



Name	KALYANA NARAYANARAO	Vehicle Registration No.	AP35N5571
Address	DNO 52-7-27 RAMALAYA,M VEEDHI OLD RESAVANIPALEM,Visakhapatnam-530022	Partner Name:	POLICYBAZAAR INSURANCE BROKERS PRIVATE LIMITED
Mobile	xxxxxxxxx5039	Partner Code:	1170700
Email	xxxxxxxxxa@gxxxl.com	Partner Mobile No.	--
Aadhar No.	--	Partner Email	customerservice@pbpartners.com



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#### YOUR POLICY DETAILS

Policy No.	D174309545 / 15112024		Policy Issue Date	15-Nov-2024		Invoice No.	IA154673266		Invoice Date	15-Nov-2024	
Period of Policy	Own Damage Cover and Add On(s) if Opted					Third Party Liability Cover			PA Owner Driver		
From	17-Nov-2024 21:20:16					17-Nov-2024 21:20:16			--		
To	16-Nov-2025 23:59:59					16-Nov-2025 23:59:59			--		
Compulsory Deductible (₹)	100					NCB % (Current Policy)			0 %		
Voluntary Deductible (₹)	0.00					Additional Excess (₹)			--		
Coverages Opted	Digit Two-Wheeler Package Policy										

#### YOUR VEHICLE DETAILS

RTO Location	Vizianagaram,ANDHRA PRADESH	Make	ROYAL ENFIELD	Model/Vehicle Variant (Sub-Type)	BULLET/350 ABS
Engine No.	U3S5C0BM103490	Chassis No.	ME3US5C0BM103490	Year of Regn/Year of Mfg.	2012/2011
Body Type	Motor Cycle	Fuel Type	Petrol	Odometer Reading (KM)	--
Seating Capacity	2	Cubic Capacity	350 CC		

#### YOUR VEHICLE IDV

Year	Vehicle IDV	Non-Electrical Accessories IDV	Electrical Accessories IDV	CNG/LPG IDV	Total IDV	PA Owner Driver
Year 1	39414	--	--	--	39414	--
Year 2	--	--	--	--	0	--
Year 3	--	--	--	--	0	--
Year 4	--	--	--	--	0	--
Year 5	--	--	--	--	0	--



OWN DAMAGE PREMIUM [A] (₹)		LIABILITY PREMIUM [B] (₹)	
Own Damage Premium (₹)	111.86	Basic Third-Party Liability (₹)	1,366.00
Add-Ons Premium (₹)	0.00	PA cover for Owner-Driver (₹)	--
NCB Discount Amount (₹)	-0.00	Legal Liability to Employees (₹)	--
		Legal Liability to Paid Driver (₹)	--
		PA cover for 2 unnamed passengers each (₹)	--
		PA cover for Paid Driver (₹)	--
<b>Total OD Premium (₹)</b>	<b>111.86</b>	<b>Total Act Premium (₹)</b>	<b>1366.00</b>
<b>Net Premium (₹)</b>		<b>1477.86</b>	
IGST @ 18% = (₹266.01)		266.01	
<b>Final Premium (₹)</b>		<b>1743.87</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).

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.

## ENDORSEMENT

Invoice Number	Invoice Date	Net Premium	Igst	Cgst	Sgst	Utgst	Cess	Gross Premium
IA154673266	2024-11-15	1477.86	266.01	0.00	0.00	0.00	0.00	1743.87

## OTHER DETAILS

Previous Insurer	--	Previous Policy No.	--
IMT - Endorsements	IMT-22	Previous Policy Expiry Date	--
GSTIN/UIN No.	Unregistered	State Code	37
Receipt No.	RA192918868	Receipt Date	15-Nov-2024
Financier Details	--	Nominee Details	EMPTYFIRSTNAME . Other 15-Nov-2004

## Other Details

### 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 and any subsequent amendment as applicable. 3) Under Section II - 1 (ii) of the policy: Damage to Third Party Property (₹ 100000) 4) P.A. Cover for Owner Driver under Section III (CSI) (per annum) - (₹ 0)


### Big Legal words

**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:** 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.

The Policy has been issued without Compulsory Personal Accident Cover to Owner Driver on the basis of your declaration that you do not hold a valid Driving License on or before the date of commencement of this Policy / already have an alternate Personal Accident insurance cover of Rs. 15 Lakhs

For & On Behalf of Go Digit General Insurance Ltd.



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](#).

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  
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