

Digit Commercial Vehicle Package Policy - Passenger Carrying Vehicle

UIN No.: IRDAN158RP0002V01201819

Name	MORADABAD INSTITUTE OF TECHNOLOGY	Vehicle Registration No.	NEW
Address	RAMGANGA VIHAR PHASE-2,Moradabad-244105	Partner Name	HEUTE AND MORGEN INSURANCE BROKER PRIVATE LIMITED
Mobile	xxxxxxxxx6963	Partner Code	1075248
Email	ixxxxxxxxxxxxxx6@gxxxl.com	Partner Email	contactus@heuteandmorgen.com
Aadhar No.	--	Partner Mobile No.	8601654647
		For claims,contact us at	1800-258-5956

YOUR POLICY DETAILS

Policy No.	D064030074 / 09052022	Policy Issue Date	09-May-2022	Invoice Date	09-May-2022
Period of Policy	From	09-May-2022 17:12:29	To	08-May-2023 23:59:59	
NCB % (Current Policy)	0 %	Policy Type	Public Carrier		
Compulsory Deductible	500	Voluntary Deductible	--		

YOUR VEHICLE DETAILS

Make	FORCE	Trailer Reg. No.		RTO Location	Moradabad,UTTAR
Model/Vehicle Variant (Sub-Type)	TRAVELLER 3700/17 Seater/CNG	Year of Regn. / Manufacturing	-- / 2022	Licensed Seating Capacity	18
Engine No.	D73000069	Chassis No.	MC1E5DAA1NP000296	Cubic Capacity	2596 CC
Fuel Type	CNG	Gross Vehicle Weight	4100KG	Vehicle Body Type	Non - OEM Inbuilt Non
Goods Type	--	Permit Type	Public Carrier	Wheels	4
FASTag Number	NA				

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 (₹)
1530000	--	--	0	--	400000	1930000.00

ADD-ONS (THE EXTRA COVERAGE FOR YOUR VEHICLE)

Add Name	Other details	
OWN DAMAGE PREMIUM [A] (₹)	LIABILITY PREMIUM [B] (₹)	
Own Damage Premium (₹)	1162.66	Basic Third-Party Liability (₹)
Add-Ons Premium (₹)	0.00	PA cover for Owner-Driver (₹)
NCB Discount Amount (₹)	-0.00	Legal Liability to Paid (₹) Driver (Persons:1)
		Legal Liability to Paid (₹) Cleaner (Persons:1)
Total OD Premium (₹)	1162.66	Total Act Premium (₹)
Net Premium [A+B] (₹)		28450.00
CGST @ 9% = (₹2665.14) + SGST/UTGST @ 9% = (₹2665.14)		29612.66
		5330.28
Total Premium (₹)		34942.94

This policy is issued on the basis of declaration provided by you that the Vehicle shall only be used for the purpose of Carrying school staff and/or school children. Any deviation in usage of this vehicle 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 on above stated gross violation.

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.

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

OTHER DETAILS

Previous Insurer	--	Previous Policy Expiry Date	--
Previous Policy No.	--		
IMT - Endorsements	IMT-21,IMT-23,IMT-40		
Invoice Number	IA064380007		
GSTIN/UIN No.	09AABTM9594L1Z0	State Code	9
Payment Mode	Online	Cheque/Transaction No	12_dp-DIE66EE11EBDC6-1
Bank Name		IFSC/MICR No	
Premium Payment Details	Receipt No. RA067363437	Receipt Date	09-May-2022
Financier Details	--	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 (CS): ₹

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.

PA Owner Driver Declaration:The Policy has been issued without Compulsory Personal Accident Cover to Owner Driver on the basis of your declaration that you do not hold a valid Driving License on or before the date of commencement of this Policy / already have an alternate Personal Accident insurance cover of Rs. 15 Lakhs

Break in Insurance: The policy is issued subject to acceptance of risk after evaluation of the Vehicle Inspection report. Own Damage cover (Section - I) would not commence unless the satisfactory Vehicle Inspection report has been received by us. If the Company does not receive the Vehicle Inspection report or the report is adverse, the Company, at its discretion, will cancel 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 terms and conditions detailed in this policy schedule as well as the policy document sent by Digit shall prevail in case of any dispute.

In case of claim or any other query, please contact our 24-hour Call Centre at [18001020000](tel:18001020000) or email us at claims@digit.com or visit our website www.digit.com



For & On Behalf of Go Digit General Insurance Ltd.

Praveen Bhat
Senior Vice President - Customer Experience
praveen.bhat@digit.com
Authorized Signatory

Printed, Signed, and Executed at Bengaluru
Consolidated Stamp Duty has been paid as per Letter of
Authentication No. 18042017 (in Press: 18th May 2017)
issued by Department of Stamps and Registration,
Bengaluru - 560009 - KARNATAKA.
Heyour document is now digitally signed.
Click [here](#) to view the certificate.
For instant resolution, you can ping us "Hi"
on WhatsApp at