



Go Digit General Insurance Ltd.  
Digit Private Car Stand-alone Own Damage Policy

Schedule/Receipt  
UIN No.: IRDAN158RP0002V01201920

Name	RANJANA SARKAR	Vehicle Registration No.	WB08Q8047
Address	15/1C/25 BIPLABI BARIN GHOSH SARANI, ULTADANGA MAIN ROAD, , KOLKATA, WEST BENGAL, 700067,Kolkata-700067	Partner Name:	CERTIGO INSURANCE BROKERS PRIVATE LIMITED
Mobile	xxxxxxxx3518	Partner Code:	1103487
Email	gxxxxxxxx1@gxxxl.com	Partner Mobile No.	9926920400
Aadhar No.	--	Partner Email	operations@certigoinsurance.com

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#### YOUR POLICY DETAILS

Policy No.	D173404722 / 09112024	Policy Issue Date	09-Nov-2024
Period of Policy for Own Damage Cover and Add On(s) if Opted	From	17-Nov-2024	00:00:01
	To	16-Nov-2025	23:59:59
NCB % (Current Policy)	20 %	Invoice No.	IA153805800
Coverages Opted	Digit Private-Car Stand-alone Own Damage Policy	Additional Excess	( ) --
Voluntary Deductible	( ) 0.00	Compulsory Deductible	( ) 1000

AddOn Cover	AddOn Coverage Details	UIN
Digit Private Car Parts Depreciation Protect with Stand-alone Own Damage Policy	Cover Unlimited Claims	IRDAN158RP0002V01201920/A0005V01201920
Digit Private Car Breakdown Assistance with Stand-alone Own Damage Policy		IRDAN158RP0002V01201920/A0007V02201920
Digit Private Car Loss to Personal Belongings with Stand-alone Own Damage Policy	Cover Only 1 Claims Per Year/Max SI-30000	IRDAN158RP0002V01201920/A0071V01202021
Digit Private Car Key & Lock Protect with Stand-alone Own Damage Policy	Cover Only 1 Claims Per Year/Max SI-30000	IRDAN158RP0002V01201920/A0070V01202021

#### YOUR VEHICLE DETAILS

RTO Location	Kolkata, WEST BENGAL	Vehicle IDV (₹)	531420
Seating Capacity	5	Non-Electrical Accessories IDV (₹)	0
Make	MARUTI SUZUKI	Electrical Accessories IDV (₹)	0
Model/Vehicle Variant (Sub-Type)	WAGON R/MINOR VXI+	CNG/LPG Kit IDV (₹)	0
Fuel Type	Petrol	Trailer IDV (₹)	0
Year of Regn/Year of Mfg.	2023/--	Total IDV (₹)	531420.00
Engine No.	K10CN1212850		
Chassis No.	MA3JMTB1SPLA08016		
Cubic Capacity	998 CC		
Odometer		FASTag Number	NA
Financier Details			

#### FASTag NUMBER DECLARATION

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



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#### OWN DAMAGE PREMIUM [A] (₹)

Total Basic Own Damage Premium (₹)	16617.50
NCB Discount Amount (₹)	-3323.50
Others (₹)	-11964.55
Own Damage Premium (₹)	1329.45
Add-Ons Premium (₹)	3390.96
<b>Total OD Premium (₹)</b>	<b>4720.41</b>
<b>Net Premium (₹)</b>	<b>4720.41</b>
IGST @ 18% = (₹849.67)	849.67
<b>Final Premium (₹)</b>	<b>5570.08</b>

**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). GDD.  
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 Own Damage Insurer	Bajaj Allianz General Insurance Co. Ltd.		
Previous Own Damage Policy No.	OG-24-9910-1825-00128544	Previous Own Damage Policy Expiry Date	16-Nov-2024
Details of Existing Damages			
IMT – Endorsements	IMT-22		
GSTIN/UIN No	Unregistered	State Code	19
Premium Payment Details	Receipt No. RA191927835	Receipt Date	09-Nov-2024
Other Endorsements			

#### THIRD PARTY LIABILITY DETAILS

Insurer	Bajaj Allianz General Insurance Co. Ltd.		
Policy No.	OG-24-9910-1825-00128544		
Period of Policy for Third Party Liability Cover	From	17-Nov-2023	
	To	16-Nov-2026	



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



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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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.



## DID YOU KNOW?

**Travel insurance** can assist you if you lose your passport while traveling abroad, helping cover the costs of obtaining a replacement or temporary passport.



A Consumer Awareness Initiative by  
**digit INSURANCE**

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