



Go Digit General Insurance Ltd.

Digit Private Car Stand-alone Own Damage Policy

Schedule/Receipt

UIN No.: IRDAN158RP0002V01201920

Name	VIKAS PANDHARINATH CHOUDHARI	Vehicle Registration No.	MH14LY9595
Address	BHOSARI SERVE NO.138/7 LANDAGE,WASTI ZAPAKE CHAL SAMOR,PUNE,MAHARASHTRA,Pimpri Chinchwad-411033	Partner Name:	SPARKSHIELD INSURANCE BROKER PRIVATE LIMITED
Mobile	xxxxxxxxx7858	Partner Code:	1212903
Email	xxxxxxxxxxxxxxxxx@gxxxxxcom	Partner Mobile No.	8421887858
Aadhar No.	--	Partner Email	sparkshieldbroker@gmail.com

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YOUR POLICY DETAILS

Policy No.	D230983549KK / 16102025	Policy Issue Date	16-Oct-2025
Period of Policy for Own Damage Cover and Add On(s) if Opted	From	25-Oct-2025	00:00:01
	To	24-Oct-2026	23:59:59
NCB % (Current Policy)	20 %	Invoice No.	IA210898577
Coverages Opted	Digit Private-Car Stand-alone Own Damage Policy	Additional Excess	--
Voluntary Deductible	() 0.00	Compulsory Deductible	() 2000

AddOn Cover	AddOn Coverage Details	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 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-30000	IRDAN158RP0002V01201920/A0071V01202021
Digit Private Car Key & Lock Protect with Stand-alone Own Damage Policy	Cover Only 1 Claims Per Year/Max SI-30000	IRDAN158RP0002V01201920/A0070V01202021

YOUR VEHICLE DETAILS

RTO Location	Pimpri Chinchwad,MAHARASHTRA	Vehicle IDV (₹)	1700000
Seating Capacity	7	Non-Electrical Accessories IDV (₹)	0
Make	MAHINDRA AND MAHINDRA	Electrical Accessories IDV (₹)	0
Model/Vehicle Variant (Sub-Type)	SCORPIO N/Z8 S AT 2WD BSVI	CNG/LPG Kit IDV (₹)	0
Fuel Type	Diesel	Trailer IDV (₹)	0
Year of Regn/Year of Mfg.	2024/0001-01-01	Total IDV (₹)	1700000.00
Engine No.	YGR4K44293		
Chassis No.	MA1TJ2YGTR6K62075		
Cubic Capacity	2184 CC		
Odometer		FASTag Number	NA
Financier Details	HDB FINANCE SERVICE LTD		

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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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 (₹)	58480.00
NCB Discount Amount (₹)	-11696.00
Others (₹)	-44444.80
Own Damage Premium (₹)	2339.20
Add-Ons Premium (₹)	6403.40
Total OD Premium (₹)	8742.60
Net Premium (₹)	8742.60
CGST @ 9% = (₹786.84) + SGST/UTGST @ 9% = (₹786.84)	1573.68
Final Premium (₹)	10316.28

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.
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
IA210898577	2025-10-16	9072.60	0.00	816.54	816.54	0.00	0.00	10705.68

OTHER DETAILS

Previous Own Damage Insurer	Tata AIG General Insurance Co. Ltd.		
Previous Own Damage Policy No.	6203645326	Previous Own Damage Policy Expiry Date	24-Oct-2025
Details of Existing Damages			
IMT – Endorsements	IMT-22,IMT-7		
GSTIN/UIN No	Unregistered	State Code	27
Premium Payment Details	Receipt No. RA262852747	Receipt Date	16-Oct-2025
Other Endorsements			

THIRD PARTY LIABILITY DETAILS

Insurer	Tata AIG General Insurance Co. Ltd.		
Policy No.	6203645326		
Period of Policy for Third Party Liability Cover	From	24-Oct-2024	
	To	23-Oct-2027	



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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.



