

	Stand-Alone Motor Damage Cover for Two Wheeler					
	Policy No. D259679864 Prev. Policy No. 993792523750058390	Issued at Go Digit General Insurance Ltd. Go Digit General Insurance Limited 1st to 6th Floor, Ananta One (AR One), Pride Hotel Lane, Narveer Tanaji Wadi, City Survey No. 1579, (Bhamburda) Shivajinagar, Pune 411005 Tel:18002585956 hello@godigit.com		HERO INSURANCE BROKING INDIA PVT LTD. IRDA Registration No.: 649 Toll-Free No.: 1800 102 4376 264, Okhla Ind. Estate, Phase-III, Delhi-110020		
Insured	Business/Profession	Address of The Insured		OD Policy Period		
Mr SWARUP SUNIL VADJE	Business	683 NORTH KASABA SOLAPUR, SOLAPUR NO RTH, SOLAPUR CITY, SOLAPUR. Solapur MAHA RASHTRA 403007		04-04-2026 TO 03-04-2027		
Vehicle Regn No.	Engine No.	Chassis No.	Make & Model	Year of Mfg	Cubic Capacity	GSTIN No. (Customer)
MH13ET9790	JF17ESSGC00237	MBLJFW645SGC00207	Hero MotoCorp DESTINI 125 ZX + DISC	2025	125	
Declared Value (IDV) of Vehicle	Side Car IDV	Non-Electrical Accessories IDV	Electrical Accessories IDV	CNG/LPG/Bi-Fuel IDV	Total IDV	
73377.00	NA	0.00	0.00	0.00	73377	
Place of Regn.	Body Type	HP/Lease/Hire-Purchase Agreement With	Branch Office of HP/Lease/Hire-Purchase	Seating Capacity	Premium	
Solapur	Solo		---	2	1608.00	
OWN DAMAGE (Section A)						
Basic OD Premium					1107.00	
Non-Electrical-Fitting Premium					0.00	
Electronic & Electrical Accessories					0.00	
Geographical Extension					0.00	
ND Cover					477.00	
Less						
Handicapped Discount					0.00	
For Anti-Theft Discount					0.00	
NCB (20 %)					221.00	
Total Own Damage Premium(A)					1363.00	
CGST @ 9.00%					122.67	
SGST @ 9.00%					122.67	
Gross OD Premium					1608.00	
IRDAIRegnNo.:158 CIN.:U66010PN2016PLC167410 PAN.:AACCO4128Q GSTIN No.:27AACCO4128Q1Z0 UIN No.-IRDAN158RPM0045V01202425 IRDAN158RPM0045V01202425						
THIRD PARTY POLICY DETAILS FOR THE SAME VEHICLE						
Certificate & Policy No.	Policy Type	Insurance Company Name		TP Cover Start Date	TP Cover End Date	
993792523750058390	Bundled Auto Secure - Two Wheeler Policy (1 Year Term for Own Damage & 5 Years for Third Party)	IndusInd General Insurance Company Limited		04/04/2025	03/04/2030	
Sum Insured of Optional PA Cover:- Sum Insured of Optional PA Cover "Unnamed Passenger"-NA and "Unnamed Driver"-NA						
LIMITATIONS AS TO USE:- The Policy covers use of the vehicle for any purpose other than: 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.						
DRIVER: Any person including insured: Provided that a person driving holds an effective driving licence at the time of the accident and is not disqualified from Holding or obtaining such a licence.Provided also that the person holding an effective Learner's Licence may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.						
LIMIT OF LIABILITY: 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. Under Section II -1(ii) of the Policy - Damage to Third Party Property - Rs.100000 lakhs - (as per IMT 20) in respect of any one claim or series of claims arising out of one event.						
IMPORTANT NOTICE:- 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 the 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 RIGHTS OF RECOVERY'						
We hereby certify that the policy to which this certificate relates as well as the certificate of insurance are issued in accordance with the provisions of Chapter XI of the Motor Vehicles Act, 2019.						
Note: The policy covers damage to Vehicle only & NO other Liability is attached to this policy.						
	Broker : Hero Insurance Broking India Pvt. Ltd.					
	Premium of Rs.	1608.00	Received Vide Cash/Cheque No.		The policy is subject to a compulsory excess of Rs. 100/- & Depreciation is applicable as per policy terms & conditions*(Please turn overleaf for details) Consolidated Stamp Duty Paid Endorsements : IMT - 22	
	Dated		Nominee Name	MS AMRUTA		
	Drawn on		Nominee Age	60		
	Acknowledgement Dt	30-03-2026	Nominee Relation	Mother		
Scan to Renew / View Policy						
This is a system generated policy certificate. Date & Signature of proposer	FOR RENEWALS CONTACT: FORTPOINT AUTOMOTIVE PV. LTD Ph.No- 022-24440059			On behalf of GO DIGIT GENERAL INSURANCE		
	MAHIM BEST DEPOT PREMISES OPP.MICHAEL CHURCH LADY JAMSHEDJI ROAD,MAHIM					

: Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate and/or valid fitness certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy. Further, the Company reserves the right to take appropriate action in case of any discrepancy in the PUC or fitness certificate.

