



Go Digit General Insurance Ltd.
Digit Private Car Policy

Schedule/Certificate
UIN No.: IRDAN158RP0005V01201718

YOUR DETAILS

Name:UDIT NARESH SHAH

Registration Number:MH05CM6089

Policy Number:D248390217 / 20012026

Mobile Number:xxxxxxxx3971

Email:uxxxxxx2@gxxxxxcom

PARTNER DETAILS

Partner Name:HERO INSURANCE BROKING INDIA PRIVATE LIMITED

Partner Code :1004728

Partner Mobile Number:9599666251

Partner Email :support@heroibil.com

YOUR POLICY DETAILS

Policy Issue Date	20-Jan-2026				
Period of Policy for Own Damage Cover	From	02-Mar-2026	00:00:01	NCB % (Current Policy)	50%
	To	01-Mar-2027	23:59:59	Additional Excess (₹)	--
Period of Policy for Third Party Liability	From	02-Mar-2026	00:00:01	Voluntary Deductible (₹)	0.00
	To	01-Mar-2027	23:59:59	Compulsory Deductible (₹)	1000
Period of Policy for PA Owner-Driver	From	02-Mar-2026	00:00:01		
	To	01-Mar-2027	23:59:59		
Invoice No.	IA234158414	Invoice Date	20-Jan-2026		
Address	404, bldg no.7, Indraprastha chs, Adharwadi Chowk,Kalyan-Dombivali-421301				

Optional Cover	Optional Coverage Details	UIN
Digit Private Car Breakdown Assistance		IRDAN158RP0005V01201718/A0014V02201718

YOUR VEHICLE DETAILS

RTO Location	Kalyan-Dombivali,MAHARASHTRA	Make	MARUTI SUZUKI	Model/Vehicle Variant (Sub-Type)	SWIFT DZIRE/ZXI
Seating Capacity	5	Fuel Type	Petrol	Year of Regn./Manufacturing	2015/2015-07-01
Engine No.	K12MN1631511	Chassis No.	MA3EJKD1S00780859	Cubic Capacity	1298 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.

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



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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

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	330540	--	--	--	--	330540.00	1500000
Year 2	--	--	--	--	--	--	--
Year 3	--	--	--	--	--	--	--

OWN DAMAGE PREMIUM [A] (₹)

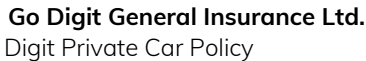
LIABILITY PREMIUM [B] (₹)

Total Basic Own Damage Premium (₹)	11394.00	Basic Third-Party Liability (₹)	3416.00
NCB Discount Amount (₹)	-5697.00	PA cover for Owner-Driver (₹)	330.00
Others (₹)	-5412.16	Legal Liability to Employees (₹)	--
Own Damage Premium (₹)	393.84	Legal Liability to Paid Driver (₹)	--
		PA cover for 5 passengers 0 (₹)	--
		CNG/LPG Premium (₹)	--
		PA cover for Paid Driver (₹)	--
Total OD Premium (₹)	393.84	Total Act Premium (₹)	3746.00
Net Premium (₹)		4139.84	
IGST @18%=(₹745.17)		745.17	
Final Premium (₹)		4885.01	

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

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.



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Name of Nominee	Mobile number of Nominee	E-mail Id of Nominee	Present Address of the Nominee	Permanent Address of Nominee (Not required, if same as present address) :	Relationship of Nominee with Insured Person	Details of authorized person (If Nominee is minor)	Percentage of claim amount	Details of Bank Account of Nominee
Suhani Jain			--	--	SPOUSE		100	i. Bank a/c no : ii. IFSC code : iii. Branch : iv. Bank Name :
								i. Bank a/c no : ii. IFSC code : iii. Branch : iv. Bank Name :
								i. Bank a/c no : ii. IFSC code : iii. Branch : iv. Bank Name :

Invoice Number	Invoice Date	Net Premium	Igst	Cgst	Sgst	Utgst	Cess	Gross Premium
IA234158414	2026-01-20	4139.84	745.17	0.00	0.00	0.00	0.00	4885.01

Previous Insurer	Tata AIG General Insurance Co. Ltd.			
Previous Policy No.	62043627490000	Previous Policy Expiry Date	01-Mar-2026	
IMT - Endorsements	IMT-22			
GSTIN/UIN No.	Unregistered	State Code	27	
Payment Mode	Online	Cheque/Transation No	12_dp-DI9CDD64F8F7CC-1	
Bank Name		IFSC/MICR No	--	
Premium Payment Details	Receipt Number	RA284915869	Receipt Date	20-Jan-2026
Nominee Details	Suhani Jain SPOUSE 27/01/1998			
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 (CS) - ₹1500000

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 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.
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)

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.