

## YOUR DETAILS

Name: SAUMYA MISHRA
Registration Number: NEW
Policy Number: D032135587 / 23032021
Mobile Number: xxxxxxxx9032
Email: mxxxxxxxxxxxxx2@yxxo.com

## PARTNER DETAILS

Partner Name: LANDMARK INSURANCE BROKERS PVT LTD
Partner Code : 1061736 / 1000802
Partner Mobile Number: +919987579086
Partner Email : customercare@policyboss.com

Call us at **1800-258-5956** to update your contact details. This will help us give you a smooth claim process.



Call us in case of a claim, and get **special benefits** from our network garages!



6 Months Warranty on repairs with genuine & original parts



Complimentary Pick-up & Drop for your car



Cashless Claim Settlement across 1400+ garages

## YOUR POLICY DETAILS

Policy Issue Date	23-Mar-2021	Invoice No.	IA033799185	Invoice Date	23-Mar-2021
Period of Policy for Own Damage Cover	From	23-Mar-2021	12:02:57	NCB % (Current Policy)	0%
	To	22-Mar-2022	23:59:59	Additional Excess (₹)	--
Period of Policy for Third Party Liability	From	23-Mar-2021	12:02:57	Voluntary Deductible (₹)	0
	To	22-Mar-2024	23:59:59	Compulsory Deductible (₹)	2000
Period of Policy for PA Owner-Driver	From	23-Mar-2021	12:02:57	Additional Deductible (₹)	
	To	22-Mar-2024	23:59:59		

## Add-Ons Opted

Digit Private Car Parts Depreciation Protect – Bundled(IRDAN158RP0008V01201819/A0025V01201819)(Cover Unlimited Claims), Digit Private Car Return to Invoice – Bundled(IRDAN158RP0008V01201819/A0029V01201819), Digit Private Car Tyre Protect – Bundled(IRDAN158RP0008V01201819/A0028V01201819), Digit Private Car Breakdown Assistance – Bundled(IRDAN158RP0008V01201819/A0027V01201819), Digit Private Car Consumable Cover – Bundled(IRDAN158RP0008V01201819/A0024V01201819), Digit Private Car Engine and Gear Box Protect – Bundled(IRDAN158RP0008V01201819/A0026V01201819)

## Coverages Opted

Package Policy

## Address

b 6/74 vineet khand,gomti nagar,Lucknow-226001

## YOUR VEHICLE DETAILS

RTO Location	Lucknow,UTTAR PRADESH	Make	MORRIS GARAGES	Model/Vehicle Variant (Sub-Type)	HECTOR/2.0 SHARP
Seating Capacity	5	Fuel Type	Diesel	Year of Regn./ Manufacturing	--/ 2021
Engine No.	463445924099171	Chassis No.	MZ7HD1D2C4H052506	Cubic Capacity	1956 CC

## YOUR VEHICLE IDV

Year	Vehicle IDV (₹)	Non-Electrical Accessories IDV (₹)	Electrical Accessories IDV (₹)	CNG/LPG IDV (₹)	Trailer IDV (₹)	Total IDV (₹)	PA Owner Driver
Year 1	1780908	--	--	--	--	1780908	1500000
Year 2	--	--	--	--	--	0	1500000
Year 3	--	--	--	--	--	0	1500000

OWN DAMAGE PREMIUM [A] (₹)	LIABILITY PREMIUM [B] (₹)
Total Basic Own Damage Premium (₹)	59536
NCB Discount Amount (₹)	
Others (₹)	-30959
Own Damage Premium (₹)	28577
Add-Ons Premium (₹)	8144
<b>Total OD Premium (₹)</b>	<b>36721</b>
<b>Net Premium (₹)</b>	<b>62085</b>
CGST @ 9% = (₹5588) + SGST/UTGST @ 9% = (₹5588)	11176
<b>Final Premium (₹)</b>	<b>73261</b>

**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).

**Imp note:** Own Damage cover shall end on completion of first year of this comprehensive bundled policy. The policy will continue as a third party cover governed by standard wordings of Act only till the end of remaining period of policy .

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	Gross Premium	Igst	Cgst	Sgst	Utgst	Cess	Net Premium
IA033799185	2021-03-23	73261.00	0.00	5588.00	5588.00	0.00	0.00	62085.00

## OTHER DETAILS

Previous Insurer	--
Previous Policy No.	--
IMT - Endorsements	IMT-22,IMT-28,IMT-7
GSTIN/UIN No.	Unregistered
Payment Mode	Cheque
Bank Name	STATE BANK OF INDIA
Premium Payment Details	Receipt Number RA035741917
Financier Details	bank of baroda

Other Details lucknow

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) - `1500000

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 covers 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 covers 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.

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*

Praveen Bhat  
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.