



Go Digit General Insurance Ltd.

Servicing Office of Insurer : 5th Floor, B Wing, IFCI Tower, 61, Nehru Place, Delhi , Delhi,
Delhi (State Code:07) -110019, PH-- **Website :** <https://www.godigit.com>
PAN : AACCO4128Q1 . **GSTIN:** 07AACCO4128Q1Z2 **Insurer's IRDA Registration Number:** 158
Tollfree Helpline : 18002585956 **Email:** hello@godigit.com **CIN :** U66010PN2016PLC167410



Digit Private Car Package Policy (UIN-IRDAN158RP0005V01201718) CUM RECEIPT

(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Policy No.	: D24d0	Policy Issued On	
Insured Name	: MR. PRASHANT SHARMA	04-JAN-2024 (16:33)	
Own Damage Period	: 17-JAN-2024(00:00) To 16-JAN-2025(Midnight)	Motor Liability Period	: 17-JAN-2026(00:00) To 16-JAN-2027(Midnight)

Proposal No. & Date : PPV5205568, 04-JAN-2026	CPA Cover Period : 17-JAN-2026(00:00) To 16-JAN-2027(Midnight)
Insured Add. : S/O SH. SUSHIL KUMAR SHARMA... rajendra nagar UTTAR PRADESH (State Code:09) -201001	Previous Insurer : LVGI Previous Policy No. : 224870007300000 17-JAN-2025 To 16-JAN-2026

BROKER DETAILS

IRDA Lic. No.	375	CIN No.	U503097PLC149349
Broker Category	Composite Broker	Validity	13-MAY-23 To 12-MAY-26

Name & Add. : TATA MOTORS INSURANCE BROKING AND ADVISORY SERVICES LTD, 1ST FLOOR, AFL HOUSE, LOK BHARTI COMPLEX, MAROL MAROSHI ROAD, ANDHERI (EAST), MUMBAI - 400 059

Make	Model	Variant	Cubic Capacity	Manufacturing Year	Seating capacity
TATA MOTORS	NEXON	NEXON XE 1.2L BS6	1199	2021	5
Body Type	Registration No.	RTO	Invoice Date	Engine/Motor No.	Chassis No.
SUV	UP 44 BQ 1289	GHAZIABAD	05-JAN-2021	REVTRNKA1148	MAT6MLA00422
Vehicle IDV	CNG/LPG Kit	Elec. Accessories	Non-Elec. Accessories	Total IDV	
400,950	0	0	0	400,950	

NOMINEE DETAILS

Name of Nominee	Age	Relationship with Insured	Name of Appointee	Relationship with Nominee
UMA SHARMA	58	MOTHER	--N.A--	--N.A--

PAYMENT DETAILS

Premium Paid : 9432	Cheque No. : 1142048294	Cheque Date: 04-JAN-2026
Bank Name : NON CUG HDFC CCAVENUE		Bank City :

For & On Behalf of Go Digit General Insurance Ltd.

Dealer Code : SAB MOTORS PVT LTD - 300613000

Authorized Signatory

In case of any claim or assistance required please contact our help line at **1800 209 0060** and you may also reach us at **support@tmibasl.com**



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Digit Private Car Package Policy (UIN-IRDAN158RP0005V01201718) CUM RECEIPT

(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Policy No.	: D245730	Policy Issued On	: 04-JAN-2026 (16:33)
Insured Name	: MR. PRASHANT SHARMA		
Own Damage Period	: 17-JAN-2026(00:00) To 16-JAN-2027(Midnight)	Motor Liability Period	: 17-JAN-2026(00:00) To 16-JAN-2027(Midnight)

SCHEDULE OF PREMIUM (AMOUNT IN RS.)

