



Go Digit General Insurance Ltd.

Digit Two-Wheeler Stand-alone Own Damage Policy

Schedule/Receipt

		UIN No.: IRDAN158RP0003V01201920	
Name	RAMESHBHAI KHUNT	Vehicle Registration No.	GJ03MA9532
Address	GITANJALI PARK STR NO 2 , BOLBALA TRUST MAIN ROAD,NR ANANDNAGAR, RAJKOT -360000,Rajkot-360002	Partner Name:	CLARION INSURANCE BROKING SERVICES PVT LTD
Mobile	xxxxxxxxx7516	Partner Code:	1048279
Email	bxmxxxxxxxxa@gxxxl.com	Partner Mobile No.	9898966631
Aadhar No.	--	Partner Email	cp@clarionbroking.com
		For Claims,contact us at	1800-258-5956

YOUR POLICY DETAILS

Policy No.	D100219332KK / 10072023	Policy Issue Date	10-Jul-2023
Period of Policy for Own Damage Cover and Add On(s) if Opted	From	12-Jul-2023	00:00:01
	To	11-Jul-2024	23:59:59
NCB % (Current Policy)	25 %	Invoice No.	IA093477315
Coverages Opted	Digit Two-Wheeler Stand-alone Own Damage Policy	Additional Excess (₹)	--
Voluntary Deductible (₹)	0.00	Compulsory Deductible (₹)	100

AddOn Cover	AddOn Coverage Details	UIN
Digit Two-Wheeler - Parts Depreciation Protect with Stand-alone Own Damage Policy	Cover only 2 claims per year	IRDAN158RP0003V01201920/A0012V01201920
Digit Two-Wheeler - Consumable Cover with Stand-alone Own Damage Policy	Cover only 2 claims per year	IRDAN158RP0003V01201920/A0011V01201920

YOUR VEHICLE DETAILS

RTO Location	Rajkot,GUJARAT	Vehicle IDV (₹)	57330
Seating Capacity	2	Non-Electrical Accessories IDV (₹)	1800
Make	HONDA	Electrical Accessories IDV (₹)	0
Model/Vehicle Variant (Sub-Type)	ACTIVA/6G DLX (BSVI)	CNG/LPG Kit IDV (₹)	0
Fuel Type	Petrol	Trailer IDV (₹)	0
Year of Regn/Year of Mfg.	2021/--	Total IDV (₹)	59130.00
Engine No.	JF91EW1391484		
Chassis No.	ME4JF914FMW391381		
Cubic Capacity	110 CC		
Odometer (KM)		FASTag Number	

Financier Details

OWN DAMAGE PREMIUM [A] (₹)	
Own Damage Premium (₹)	594.61
Add-Ons Premium (₹)	630.63
NCB Discount Amount (₹)	-148.65
Total OD Premium	1076.59
Net Premium (₹)	1076.59
CGST @ 9% = (₹96.90) + SGST/UTGST @ 9% = (₹96.90)	
	193.80
Final Premium (₹)	1270.39

ENDORSEMENT

Invoice Number	Invoice Date	Net Premium	Igst	Cgst	Sgst	Utgst	Cess	Gross Premium
IA093477315	2023-07-10	1406.59	0.00	126.60	126.60	0.00	0.00	1659.79

OTHER DETAILS

Previous Own Damage Insurer	Go Digit General Insurance Limited		
Previous Own Damage Policy No.	D069455140	Previous Own Damage Policy Expiry Date	11-Jul-2023
Details of Existing Damages			
IMT – Endorsements	IMT-22,IMT-24		
GSTIN/UIN No	Unregistered	State Code	24
Premium Payment Details	Receipt No. RA103532646	Receipt Date	10-Jul-2023

Other Endorsements

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THIRD PARTY LIABILITY DETAILS

Insurer	Tata AIG General Insurance Co. Ltd.		
Policy No.	0171019045		
Period of Policy for Third Party Liability Cover	From	12-Jul-2021	
	To	11-Jul-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. **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. **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. Please inform the Company in case of change on account of the addition of CNG/PNG kit.

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.

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
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)



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			
Address	GITANJALI PARK STR NO 2 , BOLBALA TRUST MAIN ROAD,NR ANANDNAGAR, RAJKOT - 36000,Rajkot-360002	Policy Number	D100219332IU		
		Invoice Number	IA093477315	Policy issue Date	
GST State Code	24	Period of Policy	From	12-Jul-2023	00:00:01
			To	11-Jul-2024	23:59:59
Mobile No	xxxxxxxx7516	Email ID	bxxxxxxxxa@gxxxl.com		
*Financier Details		Partner Code and Name	1048700 CLARION INSURANCE BROKING SERVICES PVT LTD		
*Customer ID		Partner Contact and Email ID	9898966631 cp@clarionbroking.com		
*GSTIN/UIN Number	Unregistered				

Vehicle & Sum Insured Details

Sr. No.	Vehicle Description (Make/Model/Sub Type)	Private / Commercial i.e. (GCV/PCV/Misc. Class D)	Year of registration/Ma nufacturing	Fuel Type	Registration No.	Engine/Chassis No	Sum Insured (INR)
1	HONDA / ACTIVA	Private	2021 / --	Petrol	GJ03MA9532	JF91EW1391484 / ME4JF914FMW391381	1500000

Premium Details

Total Premium (Rs.)	
Net Premium	330.00
CGST+SGST rate and amount	59.40
Final Premium	389.40

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	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 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
Commercial Vehicle	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 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.
Driver: Person or Class of Persons entitled to Drive	
Private Car and Private Two Wheelers	Any person including the insured 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
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.

Non-Transport vehicles	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 and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989			
Nominee Details				
*IMT - Endorsements	IMT-22,IMT-24			
*Other Endorsements				
*Premium Payment Details	Receipt No	RA103532646	Cheque No / NEFT Details	23_dp-DIFAE486A7CE37-1
	Date	10-Jul-2023	Date	10-Jul-2023

Important Notice

1. *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.
 2. 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.
- * Indicates optional fields

For & On Behalf of Go Digit General Insurance Ltd.

Consolidated stamp Duty paid

vide Receipt No: RA103532646 dated 10072023

GST Reg. No.:



Authorized Signatory

Printed, Signed and Executed at Bangalore

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.

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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