

YOUR DETAILS

Name: NIHARIKA SINGH

Registration Number: NEW

Policy Number: D101460604 / 27042023

Mobile Number: xxxxxxxx3750

Email: sxxxxxxy@gxxl.com

PARTNER DETAILS

Partner Name: POLICYBAZAAR INSURANCE BROKERS PRIVATE LIMITED

Partner Code : 1069216

Partner Mobile Number: --

Partner Email : customerservice@pbpartners.com

YOUR POLICY DETAILS

Policy Issue Date	27-Apr-2023	Invoice No.	IA094605606	Invoice Date	27-Apr-2023
Period of Policy for Own Damage Cover	From	27-Apr-2023	20:41:33	NCB % (Current Policy)	0%
	To	26-Apr-2024	23:59:59	Additional Excess (₹)	--
Period of Policy for Third Party Liability	From	27-Apr-2023	20:41:33	Voluntary Deductible (₹)	0.00
	To	26-Apr-2026	23:59:59	Compulsory Deductible (₹)	1000
Period of Policy for PA Owner-Driver	From	27-Apr-2023	20:41:33		
	To	26-Apr-2026	23:59:59		
Address	W/O SH RAVINDER PRATAP SINGH R/O HNO 163, 30 AMARNAGAR FARIDABAD, Faridabad-121002				

AddOn Cover	AddOn Coverage Details	UIN
Digit Private Car Consumable Cover - Bundled	Cover Unlimited Claims	IRDAN158RP0008V01201819/A0024V01201819
Digit Private Car Engine and Gear Box Protect - Bundled	Maximum of one claim would be payable	IRDAN158RP0008V01201819/A0026V01201819
Digit Private Car Parts Depreciation Protect - Bundled	Cover Unlimited Claims	IRDAN158RP0008V01201819/A0025V01201819
Digit Private Car Tyre Protect - Bundled	The benefits can be utilized only for a maximum of four [4]tyre[s] of the Insured Vehicle	IRDAN158RP0008V01201819/A0028V01201819
Digit Private Car Return to Invoice - Bundled		IRDAN158RP0008V02201819/A0029V02201819
Digit Private Car Breakdown Assistance - Bundled		IRDAN158RP0008V02201819/A0027V02201819
Digit Private Car Loss to Personal Belongings - Bundled	Cover Only 1 Claims Per Year/Max SI-30000	IRDAN158RP0008V02201819/A0073V01202021
Digit Private Car Key & Lock Protect - Bundled	Cover Only 1 Claims Per Year/Max SI-30000	IRDAN158RP0008V02201819/A0072V01202021

YOUR VEHICLE DETAILS

RTO Location	Faridabad, HARYANA	Make	TOYOTA	Model/Vehicle Variant (Sub-Type)	URBAN CRUISER HYRYDER/G eDrive 2WD HYBRID BSVI
Seating Capacity	5	Fuel Type	Petrol	Year of Regn./Manufacturing	--/2023
Engine No.	M15DNA67740	Chassis No.	MBJUYYMM1SPD119124	Cubic Capacity	1490 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

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	1732800	--	--	--	--	1732800.00	1500000
Year 2	--	--	--	--	--	0	1500000
Year 3	--	--	--	--	--	0	1500000

OWN DAMAGE PREMIUM [A] (₹)

Total Basic Own Damage Premium (₹)

NCB Discount Amount (₹)

Others (₹)

Own Damage Premium (₹)

Add-Ons Premium (₹)

Total OD Premium (₹)

Net Premium (₹)

IGST @18%=(₹5996.47)

LIABILITY PREMIUM [B] (₹)

Basic Third-Party Liability (₹)

PA cover for Owner-Driver (₹)

Legal Liability to Employees (₹)

Legal Liability to Paid Driver (₹)

PA cover for 5 passengers 0 (₹)

CNG/LPG Premium (₹)

PA cover for Paid Driver (₹)

Total Act Premium (₹)

33313.73

5996.47

Final Premium (₹)

39310.20

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).

Imp note: Own Damage cover shall end on completion of first year of this comprehensive bundled policy. The policy will continue as a third party cover governed by standard wordings of Act only till the end of remaining period of policy.

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
IA094605606	2023-04-27	33313.73	5996.47	0.00	0.00	0.00	0.00	39310.20

OTHER DETAILS

Previous Insurer	--							
Previous Policy No.	--					Previous Policy Expiry Date	--	
IMT - Endorsements	IMT-22,IMT-28,IMT-7							
GSTIN/UIN No.	Unregistered					State Code	6	
Payment Mode	Online					Cheque/Transaction No	23_dp-DI9993B649F725-1	
Bank Name						IFSC/MICR No	--	
Premium Payment Details	Receipt Number	RA104909292				Receipt Date	27-Apr-2023	
Nominee Details	RAVINDER PRATAP SINGH . Spouse 02-Sep-1985							
Other Details	--							
Details of Existing Damages	--							

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 (CSJ) - ₹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.

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 www.godigit.com.



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](https://wa.me/917026061234)

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.: 04AACC04128Q1Z8 HSN: 997134/General Insurance Services, GSTIN Address:Chandigarh Business Centre, The HIVE Co-working & Business Centre, Plot No 191, Industrial Area Phase II, Chandigarh, Chandigarh, PIN-160002

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.**

Workshop Name	Address	Phone Number
SHIELD AUTO GLASS BALL NAGAR	F-96, GROUND FLOOR, NEAR RAMESH NAGAR METRO STATION, BALI NAGAR, NEW DELHI 110015	9555203599
SHIELD AUTO GLASS ADCHINI	73, ADCHINI, NEAR ALLAHABAD BANK, AUROBINDO MARG, NEW DELHI - 110017 110017	9310920443
WINDSHIELD NATION	GROUND FLOOR, B-111, GANESH NAGAR, DELHI, WEST 110018	9555868161
WINDSHIELD HOUSE	B-120 PLOT NO. 4, GANESH NAGAR, NEW DELHI, 110018	9811822229
V'S AUTOMOBILES	BASMENT, GROUND FLOOR AND FIRST FLOOR, B-26, OKHLA INDUSTRIAL AREA PHASE-2, NE 110020	9810019573
KUNTAL AUTOMOBILES	A-101/2, OKHLA INDUSTRIAL AREA, PHASE -2, NEW DELHI -110020 110020	9810174807
MULTAN AUTOMOBILE ENGINEERS	B-7/1, PHASE-II, OKHLA INDUSTRIAL AREA,, SOUTH DELHI, DELHI, 110020 110020	9810047417
SEVEN HILLS AUTOMOBILE PVT LTD	F-76/1 C BLOCK, OKHLA PHASE II, OKHLA INDUSTRIAL ESTATE, NEW DELHI 110020	7290074764
KUMAR AUTOMOBILES	B-281, PH - 1, OKHLA INDUSTRIAL AREA, SOUTH DELHI - 110020 110020	9873431696