Own Damage Premium (A)		
Basic Premium		Deductibles
Vehicle	1,343	Voluntary Deductibles (0) (IMT-22A) 0
Non-Elec. Accessories	0	Anti Theft Device (IMT-10) 33
Elec. Accessories (IMT-24)	0	AA Membership (IMT-8) 0
CNG/LPG Kit (IMT-25)	0	No Claim Bonus (20%) 262
Sub Total (Basic Premium)	1,343	Handicapped Discount (0%) 0
Geographical Area Extension (IMT-1)	0	Sub Total (Deductibles) 295
IMT 23 Premium	0	
Add On Coverages	2805	
Sub Total-Addition	4,148	Net Own Damage Premium (A) 3,853
Liability Premium (B)		
Basic Third Party Liability	3416	PA Cover For 0 Persons of Rs. 0 Each (IMT-16) 0
Third Party Liability For Bi-Fuel Kit	0	PA cover for Paid Driver of Rs.0 (IMT-17) 0
Third Party Liability For Geographical Area Extension	0	Legal Liability For Paid Driver (IMT-28) 50
PA Cover For Owner Driver Of Rs. 1500000 (IMT-15)	675	Legal Liability for Employees (for 0 persons) (IMT-29) 0
		Net Liability Premium (B) 4141
Note: .Warning that in case of dishonour of the premium cheque, this document stands automatically cancelled 'ab-initio' > Consolidated stamp duty paid to state exchequer. > The policy is subject to compulsory deductible of Rs.1000 (IMT-22) > The insurance company will display terms & conditions on its website https://www.godigit.com which can be accessed by you online. >Addon Opted: *Subject to IMT Endt. Nos.& Memorandum:7,22,10,28 EX-SHOWROOM PRICE : 891000		Total Premium (A+B) 7994
		IGST (18%) 1438
		Gross Premium Paid 9432

Addon Unique Identification Number (UIN) Details		Add On Premium
Consumables	IRDAN158RP0005V01201718/A0008V01201718	400
Nil / Zero Depreciation	IRDAN158RP0005V01201718/A0009V01201718	2405

Hypothecation Details: PUNJAB NATIONAL BANK - BAJWAS - parbatsar

MISP Name: SAB MOTORS PVT LTD, MISP PAN No: AANCS1949L, MISP Code: TMIBASL/MISP/AANCS1949L

SAC:997134, Description of Service :Motor Vehicle Insurance Services, Place of Supply :UTTAR PRADESH(State Code:09), Receipt No/Invoice No:D245668730

I/we hereby certify that the policy to which this certificate relates as well as this certificate of insurance are issued in accordance with the provisions of Chapter X and Chapter XI of Motor Vehicle Act, 1988

For & On Behalf of Go Digit General Insurance Ltd.

Dealer Code : SAB MOTORS PVT LTD - 300613000

Authorized Signatory

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(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Policy No. : D2458730 **Policy Issued On** : 04-JAN-2026 (16:33)
Insured Name : MR. PRASHANT SHARMA
Own Damage Period : 17-JAN-2026(00:00) To 16-JAN-2027(Midnight) **Motor Liability Period** : 17-JAN-2026(00:00) To 16-JAN-2027(Midnight)

LIMITATIONS AS TO USE	The policy covers use of the vehicle for any purpose other than (1) Hire or Reward (2) Carriage of goods (other than samples or personal luggage) (3) Organized racing (4) Pace making (5) Speed testing (6) Reliability trials (7) Any purpose in connection with motor trade.
DRIVER'S CLAUSE	Any person including the insured: Provided that the person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such license. Provided also that the person holding an effective learners license may also drive the vehicle & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.
LIMITS OF LIABILITY CLAUSE	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 Vehicle Act 1988.Under Section II-1 (ii) of the policy-Damage to third party property is Rs.7.5lakhs PA Cover Under Section III for Owner-Driver is Rs. 1500000
NCB Clause	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)-20%, preceding two consecutive years-25%, preceding three consecutive years-35%, preceding four consecutive years-45%, preceding five consecutive years-50% of NCB on OD Premium. NCB is allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.
IMPORTANT NOTICE	The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with the schedule. Any payment made by the company by reasons of wider terms appearing in the certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS & RIGHT OF RECOVERY". For legal interpretation English version will hold good.
NOTE	This Schedule, the attached Policy and Endorsements mentioned herein above shall read together and 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. Any amendments/modifications/alterations made on this system generated policy document is not valid and Company shall not be liable for any liability whatsoever arising from such changes. Any changes required to be made in the policy once issued would be valid and effective, only after written request is made to the Company and Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement to be issued by the company. In Witness whereoff this policy has been signed at GHAZIABAD on 04-JAN-2026 16:33



