Go Digit General Insurance Ltd.
Digit Two-Wheeler Package Policy

Schedule/Certificate
UIN No.: IRDAN158P0006V01201718

Name	UMENDRA NISHAD	**Vehicle Registration No.**	CG25F3440
Address	AT,S/O PARDESHI NISHAD VILL-NAYADHABA,PO-BHIMBHOURI THANA BERL,CG25 - BEMETARA-491335	**Partner Name:**	INSTAPOLICY INSURANCE BROKING PRIVATE LIMITED
			1023524
		Partner Code:	1023524
Mobile	xxxxxxxxx8474	**Partner Mobile No.**	--
Email	sxxxxxxxr@gxxxl.com	**Partner Email**	bcc@insta-policy.com
Aadhar No.	--	**For Claims,contact us at**	1800-258-5956

YOUR POLICY DETAILS

Policy No. D011311226 / 14122019 **Policy Issue Date** 14-Dec-2019 **Invoice No.** IA009159109 **Invoice Date** 14-Dec-2019

Period of Policy	**Own Damage Cover and Add On(s) if Opted**	**Third Party Liability Cover**	**PA Owner Driver**
From	16-Dec-2019 11:38:54	16-Dec-2019 11:38:54	--
To	15-Dec-2020 23:59:59	15-Dec-2020 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	Durg,CHATTISGARH	**Make**	HERO MOTOCORP	**Model/Vehicle Variant (Sub-Type)**	HF DELUXE/ELEC ST DRUM BRAKE SW
Engine No.	HA11ENJHF30873	**Chassis No.**	MBLHAR238JHF21968		
Body Type	Motor Cycle	**Fuel Type**	Petrol	**Year of Regn/Year of Mfg.**	2018/2018
Seating Capacity	2	**Cubic Capacity**	100 CC	**Odometer Reading (KM)**	--

YOUR VEHICLE IDV

Year	**Vehicle IDV**	**Non-Electrical Accessories IDV**	**Electrical Accessories IDV**	**CNG/LPG IDV**	**Total IDV**	**PA Owner Driver**
Year 1	34840	--	--	--	34840	--
Year 2	--	--	--	--	0	--
Year 3	--	--	--	--	0	--
Year 4	--	--	--	--	0	--
Year 5	--	--	--	--	0	--

OWN DAMAGE PREMIUM [A] (₹)		**LIABILITY PREMIUM [B]** (₹)	
Own Damage Premium (₹)	175	Basic Third-Party Liability (₹)	752
Add-Ons Premium (₹)	0	PA cover for Owner-Driver (₹)	--
NCB Discount Amount (₹)	-0	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	**Total Act Premium** (₹)	752
Net Premium (₹)		927	
IGST @ 18% = (₹167)		167	
Final Premium (₹)		1094	

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).

OTHER DETAILS

Previous Insurer	--	**Previous Policy No.**	--
IMT - Endorsements	IMT-22	**Previous Policy Expiry Date**	--
GSTIN/UIN No.	Unregistered	**State Code**	22
Receipt No.	RA010227864	**Receipt Date**	14-Dec-2019
Financier Details	--	**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 (CSI) (per annum) - (₹ 0)

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

The Policy has been issued without Compulsory Personal Accident Cover to Owner Driver on the basis of your declaration that you do not hold a valid Driving License on or before the date of commencement of this Policy / already have an alternate Personal Accident insurance cover of Rs. 15 Lakhs

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 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.