



Digit Two-Wheeler Package Policy
UIN No.: IRDAN158RP0006V01201718

Name	GOVINDRAM PATIDAR	Vehicle Registration No.	MP43DY1079
Address	294 GRAM MUNDLARAM,Ratlam-457226	Partner Name:	Digit Direct
Mobile	+91769-xxxx-557	Partner Code:	1000010
Email	prave*****idar10@gmail.com	Partner Mobile No.	--
Aadhar No.	--	Partner Email	hello@godigit.com
		For Claims,contact us at	1800-258-5956

YOUR POLICY DETAILS

Policy No.	D600113804 / 21032022	Policy Issue Date	21-Mar-2022	Invoice No.	IA001827496	Invoice Date	21-Mar-2022
Period of Policy	Own Damage Cover and Add On(s) if Opted			Third Party Liability Cover		PA Owner Driver	
From	21-Mar-2022 11:34:32			21-Mar-2022 11:34:32		21-Mar-2022 11:34:32	
To	20-Mar-2023 23:59:59			20-Mar-2023 23:59:59		20-Mar-2023 23:59:59	
Compulsory Deductible (₹)	100			NCB % (Current Policy)		0 %	
Voluntary Deductible (₹)	--			Additional Excess (₹)		--	
Coverages Opted	Digit Two Wheeler Package Policy						
Add On(s) Opted	--						

YOUR VEHICLE DETAILS

RTO Location	Ratlam,MADHYA PRADESH	Make	HONDA	Model/Vehicle Variant (Sub-Type)	ACTIVA/4G
Engine No.	JF50E85089785	Chassis No.	ME4JF507GH8089863	Year of Regn/Year of Mfg.	2017/2017
Body Type	Scooter	Fuel Type	Petrol	Odometer Reading (KM)	--
Seating Capacity	2	Cubic Capacity	110 CC		

YOUR VEHICLE IDV

Year	Vehicle IDV	Non-Electrical Accessories IDV	Electrical Accessories IDV	CNG/LPG IDV	Total IDV	PA Owner Driver
Year 1	18018	--	--	--	18018	1500000
Year 2	--	--	--	--	0	--
Year 3	--	--	--	--	0	--
Year 4	--	--	--	--	0	--
Year 5	--	--	--	--	0	--

OWN DAMAGE PREMIUM [A] (₹)		LIABILITY PREMIUM [B] (₹)	
Own Damage Premium (₹)	181.19	Basic Third-Party Liability (₹)	752.00
Add-Ons Premium (₹)	0.00	PA cover for Owner-Driver (₹)	330.00
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 (₹)	--
Total OD Premium (₹)	181.19	Total Act Premium (₹)	1082.00
Net Premium (₹)			1263.19
			227.37
IGST @ 18% = (₹227.37)			
Final Premium (₹)			1490.56

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).

2) Loss or damage due to accidental external means, burglary, housebreaking and theft of battery is excluded.

ENDORSEMENT

Invoice Number	Invoice Date	Gross Premium	Igst	Cgst	Sgst	Utgst	Cess	Net Premium
IA001827496	2022-03-21	1490.56	227.37	0.00	0.00	0.00	0.00	1263.19

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OTHER DETAILS

Previous Insurer	IFFCO Tokio General Insurance Co. Ltd.	Previous Policy No.	IT1GVDDVPO
IMT - Endorsements	IMT-22,IMT-7	Previous Policy Expiry Date	07-Aug-2018
GSTIN/UIN No.	Unregistered	State Code	23
Receipt No.	RA002074768	Receipt Date	21-Mar-2022
Financier Details	HDFC BANK LTD.	Nominee Details	PRAVEEN PATIDAR BROTHER 10-Jul-1994

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) - (₹ 1500000)

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 . If the PUC Certificate is not found valid at any point of time during the policy period, the Company reserve the right to cancel 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:** The policy is issued subject to acceptance of risk after evaluation of the Vehicle Inspection report. Own Damage cover (Section - I) would not commence unless the satisfactory Vehicle Inspection report has been received by us. If the Company does not receive the Vehicle Inspection report or the report is adverse, the Company, at its discretion, will cancel Policy as per the Motor Tariff

Note: 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

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For & On Behalf of Go Digit General Insurance Ltd.



Praveen Bhat
Vice President - Customer Experience
praveen.bhat@godigit.com
Authorized Signatory
Printed, Signed, and Executed at Bengaluru
Consolidated Stamp Duty is Deposited with
Department of Stamps, Bengaluru
Hey, our document is now digitally signed
Click [here](#) to view the certificate.

In case of claim or any other query, please contact our 24-hour Call Centre at [1800-258-5956](tel:1800-258-5956) or email us at hello@godigit.com or visit our website www.godigit.com.

