



Go Digit General Insurance Ltd.

Digit Private Car Stand-alone Own Damage Policy

Schedule/Receipt

UIN No.: IRDAN158RP0002V01201920

Name	AHANAA BHATTACHARJEE	Vehicle Registration No.	WB10D7498
Address	205D,NETAJI SUBHASH ROAD,PARNASREE,KOLKATA, WEST BENGAL,700034,Kolkata-700034	Partner Name:	CERTIGO INSURANCE BROKERS PRIVATE LIMITED
Mobile	xxxxxxxx1324	Partner Code:	1103487
Email	xxxxxxxxxxxxxxxxxxe@gxxxl.com	Partner Mobile No.	9926920400
Aadhar No.	--	Partner Email	operations@certigoinsurance.com

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#### YOUR POLICY DETAILS

Policy No.	D156524249 / 17102024	Policy Issue Date	17-Oct-2024
Period of Policy for Own Damage Cover and Add On(s) if Opted	From	19-Oct-2024	00:00:01
	To	18-Oct-2025	23:59:59
NCB % (Current Policy)	25 %	Invoice No.	IA140443370
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 (₹)	715115
Seating Capacity	5	Non-Electrical Accessories IDV (₹)	0
Make	MARUTI SUZUKI	Electrical Accessories IDV (₹)	0
Model/Vehicle Variant (Sub-Type)	BALENO NEW/1.2 ZETA AGS BSVI	CNG/LPG Kit IDV (₹)	0
Fuel Type	Petrol	Trailer IDV (₹)	0
Year of Regn/Year of Mfg.	2022/--	Total IDV (₹)	715115.00
Engine No.	K12NP7147440		
Chassis No.	MBHWWB13SNK274312		
Cubic Capacity	1197 CC		
Odometer		FASTag Number	NA
Financier Details	STATE BANK OF INDIA		

#### FASTag NUMBER DECLARATION

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

**OWN DAMAGE PREMIUM [A] (₹)**

Total Basic Own Damage Premium (₹)	23477.23
NCB Discount Amount (₹)	-5869.31
Others (₹)	-14086.34
Own Damage Premium (₹)	3521.58
Add-Ons Premium (₹)	4317.81
<b>Total OD Premium (₹)</b>	<b>7839.39</b>
<b>Net Premium (₹)</b>	<b>7839.39</b>
CGST @ 9% = (₹705.54) + SGST/UTGST @ 9% = (₹705.54)	1411.08
<b>Final Premium (₹)</b>	<b>9250.47</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
IA140443370	2024-10-17	7839.39	0.00	705.54	705.54	0.00	0.00	9250.47

**OTHER DETAILS**

Previous Own Damage Insurer	Go Digit General Insurance Limited			
Previous Own Damage Policy No.	D120450892	Previous Own Damage Policy Expiry Date	18-Oct-2024	
Details of Existing Damages				
IMT – Endorsements	IMT-22,IMT-7			
GSTIN/UIN No	Unregistered	State Code	19	
Premium Payment Details	Receipt No.	RA173329132	Receipt Date	17-Oct-2024
Other Endorsements				

**THIRD PARTY LIABILITY DETAILS**

Insurer	HDFC ERGO General Insurance Co. Ltd.		
Policy No.	2302204981367400000		
Period of Policy for Third Party Liability Cover	From	19-Oct-2022	
	To	18-Oct-2025	

**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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on WhatsApp at [702 606 1234](https://wa.me/7026061234)

**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.**

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#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 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 298 5959/1800-103-4448) | 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 websites 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), or the Book Running Lead Manager, namely, KIC Securities Limited at [www.kicsecurities.com](http://www.kicsecurities.com), Morgan Stanley India Company Private Limited at [www.morganstanley.com](http://www.morganstanley.com), Axis Capital Limited at [www.axiscapital.co.in](http://www.axiscapital.co.in), HDFC Bank Limited at [www.hdfcbank.com](http://www.hdfcbank.com), IFI Securities Limited at [www.ifiicap.com](http://www.ifiicap.com) and Nuvama Wealth Management Limited (formerly known as Eklowis Securities Limited) at [www.nuvama.com](http://www.nuvama.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 those offers and sales are made. There will be no public offering of the Equity Shares in the United States.