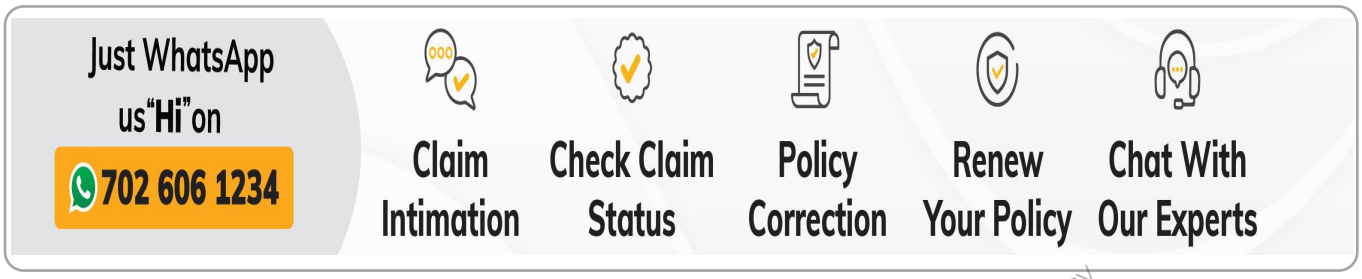
Go Digit General Insurance Ltd.

Schedule/Certificate

Digit Commercial Vehicle Package Policy - Goods Carrying Vehicle

UIN No.: IRDAN158RP0001V01201819

Name	ABHISHEKH INFRASTRUCTURES	**Vehicle Registration No.**	MH14KU0004
Address	PROP- NEELAM UMESH PARKHI,AP MAAN PARKHI WASTI,HINJAWADI TAL MULSHI PUNE,411057,Pune-411057	**Partner Name**	IRFAN SALIM SHAIKH
		Partner Code	1152779
Mobile	xxxxxxxxx4444	**Partner Email**	amjadshaikh@sparkinsure.in
Email	sxxxxxxxxxy@gxxxl.com	**Partner Mobile No.**	9067887858
		PAN (POSP)	**EHBPS2082G**
Aadhar No.	--		



YOUR POLICY DETAILS

Policy No.	D192699592 / 18032025	Policy Issue Date	18-Mar-2025	Invoice Date	18-Mar-2025
Period of Policy	From	21-Mar-2025 00:00:01			
	To	20-Mar-2026 23:59:59			
NCB % (Current Policy)	25 %	Policy Type	Public Carrier		
Compulsory Deductible	1500	Voluntary Deductible	--		

YOUR VEHICLE DETAILS

Make	TATA	Trailer Reg. No.		RTO Location	Pimpri
Model/Vehicle Variant (Sub-Type)	PRIMA 3525 / FBV 23 BOX AC BSVI	Year of Regn. / Manufacturing	2023 / --	Licensed Seating Capacity	3
Engine No.	6A250D06232A64264185	Chassis No.	MAT809009P3A02437	Cubic Capacity	6700 CC
Fuel Type	Diesel	Gross Vehicle Weight	35000KG	Vehicle Body Type	Dumper/ Tipper
Goods Type	--	Permit Type	Public Carrier	Wheels	12
Odometer		FASTag Number	NA	Financier Details	HDB FINANCIAL SERVICES LIMITED

FASTag NUMBER DECLARATION

The Policy has been issued subject to your affirmative declaration that a valid FASTag has been affixed on the insured vehicle.

YOUR VEHICLE IDV (THE MAXIMUM MONEY YOU CAN GET IN CASE OF A CLAIM)

Vehicle IDV (₹)	IDV of Electrical Accessories (₹)	IDV of Non-Electrical Accessories (₹)	CNG/LPG KIT IDV (₹)	Trailer IDV (₹)	Body IDV (₹)	Total IDV (₹)
3750000	--	--	--	--	450000	4200000.00

OWN DAMAGE PREMIUM [A] (₹)		LIABILITY PREMIUM [B] (₹)	
Own Damage Premium (₹)	13576.09	Basic Third-Party Liability (₹)	43950.00
Add-Ons Premium (₹)	0.00	PA cover for Owner-Driver (₹)	--
NCB Discount Amount (₹)	-3394.02		
		Legal Liability to Paid (₹) Driver (Persons:1)	50.00
Total OD Premium (₹)	10182.07	Total Act Premium (₹)	44000.00
Net Premium [A+B] (₹)			54182.07
CGST @ 6% = (₹2637.00) + SGST/UTGST @ 6% = (₹2637.00)			5274.00
CGST @ 9% = (₹920.89) + SGST/UTGST @ 9% = (₹920.89)			1841.78
Total Premium (₹)			61297.85

I/We hereby affirmatively warrant/declare that the vehicle body-type is declared accurately and correctly. I/we further understand and acknowledge that, if the body-type is found to be other than what has been declared, shall amount to misrepresentation and Insurer shall have the right to cancel the policy and/or reject any claim in accordance with policy terms and conditions and express clause attached on this policy.

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Go Digit General Insurance Ltd, GST Reg No 27AACCO4128Q1Z0 , PAN No:- AACCO4128Q, HSN: 997134/General Insurance Services, GSTIN Address :Pune Business Centre,1st to 6th Flr, Ananta One, Pride Hotel Lne, Narveer Tanaji Wadi,Pune,Maharashtra,PIN-411005. Website : www.godigit.com. Corporate office Address : Atlantis, 95, 4thB Cross Road, Koramangala Industrial Layout, 5thBlock, Bengaluru, Karnataka, PIN – 560095, IRDAI Reg No. 158, CIN – U66010PN2016PLC167410

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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).

