ‘forget everything else, just remember this’ part of your policy.

Customer Details		Policy Details			
Address	53 CHANDI GHOSH ROAD REGENT PARK REGENT PARK KOLKATA WEST BENGAL 700040,Kolkata-700036	Policy Number	D173523361IU		
		Invoice Number	IA153908598		08-Nov-2024
				Policy issue Date	
GST State Code	19	Period of Policy	From	10-Nov-2024	00:00:01
			To	09-Nov-2025	23:59:59
Mobile No	xxxxxxxx4749		Email ID	pxxxxxxxxxxxxxxxxxxx3@gxxxl.com	
*Financier Details	TATA CAPITAL FINANCIAL SERVICES LTD	Partner Code and Name	1152286 CERTIGO INSURANCE BROKERS PRIVATE LIMITED		
*Customer ID		Partner Contact and Email ID	+916291732302 operations@certigoinsurance.com		
*GSTIN/UIN Number	Unregistered				

Vehicle & Sum Insured Details

Sr. No.	Vehicle Description (Make/Model/Sub Type)	Private / Commercial i.e. (GCV/PCV/Misc. Class D)	Year of registration/Manufacturing	Fuel Type	Registration No.	Engine/Chassis No	Sum Insured (INR)
1	TVS / SCOOTY	Private	2023 / --	Petrol	WB20BU4178	AK2HP1004792 / MD625CK20P1 H04810	1500000.01

Premium Details

Total Premium (Rs.)	
Net Premium	375.00
CGST+SGST rate and amount	67.50
Final Premium	442.50

Geographical area	Any accident within India shall be covered subject to Policy Terms and Conditions, unless specifically agreed and endorsed.
Limitation as to Use	
Private Car and Private Two Wheelers	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 a. Hire or Reward b. Carriage of goods (other than samples or personal luggage) c. Organized racing d. Pace making e. Speed testing f. Reliability Trials g. Any purpose in connection with Motor Trade
Commercial Vehicle	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 a. Organized racing b. Pace Making c. Reliability Trials d. Speed Testing e. Use whilst drawing a trailer except the towing (other than for reward) of any one disabled Mechanically propelled vehicle.
Driver: Person or Class of Persons entitled to Drive	
Private Car and Private Two Wheelers	Any person including the insured 1) Provided that a person driving holds an 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 an 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 and any subsequent amendment as applicable
Stage Carriage / Contract carriage / Private Service Vehicle	Any person including insured: Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective Learner's license may also drive the vehicle when not used for the transport of passengers at the time of accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

Goods Carriage	Any person including insured: Any person including insured: Provided that a person driving hold an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective Learner's license may also drive the vehicle when not used for the transport of goods at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.			
Non-Transport vehicles	Any person including insured: Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an 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			
Nominee Details				
*IMT - Endorsements	IMT-22,IMT-7			
*Other Endorsements				
*Premium Payment Details	Receipt No	RA192056100	Cheque No / NEFT Details	19_dp-DI1A09CE8B301E-1
	Date	08-Nov-2024	Date	08-Nov-2024

Important Notice

1. *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.
 2. 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.
- * Indicates optional fields

For & On Behalf of Go Digit General Insurance Ltd.

Authorized Signatory

Printed, Signed and Executed at Bangalore

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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vide Receipt No: RA192056100 dated 08112024

GST Reg. No.:

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hello@godigit.com

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.

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