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
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For instant resolution, you can ping us "Hi"
on WhatsApp at [702 606 1234](tel:7026061234)



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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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Policy Schedule



Digit Compulsory Personal Accident Policy Cover (Owner Driver)

UIN: IRDAN158RP0038V02201819

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A snapshot. The gist. The 'forget everything else, just remember this' part of your policy.

Customer Details		Policy Details			
Address	BHOSARI SERVE NO.138/7 LANDAGE,WASTI ZAPAKE CHAL SAMOR,PUNE,MAHARASHTRA,Pimpri Chinchwad-411033	Policy Number	D230983549IU		
		Invoice Number	IA210898577	Policy issue Date	16-Oct-2025
GST State Code	27	Period of Policy	From	25-Oct-2025	00:00:01
			To	24-Oct-2026	23:59:59
Mobile No	+918421887858		Email ID	sparkshieldbroker@gmail.com	
*Financier Details	HDB FINANCE SERVICE LTD	Partner Code and Name	1212903 SPARKSHIELD INSURANCE BROKER PRIVATE LIMITED		
*Customer ID		Partner Contact and Email ID	8421887858 sparkshieldbroker@gmail.com		
*GSTIN/UIN Number					

Vehicle & Sum Insured Details

Sr. No.	Vehicle Description (Make/Model/Sub Type)	Private / Commercial i.e. (GCV/PCV/Misc. Class D)	Year of registration/Manufacturing	Fuel Type	Registration No.	Engine/Chassis No	Sum Insured (INR)
1	MAHINDRA AND MAHINDRA / SCORPIO N	Private	2024 / 0001-01-01	Diesel	MH14LY9595	YGR4K44293 / MA1TJ2YGTR6K 62075	1500000

Premium Details

Total Premium (Rs.)	
Net Premium	330.00
CGST+SGST rate and amount	59.40
Final Premium	389.40

Geographical area	Any accident within India shall be covered subject to Policy Terms and Conditions, unless specifically agreed and endorsed.
Limitation as to Use	
Private Car and Private Two Wheelers	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 a. Hire or Reward b. Carriage of goods (other than samples or personal luggage) c. Organized racing d. Pace making e. Speed testing f. Reliability Trials g. Any purpose in connection with Motor Trade
Commercial Vehicle	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 a. Organized racing b. Pace Making c. Reliability Trials d. Speed Testing e. Use whilst drawing a trailer except the towing (other than for reward) of any one disabled Mechanically propelled vehicle.
Driver: Person or Class of Persons entitled to Drive	



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Private Car and Private Two Wheelers	Any person including the insured 1) Provided that a person driving holds an 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 an 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 and any subsequent amendment as applicable			
Stage Carriage / Contract carriage / Private Service Vehicle	Any person including insured: Provided that a person driving holds an effective 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 when not used for the transport of passengers at the time of accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.			
Goods Carriage	Any person including insured: Any person including insured: Provided that a person driving hold an effective 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 when not used for the transport of goods at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.			
Non-Transport vehicles	Any person including insured: Provided that a person driving holds an effective 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 and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989			
Nominee Details				
*IMT - Endorsements	IMT-22,IMT-7			
*Other Endorsements				
*Premium Payment Details	Receipt No	RA262852747	Cheque No / NEFT Details	12_dp-DI3379CCB3E02C-1
	Date	16-Oct-2025	Date	16-Oct-2025

Important Notice

- *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.
 - 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.
- * Indicates optional fields

For & On Behalf of Go Digit General Insurance Ltd.
Authorized Signatory

Printed, Signed and Executed at Bangalore

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

vide Receipt No: RA262852747 dated 16102025
GST Reg. No.:

In case of any claim, please contact our 24-Hour Call Centre at 1800 103 4448 or email us at
hello@godigit.com

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates: No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. ANY PERSON MAKING FAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.

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