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PRIVATE CAR PACKAGE POLICY: ADD ON COVERS

Consumable Cover

A. ADD-ON WORDINGS

Under this Add on Cover, we will Compensate You towards the replacement/replenishing costs of the Consumables with new ones, in the event of a Partial Loss to Your Vehicle and/or its accessories, arising out of any peril as covered under Section I of Your Car Insurance Policy. "Consumables" shall mean any Item or substance of Insured Vehicle which is not damaged in the Accident and has limited life or has been consumed completely/partially during their usage and deemed to be unfit for reuse and needs replacement to complete the vehicle repair. Such as bolt, screw, nut, engine oil, gear box oil, power steering oil, coolant, AC gas oil, brake oil, AC refrigerant, battery electrolyte, windshield washer fluid, radiator coolant, oil filter, fuel filter, bearings, washers, clip, rivets and items of similar nature excluding fuel.

B. CONDITIONS

Claims made by You under this Add-On Cover are subject to conditions set forth under Your Car Insurance Policy.

C. EXCLUSIONS

In addition to the General Exclusions listed under your Car Insurance, we shall not be liable to pay any claim whatsoever under this cover in the event of the following:

1. Where Car Insurance is not valid.
2. Where the Own Damage Claim made by You under the Car Insurance is not payable or admitted.
3. Consumables pertaining to any part/sub part/accessories not approved for replacement by us under Your Car Insurance Policy.
4. Any claim which is notified after 30 days of the happening of the loss or damage, provided, we may, at our sole discretion, condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.
5. Claim where Vehicle is not repaired at Digit Authorized Repair Shop.
6. The loss claimed or covered under any other type of insurance policy or cover.
7. Constructive Total Loss/Total Loss of Your Vehicle.
8. Any claim where an opportunity is not given to Us to inspect the damage or loss before commencement of repair.

Depreciation Protect

UIN: IRDAN158RP0005V01201718/A0009V01201718

A. ADD-ON WORDINGS

Under this Add on Cover, we will cover the depreciation amount on the assessed damaged parts pertaining only to the applicable parts category as per the plan opted by you in the event of a

Partial Loss of Your Vehicle.

In the event You have opted for Co-payment, your contribution shall be to the extent agreed by You on the assessed parts depreciation amount for each and every Partial Loss claim.

Cover/Benefits will be as per the Plan and the Co-Payment Level as opted by You and shown in Your Policy Schedule.

B. CONDITIONS

1. The benefits under this Add-On Cover Policy would be available only if Your Vehicle is repaired at Digit Authorised Repair Shop. In case You have opted to repair Your Vehicle at any other workshop, then You will have to bear an additional Co-Payment of 20% of the assessed claim amount under this cover.
- 2.



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Claims made by You against Us under 'Parts Depreciation Protect' are subject to the terms and conditions set forth under Car Insurance.

3.

The benefits under 'Parts Depreciation Protect' can be utilized up to maximum of specified number of times (as mentioned in Policy Schedule) during the Policy Period. This Add on Cover Policy will not be valid once you have Claimed for the specified number of times mentioned in your policy schedule.

4.

Parts replacement during the repairs need to be approved by the Surveyor assigned by Us.

C. EXCLUSIONS

In addition to the General Exclusions listed under Your Car Insurance, we shall not be liable to pay any claim whatsoever.

1. Where Car Insurance is not valid.

2. Where any claim made by You under Section I (Own Damage Section) of Your Car insurance is not payable or admitted.

3. Any other cost of repair fully or partly pertaining to any part/sub part/accessories not approved under the Car Insurance.

4. Depreciation applicable to tyres, battery of Your Vehicle as per Car Insurance.

5. Any claim which is notified after 30 days of the happening of the loss or damage, provided, we may, at our sole discretion, condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.

6. The loss claimed or covered under any other type of insurance policy or cover.

7. Any claim where an opportunity is not given to Us to inspect the damage or loss before commencement of repair.

You are also entitled for a No Claim Bonus (NCB) on Your Add-on Cover Policy, if no claim under Section I of Your Car Insurance is made or pending during the preceding year(s), as per the following table:

Period of Insurance

% of NCB on Add-On 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



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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.