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.

In case of an accident to your vehicle, please intimate us immediately for SPOT SURVEY. Failure to intimate in time could prejudice your claim. In case of Total Loss and/or Theft claim, applicable subsidy amount availed as per government policy will be reduced from IDV for claim settlement.

ENDORSEMENT

Invoice Number	Invoice Date	Net Premium	Igst	Cgst	Sgst	Utgst	Cess	Gross Premium
IA170566639	2025-03-18	54182.07	0.00	3557.89	3557.89	0.00	0.00	61297.85

OTHER DETAILS

Previous Insurer	Tata AIG General Insurance Co. Ltd.		
Previous Policy No.	6301475945	Previous Policy Expiry Date	20-Mar-2025
IMT - Endorsements	IMT-21,IMT-23,IMT-28,IMT-7		
Invoice Number	IA170566639		
GSTIN/UIN No.	27BNGPP7878H1Z8	State Code	27
Payment Mode	Cheque	Cheque/Transation No	093500
Bank Name		IFSC/MICR No	MAHB0001357
Premium Payment Details	Receipt No. RA214289615	Receipt Date	18-Mar-2025
Nominee Details	--		

Details of Existing Damages	--
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 and Conditions, unless specifically agreed and endorsed. **Limitation as to use** - 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 Organised racing, Pace Making, Reliability Trials, Speed Testing, Use whilst drawing a trailer except the towing (other than for reward) of any one disabled Mechanically propelled vehicle (only for Passenger Carrying Vehicle). **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): ₹

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 . **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.

Important Note: Please inform the Company in case of change on account of addition of CNG/PNG kit.

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.

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.

Policy would be void on the ground that it was obtained of material fact or by a representation of fact which was false in some material particular.

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. This policy is subject to the standard policy wordings, warranties and conditions applicable for this product in addition to Indian Motor Tariff. 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.

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.

MH-AK-10104-TATA FROM 3525-2025-03-14 2016 0820 1881 Commercial Vehicle Comprehensive Policy

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Wish to go through your detailed policy wordings, click here.
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 Digit Insurance: Car, Bike, Health & Travel Insurance Online .
For instant resolution, you can ping us "Hi" on WhatsApp at 702 606 1234
For Claims Notification and Procedure click here.

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

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A LESSER KNOWN FACT!

1 in 4 fliers have lost their checked-in baggage in the last 3 years* and the trouble of flight delays is a whole other story.

Travel Smarter With Travel Insurance!

- Flight Delay Protection
- Natural Disaster Coverage
- Baggage Loss Reimbursement

Explore Travel Insurance

#insuranceawareness

*Source - As per survey conducted by LocalCircles in 2022 | This is a consumer awareness initiative by Digit Insurance. | Go Digit General Insurance Limited | CIN: U66010PN2016PLC167410 | IRDAI Regn. No. 158 | Corporate Office Address: Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru 560095 | Registered Office Address: 1 to 6 floors, Ananta One (AR One), Pride Hotel Lane, Narveer Tanaji Wadi, Shivaji Nagar, Pune - 411005, Maharashtra | Trade logo of Go Digit General Insurance Ltd. displayed above belongs to Go Digit Infoworks Services Private Limited and is provided and used by Go Digit General Insurance Ltd. under license | Toll Free No (1800 258 5956/1800-103-4448) | AD Code: GDG/2023-24/247

Go Digit General Insurance Limited ("Company") is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to make an initial public offering of its equity shares (the "Equity Shares") and has filed the amended and restated draft red herring prospectus dated March 30, 2023 with the Securities and Exchange Board of India ("SEBI") and National Stock Exchange of India Limited ("NSE") and BSE Limited ("BSE", and together with NSE, the "Stock Exchanges") on March 31, 2023 ("DRHP"), which amends and restates the draft red herring prospectus dated August 14, 2022 ("Previous DRHP") filed with SEBI and the Stock Exchanges. This DRHP replaces the Previous DRHP in its entirety. The DRHP is available on the website of SEBI at www.sebi.gov.in, the websites of the stock exchanges BSE Limited at www.bseindia.com and the National Stock Exchange of India Limited at www.nseindia.com, at the Book Running Lead Managers, namely, ICICI Securities Limited at www.icicisecurities.com, Morgan Stanley India Company Private Limited at www.morganstanley.com, Axis Capital Limited at www.axiscapital.co.in, HDFC Bank Limited at www.hdfcbank.com, IIFL Securities Limited at www.iiflcap.com and Nuvama Wealth Management Limited (formerly known as Edelweiss Securities Limited) at www.nuvama.com. Potential investors should note that investment in equity shares involves a high degree of risk and for details relating to such risk, see the section titled "Risk Factors" beginning on page 45 of the DRHP. Potential investors should not rely on the DRHP filed with SEBI for making any investment decision. The Equity Shares offered in the Offer have not been and will not be registered under the U.S. Securities Act of 1933, as amended (the "Securities Act") or any state securities laws in the United States and, unless so registered, may not be offered or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act and applicable state securities laws. Accordingly, the Equity Shares are only being offered and sold (i) within the United States only to persons reasonably believed to be "qualified institutional buyers" (as defined in Rule 144A under the Securities Act) in transactions exempt from or not subject to the registration requirements of the Securities Act, and (ii) outside the United States in offshore transactions as defined in and in reliance upon Regulation S under the Securities Act and pursuant to the applicable laws of the jurisdictions where those offers and sales are made. There will be no public offering of the Equity Shares in the United States.

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