



Go Digit General Insurance Ltd.
Digit Private Car Policy

Schedule/Certificate
UIN No.: IRDAN158RP0005V01201718

YOUR DETAILS

Name: SANDEEP PANDIT DORGE

Registration Number: MH12RT4241

Policy Number: D212599815 / 12072025

Mobile Number: xxxxxxxx8282

Email: mxxxxxxxxxxxx1@gxxl.com

PARTNER DETAILS

Partner Name: IRFAN SALIM SHAIKH

Partner Code : 1152779

Partner Mobile Number: 9067887858

Partner Email : amjadshaikh@sparkinsure.in

PAN (POSP) : EHBPS2082G

YOUR POLICY DETAILS

Policy Issue Date	12-Jul-2025	Invoice No.	IA188759328	Invoice Date	12-Jul-2025
Period of Policy for Own Damage Cover	From	12-Jul-2025	17:30:04	NCB % (Current Policy)	50%
	To	11-Jul-2026	23:59:59	Additional Excess (₹)	--
Period of Policy for Third Party Liability	From	12-Jul-2025	17:30:04	Voluntary Deductible (₹)	0.00
	To	11-Jul-2026	23:59:59	Compulsory Deductible (₹)	1000
Period of Policy for PA Owner-Driver	From	12-Jul-2025	17:30:04		
	To	11-Jul-2026	23:5		



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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 VEHICLE IDV

Year	Vehicle IDV (₹)	Non-Electrical Accessories IDV (₹)	Electrical Accessories IDV (₹)	CNG/LPG IDV (₹)	Trailer IDV (₹)	Total IDV (₹)	PA Owner Driver
Year 1	465973	--	--	--	--	465973.00	1500000
Year 2	--	--	--	--	--	--	--
Year 3	--	--	--	--	--	--	--

OWN DAMAGE PREMIUM [A] (₹)		LIABILITY PREMIUM [B] (₹)	
Total Basic Own Damage Premium (₹)	16062.00	Basic Third-Party Liability (₹)	3416.00
NCB Discount Amount (₹)	-8031.00	PA cover for Owner-Driver (₹)	330.00
Others (₹)	-6023.24	Legal Liability to Employees (₹)	
Own Damage Premium (₹)	2007.76	Legal Liability to Paid Driver (₹)	50.00
Add-Ons Premium (₹)	3360.79	PA cover for 5 passengers 1000000 (₹)	250.00
		CNG/LPG Premium (₹)	



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Details of Existing Damages Vehicle is in good condition;

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 (CS) - ₹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 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: 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



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DID YOU KNOW?

A Consumer Awareness Initiative by
digit INSURANCE

Travel insurance can assist you if you **lose your passport while traveling abroad**, helping cover the costs of obtaining a replacement or temporary passport.



This is a consumer awareness initiative by Go Digit General Insurance Limited | Go Digit General Insurance Limited (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 | IRDAI Regn. No. 158 | CIN- U66010PN2016PLC167410 | 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 | www.godigit.com/general-insurance | Toll free number: (1800-258-5956/1800-103-4448) | Ad Code: GDG/2024-25/18

This is the end of the document and the beginning of a wonderful relationship.

We hope that you do not get in a situation when you have to file a claim. However, if that happens, we are always there for you. That's a promise!
Stay Calm and just relax! We will take care of everything!
You can take your car to any of the listed network garages in case anything happens, and we assure you a hassle-free claim process.

- Complete cashless facility
- 6 Months warranty on repairs
- Complimentary Pick-up & Drop

*Facilities mentioned above are offered by the garages. List of garages is subject to change in future. Please call on 1800-258-5956 in case you require further help.

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Go Digit General Insurance Ltd. | GST Reg No 27AACC04128Q1Z0 | PAN No:- AACCO4128Q | HSN: 997134/General Insurance Services | Website: www.godigit.com/general-insurance | GSTIN Address: Pune Business Centre, 1st to 6th Flr, Ananta One, Pride Hotel Lane, Narveer Tanaji Wadi, Pune, Maharashtra, PIN-411005 | Registered Office Address: