

Go Digit General Insurance Ltd.

UIN No.: IRDAN158RP0002V01201819

**Digit Commercial Vehicle Package Policy - Passenger Carrying Vehicle**

Name	MORADABAD INSTITUTE OF TECHNOLOGY	Vehicle Registration No.	NEW
Address	R/O MIT CAMPUS PHASE -II RAM GANGA VIHAR, Moradabad-202411	Partner Name	HEUTE AND MORGEN INSURANCE BROKER PRIVATE LIMITED
Mobile	xxxxxxxx6963	Partner Code	1075248
Email	axxxxxxxxx7@gxxl.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.	D059484329 / 15032022	Policy Issue Date	15-Mar-2022	Invoice Date	15-Mar-2022
Period of Policy	From 15-Mar-2022 11:00:44 To 14-Mar-2023 23:59:59	Policy Type	Public Carrier		
NCB % (Current Policy)	0 %	Voluntary Deductible	--		
Compulsory Deductible	500				

**YOUR VEHICLE DETAILS**

Make	TATA	Trailer Reg. No.		RTO Location	Moradabad, UTTAR
Model/Vehicle Variant (Sub-Type)	MAGIC EXPRESS M2/9 Seater/Diesel	Year of Regn. / Manufacturing	-- / 2022	Licensed Seating Capacity	10
Engine No.	800CCDI03CYXS24285	Chassis No.	MAT558001MVC14447	Cubic Capacity	798 CC
Fuel Type	Diesel	Gross Vehicle Weight	1820KG	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 (₹)
656000	--	--	--	--	--	656000.00

**ADD-ONS (THE EXTRA COVERAGE FOR YOUR VEHICLE)**

Add Name	Other details	
<b>OWN DAMAGE PREMIUM [A] (₹)</b>	<b>LIABILITY PREMIUM [B] (₹)</b>	
Own Damage Premium (₹)	386.86	Basic Third-Party Liability (₹) 21506.00
Add-Ons Premium (₹)	0.00	PA cover for Owner-Driver (₹) --
NCB Discount Amount (₹)	-0.00	Legal Liability to Paid (₹) Driver (Persons:1) 50.00
<b>Total OD Premium (₹)</b>	<b>386.86</b>	<b>Total Act Premium (₹) 21556.00</b>
<b>Net Premium [A+B] (₹)</b>		<b>21942.86</b>
CGST @ 9% = (₹1974.86) + SGST/UTGST @ 9% = (₹1974.86)		3949.72
<b>Total Premium (₹)</b>		<b>25892.58</b>

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
IA060825760	2022-03-15	21942.86	0.00	1974.86	1974.86	0.00	0.00	25892.58

**OTHER DETAILS**

Previous Insurer	--	Previous Policy Expiry Date	--
Previous Policy No.	--		
IMT - Endorsements	IMT-21,IMT-23,IMT-40		
Invoice Number	IA060825760		
GSTIN/UIN No.	09AABTM9594L1Z0	State Code	9
Payment Mode	Online	Cheque/Transation No	19_dp-DI386CCE04C810-2
Bank Name		IFSC/MICR No	--
Premium Payment Details	Receipt No. RA062946641	Receipt Date	15-Mar-2022
Financier Details	--	Nominee Details	--
	--		
<b>Details of Existing Damages</b> --			
<b>Other details</b> --			

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 (CSI): ₹

**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.

**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 \_\_\_\_\_ or email us at \_\_\_\_\_ or visit our website \_\_\_\_\_



For & On Behalf of Go Digit General Insurance Ltd.

Proveen Bhat  
Senior Vice President - Customer Experience  
proveen.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  
Click [here](#) to view the certificate.  
For instant resolution, you can ping us "Hi" on WhatsApp at \_\_\_\_\_

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