Go Digit General Insurance Ltd.
Digit Private Car Package Policy

Schedule/Certificate
UIN No.: IRDAN158P0005V01201718

Name	PANKAJ GARG	**Vehicle Registration No.**	DL04CAN2132
Address	705,SARASWATI VIHARCHAKARPUR,GURGAON-121001	**Partner Name**	INSTAPOLICY INSURANCE BROKING PRIVATE LIMITED
		Partner Code	1023524
Mobile	xxxxxxxxx5062	**Partner Mobile No.**	+919807071666
Email	sxxxxxxxxxxxxxxx7@gxxxl.com	**Partner Email**	bcc@insta-policy.com
Aadhar No.	--	**For Claims, contact us at**	1800-258-5956

YOUR POLICY DETAILS

Policy No.	D010764989 / 29112019	**Policy Issue Date**	29-Nov-2019	**Invoice No.**	IA008599552	**Invoice Date.**	29-Nov-2019
Period of Policy for Own Damage Cover	**From**	10-Dec-2019	00:00:01	**NCB % (Current Policy)**		35%	
	To	09-Dec-2020	23:59:59	**Additional Excess** (₹)		--	
Period of Policy for Third Party Liability	**From**	10-Dec-2019	00:00:01	**Voluntary Deductible** (₹)		--	
	To	09-Dec-2020	23:59:59	**Compulsory Deductible** (₹)		1000	
Period of Policy for PA Owner-Driver	**From**						
	To						
Add-Ons Opted	--			**Coverages Opted**		Package Policy	

YOUR VEHICLE DETAILS

RTO Location	New Delhi,DELHI	**Make**	HONDA	**Model/Vehicle Variant (Sub-Type)**	CITY/ZX
Seating Capacity	5	**Fuel Type**	Diesel	**Year of Regn./ Manufacturing**	2010/--
Engine No.	209820	**Chassis No.**	105392	**Cubic Capacity**	1498 CC

YOUR VEHICLE IDV

Year	Vechicle IDV (₹)	Non-Electrical Accessories IDV (₹)	Electrical Accessories IDV (₹)	CNG/LPG IDV (₹)	Trailer IDV (₹)	Total IDV (₹)	PA Owner Driver
Year 1	360000	--	--	--	--	360000	--
Year 2	--	--	--	--	--	--	--
Year 3	--	--	--	--	--	--	--

OWN DAMAGE PREMIUM [A] (₹)		LIABILITY PREMIUM [B] (₹)	
Total Basic Own Damage Premium (₹)	12409	Basic Third-Party Liability (₹)	3221
NCB Discount Amount (₹)	-4343	PA cover for Owner-Driver (₹)	--
Others (₹)	-5445	Legal Liability to Employees (₹)	
Own Damage Premium (₹)	2621	Legal Liability to Paid Driver (₹)	50
Add-Ons Premium (₹)	0	PA cover for 5 passengers 0 (₹)	--
		CNG/LPG Premium (₹)	
Total OD Premium (₹)	2621	**Total Act Premium (₹)**	3271
Net Premium (₹)		5892	
IGST @18%=(₹1061)		1061	
Final Premium (₹)		6953	

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, geographical extension, imported vehicle etc., wherever applicable).

OTHER DETAILS

Previous Insurer	Bajaj Allianz General Insurance Co. Ltd.		
Previous Policy No.	OG-19-9906-1801-00091859	**Previous Policy Expiry Date**	09-Dec-2019
IMT - Endorsements	IMT-22,IMT-28		
GSTIN/UIN No.	Unregistered	**State Code**	7
Payment Mode	Online	**Cheque/Transation No**	2_dp-DI4B995E99BB68-1
Bank Name		**IFSC/MICR No**	--
Premium Payment Details	**Receipt Number** RA009668405	**Receipt Date**	29-Nov-2019
Financier Details	--	**Nominee Details**	--

Other Details	--
Details of Existing Damages	--

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. 3) Under Section II _ 1 (ii)of the policy: Damage to Third Party Property _ ₹750000 4) P.A. Cover for Owner Driver under Section III (CSI) - ₹

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** 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. 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)** in the policy. **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,as per the attached images**. **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. **Important Note:**Please inform the Company in case of change on account of addition of CNG/PNG kit.
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.