

digit	Go Digit General Insurance Limited 5th floor, Halwaaiya Commerce House, 11 Mahatma Gandhi Marg, Hazratganj, Lucknow Lucknow - 226001, Uttar Pradesh (State Code-09) Ph: Helpline No: 1800-103-4444 GSTIN: 09AACCO4128Q12Y IRDA Registration No: 158 CIN No: U66010PN2014PLC167410	G2 भारत 2023 INDIA

CERTIFICATE CUM INSURANCE POLICY SCHEDULE CUM PAYMENT RECEIPT

Policy No. D121370136	Private Car Policy - Bundled Issued At: 18:41 Hours on 22/10/2023 (UTM : IRDANI50R0000V01201819) Period of Insurance OD: 22/10/2023 (18:41 Hrs) To 21/10/2024 (Midnight) 10/2/23 TP: 22/10/2023 (18:41 Hrs) To 21/10/2024 (Midnight)				Proposal No. & Date P26594469, 22/10/2023	
Insured's Name Insured's Address	MR. ABHISHEK TRIPATHI S/O MR. MADHUSUDAN TRIPATHI, BH-1/C-828 SECTOR-1, GOMTI NAGAR, EXTENSION LUCKNOW - 226010 Uttar Pradesh (State Code-09)			GSTIN NA	Previous Policy No. NA	
Chassis No. MAKDG587KP4003559	Engine No. L15ZD2212043	Model ELEVATE/ZX CVT	CC 1498	Body Color Meteoroid Gray H.	Body Type SUV	Previous Insurer NA
Geographical Area India	Date of First Sale 22/10/2023	Mfg. Year 2023	Seating Cap. 5	Place of Registration Lucknow	Fuel Type Petrol	Registration No. NA
INSURED'S DECLARED VALUE (Rs.)						
Vehicle: 1519905	Electrical Accessories: 0	Non Electrical Accessories: 0	BI Fuel Kit: NA	Total IDV: 1519905		
SCHEDULE OF PREMIUM						
A. Own Damage Premium		Amount (Rs.)	B. Liability Premium		Amount (Rs.)	
Basic Premium			Third Party Liability			
Vehicle		33950	Basic Third Party Liability Premium including TPPD		10640	
Non Electrical Accessories		0	Sub Total (Third Party Liability)		10640	
Electrical Accessories (IMT-24)		0	PA Cover			
BI Fuel kit (IMT-25)		0	Compulsory PA Cover for Owner Driver		1337	
Basic Premium Total		33950	Optional PA cover for Paid Driver (IMT-17)		300	
Add Geographical Area Ext. (IMT-1)		0	Optional PA Cover (200000 Per Person) for 5 Persons (IMT-16)		1500	
Sub Total		33950	Sub Total (PA Cover)		3136	
Deductibles			Legal Liability			
Voluntary Deductibles (IMT-22A)		0	Paid Driver (IMT-28)		150	
Anti Theft Device (IMT-10)		500	Employees (for 0 persons) (IMT-29)		0	
AA Membership (IMT-8)		0	Sub Total (Legal Liability)		150	
Handicap (0%)		0	Geographical Area Ext. (TP)		0	
NCB (0%)		0				
Sub Total (Deductibles)		500				
Add-Ons (Zero Depreciation)		9880				
Net Own Damage Premium(A)		43330	Net Liability Premium(B)		13926	
Note:-			Total Premium (A + B)		57256	
1. Issue of Policy is subject to realisation of cheque if premium is paid by cheque.			SGST(9%)		5154	
2. Consolidated stamp duty paid to State Exchequer.			CGST(9%)		5154	
3. The Policy is subject to a compulsory deductible of Rs. 1000 (IMT-22)			Gross Premium Paid		67564	

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Limitations as to use: The Policy covers use of the vehicle for any purpose other than: (1) Hire or Reward (2) Carriage of goods (other than samples or personal luggage) (3) Organised Racing (4) Pace Making (5) Speed Testing (6) Reliability Trials (7) Any purpose in connection with motor trade.

Driver's Clause: Any person including the Insured: Provided that the person driving holds an effective and valid 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 & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

Limits of Liability: Limit of the amount of the Company's Liability Under Section II-1 (i) in respect of any one accident: as per motor vehicles act, 1989. Limit of the amount of the Company's Liability Under Section II-1 (ii) in respect of any one claim or series of claims arising out of one event: UPTO Rs. 7,50,000.
Cover Under Section III for Owner-Driver is Rs. 15 lakhs.

No Claim Bonus: The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the preceding year-20%, Preceding two consecutive years-25%, Preceding three consecutive years-35%, Preceding four consecutive years-45%, Preceding five consecutive years-50% of NCB on OD Premium. No Claim Bonus only be allowed provided the policy is renewed with in 90 days of the expiry date of the previous policy.

HP/Lease/Hypothecation with: STATE BANK OF INDIA - BARABANKI
Subject to I.M.T Endt. Nos. & memorandum: 7,10,16,17,22,28 printed herein.

You agree to receive the policy document (without enclosing the terms & conditions of policy) from the company and you authorise the company to display Terms & Conditions of the policy on its website that enables access by you.

