



Policy Schedule



Digit Compulsory Personal Accident Policy Cover (Owner Driver)

UIN: IRDAN158RP0038V02201819

Go Digit General Insurance Ltd

A snapshot. The gist. The ‘forget everything else, just remember this’ part of your policy.

Customer Details			Policy Details		
Name	VINUTAN NAIK		Policy No.	PB/CPA/DIGIT/1957212	
Address	S/O TAVAREPPA # 1324 2ND MAIN MRUTHYUNJAY NAGAR RANEBENNUR H AVERI-581115 KARNATAKA Pincode : 561207		Policy issue Date	19/06/2025	
GST State Code		Period of Policy	From	24/07/2025	00:00:01
			To	23/07/2026	23:59:59
City / Location	Haveri	Mobile No	*****8121	Email ID	vin*****@gmail.com
*Financier Details		Partner Code and Name	1000158, Policybazaar Insurance Brokers Private Limited		
*Customer ID		Partner Contact and Email ID	1800-258-5970 and care@policybazaar.com		
*GSTIN/UIN Number					

Sum Insured	Rs. 15,00,000/-
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- The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the owner-driver of the vehicle, in direct connection with the vehicle owned or whilst driving or mounting into/dismounting from the vehicle owned or whilst traveling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Sr. No	Nature of Injury	Scale of compensation
1	Death	100%
2	Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
3	Loss of one limb or sight of one eye	50%
4	Permanent total disablement from injuries other than named above.	100%

Subject always to the terms, conditions and exclusions mentioned in the Policy Wordings of Digit Compulsory Personal Accident Policy Cover (Owner Driver)

Premium Details

Total Premium (Rs.)	
Net Premium	320
CGST rate and amount	
SGST/UTGST rate and amount	
IGST rate and amount	58
Final Premium	378

Geographical area	Any accident within India shall be covered subject to Policy Terms and Conditions, unless specifically agreed and endorsed.
Limitation as to Use	
Private Car and Private Two Wheelers	<p>The policy covers use of the vehicle only under a permit within the meaning of the Motor Vehicles Act 1988 or such a carriage falling under sub-section (3) of Section 66 of the Motor Vehicles Act, 1988 The policy does not cover use for</p> <p>a. Hire or Reward b. Carriage of goods (other than samples or personal luggage) c. Organized racing d. Pace making e. Speed testing f. Reliability Trials g. Any purpose in connection with Motor Trade</p>
Commercial Vehicle	<p>The policy covers use of the vehicle only under a permit within the meaning of the Motor Vehicles Act 1988 or such a carriage falling under sub-section (3) of Section 66 of the Motor Vehicles Act, 1988 The policy does not cover use for</p> <p>a. Organized racing b. Pace Making c. Reliability Trials d. Speed Testing e. Use whilst drawing a trailer except the towing (other than for reward) of any one disabled Mechanically propelled vehicle.</p>
Driver: Person or Class of Persons entitled to Drive (Only for Passenger Carrying Vehicle)	
Private Car and Private Two Wheelers	<p>Any person including the insured</p> <p>1) Provided that a person driving holds an 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 an 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 and any subsequent amendment as applicable</p>
Stage Carriage / Contract carriage / Private Service Vehicle	Any person including insured: Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective Learner's license may also drive the vehicle when not used for the transport of passengers at the time of accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.
Goods Carriage	Any person including insured: Any person including insured: Provided that a person driving hold an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective Learner's license may also drive the vehicle when not used for the transport of goods at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.
	Any person including insured: Provided that a person driving holds an effective driving license at the time of

Non-Transport vehicles	the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an 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			
Nominee Details	MR TAVAREPPA - Father			
*IMT – Endorsements				
*Other Endorsements				
*Premium Payment Details	Receipt No	PB129255914	Cheque No / NEFT Details	
	Date	19/06/2025	Date	

Vehicle Details

Sr. No.	Vehicle Description (Make/Model/Sub Type)	Private / Commercial i.e. (GCV/PCV/Misc. Class D)	Year of Manufacturing	Fuel Type	Registration No.	Engine/Chassis No
1	-	-	-	-	-	K10BN8550815

Important Notice

- *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.
- 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.

For & On Behalf of Go Digit General Insurance Ltd.

Consolidated stamp Duty paid



Praveen Bhat

Vice President – Customer Experience

praveen.bhat@godigit.com

Authorized Signatory

Printed, Signed and Executed at Bangalore

Consolidated Stamp Duty is Deposited with Department of Stamps, Bengaluru

vide Receipt No: PB129255914 dated 19/06/2025

GST Reg. No.: 29AACCO4128Q1ZW

SAC Code: 9971

In case of any claim, please contact our 24-Hour Call Centre at 1800 103 4448 or email us at hello@godigit.com

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates: No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. ANY PERSON MAKING FAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.

Go Digit General Insurance Ltd, A Company incorporated under Indian Companies Act, 2013 and licensed by Insurance Regulatory and Development Authority of India [IRDAI] vide Reg No. 158, Corporate Identification Number U66010PN2016PLC167410, Reg. Address Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru 560095. Website: www.godigit.com