



Digit Two-Wheeler Stand-alone Own Damage Policy

UIN No.: IRDAN158RP0003V01201920

Name	HGHJG HJGUYT	Vehicle Registration No.	MH12GG8902
Address	hjpg, gftcyt fhhf, Pune-410301	Partner Name:	Digit Direct
		Partner Code:	1000010
Mobile	+91769-xxxx-557	Partner Mobile No.	--
Email	web****ort@superfinserv.com	Partner Email	hello@godigit.com
Aadhar No.	--	For Claims, contact us at	18000-258-5956

YOUR POLICY DETAILS

Policy No.	D600139631 / 08042022	Policy Issue Date	08-Apr-2022
Period of Policy for Own Damage Cover and Add On(s) if Opted	From	09-Apr-2022	00:00:01
	To	08-Apr-2023	23:59:59
NCB % (Current Policy)	20 %	Invoice No.	IA001849111
Coverages Opted	Digit Two-Wheeler Stand-alone Own Damage Policy	Additional Excess (₹)	--
Voluntary Deductible (₹)	--	Compulsory Deductible (₹)	100

Add On(s) Opted	Digit Two-Wheeler - Consumable Cover with Stand-alone Own Damage Policy (IRDAN158RP0003V01201920/A0011V01201920), Digit Two-Wheeler - Breakdown Assistance with Stand-alone Own Damage Policy (IRDAN158RP0003V01201920/A0015V01201920), Digit Two-Wheeler - Engine and Gear Box Protect with Stand-alone Own Damage Policy (IRDAN158RP0003V01201920/A0013V01201920), Digit Two-Wheeler - Parts Depreciation Protect with Stand-alone Own Damage Policy (IRDAN158RP0003V01201920/A0012V01201920) (Cover only 2 claims per year)
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YOUR VEHICLE DETAILS

RTO Location	Pune, MAHARASHTRA	Vehicle IDV (₹)	53760
Seating Capacity	2	Non-Electrical Accessories IDV (₹)	0
Make	BAJAJ	Electrical Accessories IDV (₹)	0
Model/Vehicle Variant (Sub-Type)	AVENGER/CRUISE	CNG/LPG Kit IDV (₹)	0
Fuel Type	Petrol	Trailer IDV (₹)	0
Year of Regn/Year of Mfg.	2021/--	Total IDV (₹)	53760
Engine No.	SE345678904R		
Chassis No.	56TY644ER45T6Y789		
Cubic Capacity	220 CC		
Odometer Reading (KM)	--		

OWN DAMAGE PREMIUM [A] (₹)	
Own Damage Premium (₹)	1349.48
Add-Ons Premium (₹)	523.84
NCB Discount Amount (₹)	269.90
Total OD Premium	1603.42
Net Premium (₹)	1603.42
IGST @ 18% = (₹288.61)	288.61
Final Premium (₹)	1892.03

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).

ENDORSEMENT

Invoice Number	Invoice Date	Gross Premium	Igst	Cgst	Sgst	Utgst	Cess	Net Premium
IA001849111	2022-04-08	1892.03	288.61	0.00	0.00	0.00	0.00	1603.42

OTHER DETAILS

Previous Own Damage Insurer	Bharti AXA General Insurance Company Limited		
Previous Own Damage Policy No.	TP09875GGG	Previous Own Damage Policy Expiry Date	08-Apr-2022
Details of Existing Damages			
IMT – Endorsements	IMT-22		
GSTIN/UIN No	Unregistered	State Code	27
Premium Payment Details	Receipt No. RA002099479	Receipt Date	08-Apr-2022
Financier Details	--		
Other Endorsements	--		

THIRD PARTY LIABILITY DETAILS

Insurer	Bharti AXA General Insurance Company Limited		
Policy No.	TP09875GGG		
Period of Policy for Third Party Liability Cover	From	10-Apr-2021	
	To	09-Apr-2026	

Note: This policy does not cover claims relating to third party liabilities and/or personal accident to the owner/driver of the vehicle.

Follow these rules like you follow the rules of the road.

Geographical Area: India **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

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. **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, for this product in addition to Indian Motor Tariff. **Important Note:** Please inform the Company in case of change on account of the addition of CNG/PNG kit.

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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.



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.