



Name	DIVYESH GEDIYA	Vehicle Registration No.	GJ03JE8823
Address	AT KAMADHIYA TAL GONDAL RAJKOT 360110,Rajkot-360001	Partner Name:	CLARION INSURANCE BROKING SERVICES PVT LTD
			1048279
		Partner Code:	
Mobile	xxxxxxxxx7516	Partner Mobile No.	9898966631
Email	bxxxxxxxxa@gxxxl.com	Partner Email	cp@clarionbroking.com
Aadhar No.		For Claims,contact us at	1800-258-5956

YOUR POLICY DETAILS

Policy No.	D150633669 / 05062024	Policy Issue Date	05-Jun-2024	Invoice No.	IA136137047	Invoice Date	05-Jun-2024
Period of Policy	Own Damage Cover and Add On(s) if Opted			Third Party Liability Cover		PA Owner Driver	
From	07-Jun-2024	18:25:28		07-Jun-2024	18:25:28	07-Jun-2024	18:25:28
To	06-Jun-2025	23:59:59		06-Jun-2025	23:59:59	06-Jun-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	Rajkot,GUJARAT	Make	HONDA	Model/Vehicle Variant (Sub-Type)	SHINE/DRUM BSVI
Engine No.	JC65ET0366703	Chassis No.	ME4JC651EGT246885	Year of Regn/Year of Mfg.	2016/--
Body Type	Motor Cycle	Fuel Type	Petrol	Odometer	
Seating Capacity	2	Cubic Capacity	125 CC		
FASTag Number		Financier Details			

YOUR VEHICLE IDV

Year	Vehicle IDV	Non-Electrical Accessories IDV	Electrical Accessories IDV	CNG/LPG IDV	Total IDV	PA Owner Driver
Year 1	24953	--	--	--	24953	1500000
Year 2	--	--	--	--	0	--
Year 3	--	--	--	--	0	--
Year 4	--	--	--	--	0	--
Year 5	--	--	--	--	0	--

OWN DAMAGE PREMIUM [A] (₹)

Own Damage Premium (₹)	175.67	LIABILITY PREMIUM [B] (₹)	
Add-Ons Premium (₹)	0.00	Basic Third-Party Liability (₹)	714.00
NCB Discount Amount (₹)	-0.00	PA cover for Owner-Driver (₹)	375.00
		Legal Liability to Employees (₹)	--
		Legal Liability to Paid Driver (₹)	--
		PA cover for 2 unnamed passengers each (₹)	--
		PA cover for Paid Driver (₹)	--
Total OD Premium (₹)	175.67	Total Act Premium (₹)	1089.00
Net Premium (₹)			1264.67
CGST @ 9% = (₹113.82) + SGST/UTGST @ 9% = (₹113.82)			227.64
Final Premium (₹)			1492.31

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
		0.00	0.00	0.00	0.00	0.00	0.00	0.00



OTHER DETAILS

Previous Insurer	--	Previous Policy No.	--
IMT - Endorsements	IMT-22	Previous Policy Expiry Date	--
GSTIN/UIN No.	Unregistered	State Code	24
Receipt No.	RA166934248	Receipt Date	05-Jun-2024
Nominee Details	--		

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 (CS) (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. **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.

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 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
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](tel:7026061234)



A LESSER KNOWN FACT!

1 in 4 fliers have lost their checked-in baggage in the last 3 years* and the trouble of flight delays is a whole other story.

Travel Smarter With Travel Insurance!



Flight Delay Protection



Natural Disaster Coverage



Baggage Loss Reimbursement

Explore Travel Insurance



#insuranceawareness

*Source - As per survey conducted by LocalCircles in 2022 | This is a consumer awareness initiative by Digit Insurance. | Go Digit General Insurance Limited | CIN: U66010PN2016PLC167410 | IRDAI Regn. No. 158 | Corporate Office Address: Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru 560095 | Registered Office Address: 1 to 6 floors, Ananta One (AR One), Pride Hotel Lane, Narveer Tanaji Wadi, Shivaji Nagar, Pune - 411005, Maharashtra | Trade logo of Go Digit General Insurance Ltd. displayed above belongs to Go Digit Infoworks Services Private Limited and is provided and used by Go Digit General Insurance Ltd. under license. | Toll Free No (1800 258 5956/1800 103 4448) | AD Code: GDG2023-24/247

Go Digit General Insurance Limited ("Company") is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to make an initial public offering of its equity shares (the "Equity Shares") and has filed the amended and restated draft red herring prospectus dated March 30, 2023 with the Securities and Exchange Board of India ("SEBI") and National Stock Exchange of India Limited ("NSE") and BSE Limited ("BSE") and together with NSE, the "Stock Exchanges") on March 31, 2023 ("DRHP"). which amends and restates the draft red herring prospectus dated August 14, 2022 ("Previous DRHP") filed with SEBI and the Stock Exchanges. This DRHP replaces the Previous DRHP in its entirety. The DRHP is available on the website of SEBI at www.sebi.gov.in, the website of the stock exchanges BSE Limited at www.bseindia.com and the National Stock Exchange of India Limited at www.nseindia.com, or the Book Running Lead Managers, namely, ICICI Securities Limited at www.icicisecurities.com, Morgan Stanley India Company Private Limited at www.morganstanley.com, Axis Capital Limited at www.axiscapital.in, HDFC Bank Limited at www.hdfcbank.com, IR, Securities Limited at www.irdig.com and Navam Wealth Management Limited (formerly known as Edelweiss Securities Limited) at www.navam.com. Potential investors should note that investment in equity shares involves a high degree of risk and for details relating to such risk, see the section titled "Risk Factors" beginning on page 45 of the DRHP. Potential investors should not rely on the DRHP filed with SEBI for making any investment decision. The Equity Shares offered in the Offer have not been and will not be registered under the U.S. Securities Act of 1933, as amended (the "Securities Act") or any state securities laws in the United States and, unless so registered, may not be offered or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act and applicable state securities laws. Accordingly, the Equity Shares are only being offered and sold (i) within the United States only to persons reasonably believed to be "qualified institutional buyers" (as defined in Rule 144A under the Securities Act) in transactions exempt from or not subject to the registration requirements of the Securities Act, and (ii) outside the United States in offshore transactions as defined in and in reliance upon Regulation S under the Securities Act and pursuant to the applicable laws of the jurisdictions where those offers and sales are made. There will be no public offering of the Equity Shares in the United States.