



Name	GAHININATH GULAB WARGHADE	Vehicle Registration No.	MH12NR5677
Address	SAIDATTA WARGHADE WASTI AT BAKORI POST KESNAND TAL HAVELI, PUNE, MAHARASHTRA 41,2207,Pune-410502	Partner Name	SPARKSHIELD INSURANCE BROKER PRIVATE LIMITED
		Partner Code	1212903
Mobile	xxxxxxxxx2020	Partner Mobile No.	8421887858
Email	jxxxxxxxxxxxxx5@gxxxxx.com	Partner Email	sparkshieldbroker@gmail.com
Aadhar No.			



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YOUR POLICY DETAILS

Policy No.	D235158604 / 08112025	Policy Issue Date	17-Nov-2025 00:00:01	Invoice No.	IA216651354
Period of Policy	From 17-Nov-2025 00:00:01 To 16-Nov-2026 23:59:59	Policy Term	1 Year		
Period of Policy for PA Owner Driver	From 17-Nov-2025 00:00:01 To 16-Nov-2026 23:59:59	Invoice Date	08-Nov-2025		

YOUR VEHICLE DETAILS

RTO location	Pune,MAHARASHTRA	Make	HONDA	Model/Vehicle Variant (Sub-Type)	ACTIVA/3G
Engine No.	JF50EU6031338	Chassis No.	ME4JF509LGU031280	Year of Regn	2016
Body Type	Scooter	Fuel Type	Petrol	Year of Mfg.	0001-01-01
Seating Capacity	2	Cubic Capacity	110 CC	Financier Details	ON CASH
Odometer		FASTag Number			

ENDORSEMENT

Invoice Number	Invoice Date	Net Premium	Igst	Cgst	Sgst	Utgst	Cess	Gross Premium
		0.00	0.00	0.00	0.00	0.00	0.00	0.00

LIABILITY PREMIUM (₹)

Basic Third-Party Liability (₹)	714.00	PA cover for Owner-Driver (₹)	300.00
PA cover for 2 unnamed passengers each 0 (₹)	--	PA cover for Paid Driver 0 (₹)	--
Legal Liability to Employees (₹)	--	Legal Liability to Paid Driver (₹)	--

Net Premium (₹)	1014.00
CGST @ 9% = (₹1.26) + SGST/UTGST @ 9% = (₹1.26)	182.52

Final Premium (₹)	1196.52
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OTHER DETAILS

Previous Insurer	ICICI Lombard General Insurance Co. Ltd.	Previous Policy No.	3005/A/368724958/00/B00
IMT - Endorsements	IMT-7	Previous Policy Expiry Date	16-Nov-2025
GSTIN/UIN No.	Unregistered	State Code	27
Receipt No.	RA268769624	Receipt Date	08-Nov-2025
Nominee Details	--		

Other Details

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Geographical Area: Any liability 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 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 and any subsequent amendment as applicable. 2) Under Section II - 1 (ii) of the policy: Damage to Third Party Property - (100000) 3) P.A. Cover for Owner Driver under Section III (CS) - (1500000.01)(per annum).

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. If the PUC Certificate is not found valid at any point of time during the policy period, the Company reserve the

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

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

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.

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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