



Go Digit General Insurance Ltd.

Digit Private Car Stand-alone Own Damage Policy

Schedule/Receipt

UIN No.: IRDAN158RP0002V01201920

Name	NANDKUMAR YASHWANT ANGAL	Vehicle Registration No.	MH12VQ6377
Address	BUNGLOW NO.6 OFF.S.B.ROAD HAVELI,CHATUSHRUNGI OPPOSITE DR.ANGAL,PARK PUNE,41101,6,Pune-410502	Partner Name:	IRFAN SALIM SHAIKH
Mobile	xxxxxxxx1565	Partner Code:	1152779
Email	xxxxxxxxxxxxl@gxxxl.com	Partner Mobile No.	9067887858
		Partner Email	amjadshaikh@sparkinsure.in
		PAN (POSP)	EHBPS2082G
Aadhar No.	--		



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**Claim Intimation**

**Check Claim Status**

**Policy Correction**

**Renew Your Policy**

**Chat With Our Experts**

YOUR POLICY DETAILS

Policy No.	D216853237 / 01082025	Policy Issue Date	01-Aug-2025
Period of Policy for Own Damage Cover and Add On(s) if Opted	From To	03-Aug-2025 02-Aug-2026	00:00:01 23:59:59
NCB % (Current Policy)	0 %	Invoice No.	IA193700622
Coverages Opted	Digit Private-Car Stand-alone Own Damage Policy	Additional Excess	--
Voluntary Deductible	() 0.00	Compulsory Deductible	() 1000

AddOn Cover		UIN
Digit Private Car Parts Depreciation Protect with Stand-alone Own Damage Policy	Cover Unlimited Claims	IRDAN158RP0002V01201920/A0005V01201920
Digit Private Car Tyre Protect with Stand-alone Own Damage Policy	The benefits can be utilized only for a maximum of four [4]tyre[s] of the Insured Vehicle	IRDAN158RP0002V01201920/A0008V01201920
Digit Private Car Return to Invoice with Stand-alone Own Damage Policy		IRDAN158RP0002V01201920/A0009V02201920
Digit Private Car Breakdown Assistance with Stand-alone Own Damage Policy		IRDAN158RP0002V01201920/A0007V02201920
Digit Private Car Consumable Cover with Stand-alone Own Damage Policy	Cover Unlimited Claims	IRDAN158RP0002V01201920/A0004V01201920
Digit Private Car Engine and Gear Box Protect with Stand-alone Own Damage Policy	Maximum of one claim would be payable	IRDAN158RP0002V01201920/A0006V01201920
Digit Private Car Loss to Personal Belongings with Stand-alone Own Damage Policy	Cover Only 1 Claims Per Year/Max SI-50000	IRDAN158RP0002V01201920/A0071V01202021

Go Digit General Insurance Ltd. | GST Reg No 27AACCO4128Q1Z0 | 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: 1 to 6 floors, Ananta One (AR One), Pride Hotel Lane, Narveer Tanaji Wadi, Shivaji Nagar, Pune-411005, Maharashtra | IRDAI Reg No. 158 | CIN- L66010PN2016PLC167410 | 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) | For more details on risk factors, terms, and conditions, please read sales brochure carefully before concluding a sale.



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Digit Private Car Key & Lock Protect with Stand-alone Own Damage Policy	Cover Only 1 Claims Per Year/Max SI-50000	IRDAN158RP0002V01201920/A0070V01202021
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YOUR VEHICLE DETAILS

RTO Location	Pune, MAHARASHTRA	Vehicle IDV (₹)	1644600
Seating Capacity	5	Non-Electrical Accessories IDV (₹)	0
Make	MORRIS GARAGES	Electrical Accessories IDV (₹)	0
Model/Vehicle Variant (Sub-Type)	HECTOR/1.5 SAVVY PRO CVT BSVI	CNG/LPG Kit IDV (₹)	0
Fuel Type	Petrol	Trailer IDV (₹)	0
Year of Regn/Year of Mfg.	2023/0001-01-01	Total IDV (₹)	1644600.00
Engine No.	FMGNC150502		
Chassis No.	MZ7ED3HKE6H028573		
Cubic Capacity	1451 CC		
Odometer		FASTag Number	NA
Financier Details	BANK OF BARODA		

FASTag NUMBER DECLARATION

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

OWN DAMAGE PREMIUM [A] (₹)

Total Basic Own Damage Premium (₹)	53992.22
NCB Discount Amount (₹)	
Others (₹)	-41034.09
Own Damage Premium (₹)	12958.13
Add-Ons Premium (₹)	14558.10
Total OD Premium (₹)	27516.23
Net Premium (₹)	27516.23
CGST @ 9% = (27516.23 * 9%) + SGST/UTGST @ 9% = (27516.23 * 9%)	4952.92
Final Premium (₹)	32469.15

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, imported vehicle etc., wherever applicable). GDD - Subject to successful vehicle inspection.

In case of an accident, the insured shall immediately inform the SPOT SERVICE. Failure to inform in time shall nullify the 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
IA193481641	2025-08-02	27516.23	0.00	2476.46	2476.46	0.00	0.00	32469.15
IA193700622	2025-08-02	0.00	0.00	0.00	0.00	0.00	0.00	0.00

*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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OTHER DETAILS

Previous Own Damage Insurer	Tata AIG General Insurance Co. Ltd.		
Previous Own Damage Policy No.	62031975600000	Previous Own Damage Policy Expiry Date	02-Aug-2025
Details of Existing Damages			
IMT – Endorsements	IMT-22,IMT-7		
GSTIN/UIN No	Unregistered	State Code	27
Premium Payment Details	Receipt No. --	Receipt Date	
Other Endorsements			

THIRD PARTY LIABILITY DETAILS

Insurer	Go Digit General Insurance Limited		
Policy No.	D111172297		
Period of Policy for Third Party Liability Cover	From	03-Aug-2023	
	To	02-Aug-2026	

Note: This policy does not cover claims relating to third party liabilities and/or personal accident to the owner/driver of the vehicle.

Follow these rules like you follow the rules of the road.

Geographical Area: India **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.

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. Cheque dishonor / Non-receipt of payment: If premium paid through Cheque, the policy is void ab-initio in case of dishonor of Cheque or non-receipt of payment. This policy is subject to the standard policy wordings, warranties and conditions applicable for this product in addition to coverages and exclusions specified in the motor vehicle tariff published by IRDAI. 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". 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. **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. **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 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. **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. **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. **Important Note:** Please inform the Company in case of change on account of the addition of CNG/PNG kit.



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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.

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For instant resolution, you can ping us "Hi"

on WhatsApp at [702 606 1234](https://wa.me/7026061234)