: Received with Thanks Rs 1608.00 from Mr SWARUP SUNIL VADJE as premium against the money receipt no 02IA247744361
Go Digit General Insurance Limited 1st to 6th Floor, Ananta One (AR One), Pride Hotel Lane, Narveer Tanaji Wadi, City Survey No. 1579, (Bhamburda) Shivajinagar, Pune 411005. IRDAI Reg No.158 CIN U66010PN2016PLC167410, GST Reg. No. 27AACCO4128Q1Z0 HSN: 9971
For further information about motor insurance policy please also visit www.irdai.gov.in >> Grievances >> Policyholder Handbooks

THE AVOIDANCE OF CERTAIN TERMS AND RIGHT TO RECOVERY

Nothing in this Policy or and endorsement hereon shall affect the right of any person indemnified by this policy or any other person to recover an amount under or by virtue of the Provisions of the Motor Vehicles Act.

But the Insured shall repay to the Company all sums paid by the Company which Company would not have been liable to pay but for the said provisions..

IMPORTANT:--IN THE EVENT OF TRANSFER OF OWNERSHIP, INSURANCE IS NOT AUTOMATICALLY TRANSFERRED IN THE NAME OF TRANSFEREE UNLESS APPLICATION IS MADE WITHIN FOURTEEN DAYS THERE OF SEEKING TRANSFER OF INSURANCE .

GRIEVANCE CLAUSE:--Grievance Clause: For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at (18002585956) or may write an email at (hello@godigit.com). In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at (grievance@godigit.com). In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at (praveen.bhat@godigit.com). In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of Insurance Ombudsman are available at IRDAI website www.irda.gov.in or on company website https://www.godigit.com/ or on www.gicouncil.in

SCHEDULE OF DEPRECIATION FOR ARRIVING AT IDV

AGE OF THE VEHICLE	RATE OF DEPRECIATION FOR FIXING IDV
Not Exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 year but not exceeding 3 years	30%
Exceeding 3 year but not exceeding 4 years	40%
Exceeding 4 year but not exceeding 5 years	50%

Depreciation of Parts for Partial Loss Claims

a. Rate of depreciation for all rubber/nylon/plastic parts, tyres and tubes, batteries and air bags	50%
b. Rate of depreciation for all fibre glass components	30%
c. Rate of depreciation for all parts made of glass	NIL

d. RATE OF DEPRECIATION FOR ALL OTHER PARTS INCLUDING WOODEN PARTS IS TO BE AS PER THE FOLLOWING SCHEDULE

AGE OF THE VEHICLE	RATE DEPRECIATION
Not exceeding 6 months	NIL
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 year but not exceeding 3 years	15%
Exceeding 3 year but not exceeding 4 years	25%
Exceeding 4 year but not exceeding 5 years	35%
Exceeding 5 year but not exceeding 10 years	40%
Exceeding 10 years	50%

AGE OF THE VEHICLE	RATE ON (OD)
Not exceeding 6 months	15%
Exceeding 6 months but not exceeding 1 year	25%
Exceeding 1 year but not exceeding 2 years	25%
Exceeding 2 year but not exceeding 3 years	35%
Exceeding 3 year but not exceeding 4 years	35%
Exceeding 4 year but not exceeding 5 years	35%

e. Rate of Depreciation for Painting:-- In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of the total painting charges for the purpose of applying the depreciation

DO'S FOR THE INSURED

1. In the event of accident to the vehicle, please Inform in writing to the authorised Hero MotoCorp dealer &/ or Insurance Company's office immediately.
2. Please complete and sign the claim form.
3. Documents like claim form, original driving licence, original registration certificates, copy of policy, police report (In case of the theft/third party loss) and Satisfaction Voucher be submitted to the authorised Hero MotoCorp Dealer. .
4. If the vehicle is to be repaired at a workshop other than Hero MotoCorp authorized workshop, please intimate to the nearest office of GO DIGIT GENERAL INSURANCE along with copy of policy for appointment of surveyor to assess the loss.

DONT'S FOR THE INSURED

1. In case of Third Party Loss/ extensive Damage to own vehicle inform the police for obtaining proper F.I.R. and do not admit any liability or enter in to any compromise without written consent of the Insurance Company.
 2. Do not proceed with the repairs or replacement job unless approved by the Insurer/authorized surveyor.
- On renewal,the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change.

No Claim Bonus: : The insured is entitled for a No Claim Bonus (NCB) on the Own Damage section of the policy, if no claim is made or pending during the preceding year (s). for T & C "Please visit <https://www.godigit.com/downloads>

Digit Two-Wheeler Stand-alone Own Damage Policy-IRDAN158RPMT0045V01202425

Digit Two-Wheeler - Parts Depreciation Protect with Stand-alone Own Damage Policy-IRDAN158RPMT0045V01202425

Important:--Anti rebate clause Prohibition of Rebates (Section 41 of Insurance Act, 1938 as amended) : 1. 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 or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer. 2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees."

Disclaimer:--The Policy shall be void from inception if the premium in full is not realised by the company. In the event of misrepresentation, fraud or non-disclosure of material fact, the Company reserves the right to cancel the Policy. Please note that the insured vehicle was pre-inspected and a report was prepared accordingly. The existing damages to the vehicle as mentioned in the report shall not be paid by the Company. The policy is issued basis the information provided by you, which is available with the company. In case of discrepancy or non recording of relevant information in the policy, the insured is requested to bring the same to the notice of the company within 15 days. GST for this invoice is not payable under reverse charge basis.