

## YOUR DETAILS

Name: NIRMALA MERCHANDISE PVT LTD

Registration Number: WB02AQ4714

Policy Number: D172816573 / 01112024

Mobile Number: xxxxxxxx2564

Email: nxxxxxxxxxxxxxxxxxe@yxxxo.com

## PARTNER DETAILS

Partner Name: CERTIGO INSURANCE BROKERS  
PRIVATE LIMITED

Partner Code : 1103487

Partner Mobile Number: 9926920400

Partner Email : operations@certigoinsurance.com

## YOUR POLICY DETAILS

Policy Issue Date	01-Nov-2024	Invoice No.	IA153242895	Invoice Date	01-Nov-2024
Period of Policy for Own Damage Cover	From	03-Nov-2024	00:00:01	NCB % (Current Policy)	25%
	To	02-Nov-2025	23:59:59	Additional Excess (₹)	--
Period of Policy for Third Party Liability	From	03-Nov-2024	00:00:01	Voluntary Deductible (₹)	0.00
	To	02-Nov-2025	23:59:59	Compulsory Deductible (₹)	1000
Period of Policy for PA Owner-Driver	From	--	--		
	To	--	--		
Address	12 HOCHIMINH SARANI KOLKATA WEST BENGAL 700071,Kolkata-700077				

AddOn Cover	AddOn Coverage Details	UIN
Digit Private Car Consumable Cover	Cover 1 claim per year	IRDAN158RP0005V01201718/A0008V01201718
Digit Private Car Breakdown Assistance		IRDAN158RP0005V01201718/A0014V02201718
Digit Private Car Engine and Gear Box Protect	Maximum of one claim would be payable	IRDAN158RP0005V01201718/A0010V01201718
Digit Private Car Parts Depreciation Protect	Cover 1 claim per year	IRDAN158RP0005V01201718/A0009V01201718
Digit Private Car Loss of Personal Belongings	Cover Only 1 Claims Per Year/Max SI-100000	IRDAN158RP0005V01201718/A0069V01202021
Digit Private Car Key & Lock Protect	Cover Only 1 Claims Per Year/Max SI-50000	IRDAN158RP0005V01201718/A0068V01202021

## YOUR VEHICLE DETAILS

RTO Location	Kolkata,WEST BENGAL	Make	KIA	Model/Vehicle Variant (Sub-Type)	SELTOS/1.5 HTX CVT BSVI
Seating Capacity	5	Fuel Type	Petrol	Year of Regn./Manufacturing	2020/--
Engine No.	G4FLLV059734	Chassis No.	MZBEU812LLN158582	Cubic Capacity	1497 CC
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.

Call us at **1800-258-5956** to update your contact details. This will help us give you a smooth claim process.



Call us in case of a claim, and get **special benefits** from our network garages!



6 Months Warranty on repairs with genuine & original parts



Complimentary Pick-up & Drop for your car



Cashless Claim Settlement across 1400+ garages

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## YOUR VEHICLE IDV

Year	Vehicle IDV (₹)	Non-Electrical Accessories IDV (₹)	Electrical Accessories IDV (₹)	CNG/LPG IDV (₹)	Trailer IDV (₹)	Total IDV (₹)	PA Owner Driver
Year 1	723975	--	--	--	--	723975.00	--
Year 2	0	0	0	0	0	0	--
Year 3	0	0	0	0	0	0	--

## OWN DAMAGE PREMIUM [A] (₹)

Total Basic Own Damage Premium (₹)	23768.00	LIABILITY PREMIUM [B] (₹)	Basic Third-Party Liability (₹)	3416.00
NCB Discount Amount (₹)	-5942.00	PA cover for Owner-Driver (₹)	--	
Others (₹)	-14260.79	Legal Liability to Employees (₹)	--	
Own Damage Premium (₹)	3565.21	Legal Liability to Paid Driver (₹)	--	
Add-Ons Premium (₹)	6816.13	PA cover for 5 passengers 0 (₹)	--	
		CNG/LPG Premium (₹)		
		PA cover for Paid Driver (₹)		
Total OD Premium (₹)	10381.34	Total Act Premium (₹)	3416.00	
Net Premium (₹)		13797.34		
IGST @18%=(₹2483.52)		2483.52		
Final Premium (₹)		16280.86		

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). GDD - Subject to successful vehicle inspection

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.

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
IA153242895	2024-11-01	13797.34	2483.52	0.00	0.00	0.00	0.00	16280.86

## OTHER DETAILS

Previous Insurer	Acko General Insurance Limited			
Previous Policy No.	00000000900566747		Previous Policy Expiry Date	02-Nov-2024
IMT - Endorsements	IMT-22,IMT-7			
GSTIN/UIN No.			State Code	19
Payment Mode	Online		Cheque/Transation No	19_dp-DI9148E6C30ED7-1
Bank Name			IFSC/MICR No	--
Premium Payment Details	Receipt Number	RA191305138	Receipt Date	01-Nov-2024
Nominee Details	--			

## Other Details

Details of Existing Damages	--
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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. 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) -

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 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. 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. 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, as per the attached images. 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. 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.  
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)

Go Digit General Insurance Ltd, Address: Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095, IRDAI Reg No. 158 CIN U66010PN2016PLC167410, GST Reg. No.: 22AACCO4128Q1ZA HSN: 997134/General Insurance Services, GSTIN Address: Raipur New Business Centre, Office No. 204/B, 2nd Floor, M. M. Silver Plaza, Ring Road No 01, Mouza - Puren, Rani Durgawati, Raipur, Chhattisgarh, PIN-492001

## 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



Natural Disaster Coverage



Baggage Loss Reimbursement

**Explore Travel Insurance**



#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 Tangal 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](http://www.sebi.gov.in), the website of the stock exchanges BSE Limited at [www.bseindia.com](http://www.bseindia.com) and the National Stock Exchange of India Limited at [www.nseindia.com](http://www.nseindia.com), at the Book Running Lead Managers, namely, ICICI Securities Limited at [www.icicisecurities.com](http://www.icicisecurities.com), Morgan Stanley India Company Private Limited at [www.morganstanley.com](http://www.morganstanley.com), Axis Capital Limited at [www.axiscapital.in](http://www.axiscapital.in), HDFC Bank Limited at [www.hdfcbank.com](http://www.hdfcbank.com), IFI Securities Limited at [www.ifi.co.in](http://www.ifi.co.in) and Novartis Wealth Management Limited (formerly known as Edelweiss Securities Limited) at [www.novartiswm.com](http://www.novartiswm.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 these offers and sales are made. There will be no public offering of the Equity Shares in the United States.

**This is the end of the document and the beginning of a wonderful relationship.**

We hope that you do not get in a situation when you have to file a claim. However, if that happens, we are always there for you. That's a promise! Stay Calm and just relax! We will take care of everything! You can take your car to any of the listed network garages in case anything happens, and we assure you a hassle-free claim process.

- Complete cashless facility
- 6 Months warranty on repairs
- Complimentary Pick-up & Drop

**\*Facilities mentioned above are offered by the garages. List of garages is subject to change in future. Please call on 1800-258-5956 in case you require further help.**