



Policy Schedule



Compulsory Personal Accident Cover for Owner-Driver under Motor Insurance Policies

UIN: IRDAN158RP0038V03201819

Go Digit General Insurance Ltd

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

Customer Details			Policy Details		
Name	NEBU LAL		Policy Number	D194129216	
Address	S / O MATA DEON, KHIRI DAD,HARPUR .,Gorakhpur-273209	Invoice Number	IA171510345	Policy issue Date	22-Mar-2025
GST State Code	9	Period of Policy	From	23-Mar-2025	00:00:00
			To	22-Mar-2026	23:59:59
City / Location	S / O MATA DEON, KHIRI DAD,HARPUR .,Gorakhpur-273209	Mobile No	xxxxxxxx9566	Email ID	gxxxxxxxx4@gxxxl.com
*Financier Details		Partner Code and Name	1000088 TURTLEMINT INSURANCE BROKING SERVICES PRIVATE LIMITED		
*Customer ID		Partner Contact and Email ID	support@turtlemint.com		
*GSTIN/UIN Number	Unregistered				

Sum Insured	Rs. 1500000/-
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- The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the owner-driver of the vehicle, in direct connection with the vehicle owned or whilst driving or mounting into/dismounting from the vehicle owned or whilst traveling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Sr. No	Nature of Injury	Scale of compensation
1	Death	100%
2	Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
3	Loss of one limb or sight of one eye	50%
4	Permanent total disablement from injuries other than named above.	100%

Subject always to the terms, conditions and exclusions mentioned in the Policy Wordings of Digit Compulsory Personal Accident Policy Cover (Owner Driver)

Premium Details

Total Premium (Rs.)	
Net Premium	310.00
IGST rate and amount	55.80
Final Premium	365.80

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 (Only for Passenger Carrying Vehicle).
Driver: Person or Class of Persons entitled to Drive	

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	MRS SPOUSE . 07-07-1965 SPOUSE			
*IMT - Endorsements				
*Other Endorsements				
*Premium Payment Details	Receipt No	RA216164555	Cheque No / NEFT Details	TM-01kFX6lnx7x9cl-1
	Date	22-Mar-2025	Date	22-Mar-2025

Vehicle 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
1	--	Private	--	--	UP58	HA10AGJHE55808 / MBLHAR085JHE76891

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.

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 Bangalore
Consolidated Stamp Duty is Deposited with
Department of Stamps, Bengaluru
For instant resolution, you can ping us "Hi" on
WhatsApp at [702 606 1234](tel:7026061234)

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.

vide Receipt No: RA216164555 dated 22032025
GST Reg. No.: 29AACCO4128Q1ZW
HSN Code: 997134/General Insurance
Services

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.

Go Digit General Insurance Ltd, A Company incorporated under Indian Companies Act, 2013 and licensed by Insurance Regulatory and Development Authority of India [IRDAI] vide Reg No. 158, Corporate Identification Number U66010PN2016PLC167410, Reg. Address Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru 560095. Website: www.godigit.com