

# Insurance Advisory

Aditya Birla Insurance Brokers Ltd.  
(A subsidiary of Aditya Birla Capital Ltd.)



**ADITYA BIRLA  
CAPITAL**

adityabirlacapital.com

Dear MS. NIHARIKA SATHISH ,

**Welcome to the world of Aditya Birla Capital!**

We thank you for the trust you have shown by making us your preferred choice for your protecting needs. It's our pleasure to have you as a valued customer. Aditya Birla Capital's protecting solutions enable you to protect against risks to you and your vehicle.

In case of any unforeseen event of a claim, just inform the customer care centre of the insurance company and visit the nearest preferred workshop and they will ensure fast and hassle-free cash-less claim settlements across the country in preferred garages. Admission and settlement of claim is at the sole discretion of the insurance company.

Enclosed herewith are the following:

- A Policy Schedule cum Certificate of Insurance, containing details of your vehicle insurance cover and premium calculation
- Summary of policy terms & conditions.

We hope that you were satisfied with all the insurance company options that were presented to you by your dealer and policy was issued as per your choice of insurer.

**Meeting your life's money needs**

Our purpose at Aditya Birla Capital is to make money matters simpler to understand to help you live the life you imagined. Therefore, all the financial services businesses of Aditya Birla Group will now serve India as one brand – Aditya Birla Capital. One trusted name you can rely on to understand and meet all your money needs throughout your life.

While you have availed our Protecting solution through, Aditya Birla Capital also offers to help you in Investing prudently for your future to enable you to live the life you aspire. Financing your life's immediate desires and fueling your ambitions without having to wait and in Advising the right solutions for your needs throughout your life.

We assure you of the best customer service always.

Looking forward to a long and successful journey ahead!

Yours sincerely,

Aditya Birla Insurance Brokers Limited

For any service-related queries, please contact us:

☎ 1800 270 7000 | ✉ [clientfeedback.abibl@adityabirlacapital.com](mailto:clientfeedback.abibl@adityabirlacapital.com)

**Aditya Birla Insurance Brokers Limited**

**Regd Office:** Indian Raymond Compound, Veraval, Gujarat – 362 266

Regn No.: 146. Composite Insurance Broker. Valid till.: 9th April, 2027

**Corporate Office:** One World Centre, Tower 1, 7th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai – 400 013 | CIN : U99999GJ2001PLC062239

In case of any queries/complaints/grievances, please write to us at [clientfeedback.abibl@adityabirlacapital.com](mailto:clientfeedback.abibl@adityabirlacapital.com).

ISO 9001 Quality Management certified by Intertek Certification Limited under certificate number 0145476.

Aditya Birla Insurance Brokers Limited, Aditya Birla Health Insurance Company Limited and Aditya Birla Sun Life Insurance Company Limited are part of the same promoter group. Insurance is a subject matter of Solicitation.



Go Digit General Insurance Ltd.  
TWO WHEELER PACKAGE POLICY  
(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)  
UIN No : IRDAN158RP0003V01201718



|                              |  |                 |  |  |
|------------------------------|--|-----------------|--|--|
| Policy No.                   | D160426535   | Policy Type : N | Proposal No. & Date                    | PR510320, 13 Aug 2024  |
| Policy Issued On             | 13 Aug 2024 12:40PM  |                 | Period of Own Damage Cover             | 13 Aug 2024 12:41PM to 12 Aug 2025 11:59PM(Midnight) - 1 Years |
| Insured Name                 | MS. NIHARIKA SATHISH   |                 | Period of Liability Cover              | 13 Aug 2024 12:41PM to 12 Aug 2029 11:59PM(Midnight)           |
| Insured Add.                 | 150/A ADARSH VISTA, IRIS LANE, BASAVANAGAR MAIN ROAD, DODDANEKKUNDI, PO DODDANEKKUNDI DIST, BANGALORE , KARNATAKA-560037 GSTIN No: |                 | Period of PA Cover                     | NA   |
| Invoice Date                 | 10 Aug 2024  |                 | Previous Insurer / Previous Policy No. | NA / NA  |
| PAN:                         |  |                 | Service Tax Code No:                   | NA   |
| Servicing Office of Insurer: | Second Floor,'Consulate-1'Richmond Road, Bangalore 560 025. ,,BANGALORE , KARNATAKA-560025,GSTIN No:29AACCO4128Q1ZW(STATECODE:29)  |                 |  |  |

| INSURED MOTOR VEHICLE DETAILS |                                | INSURED DECLARED VALUE (IDV) (in Rs.) |        |
|-------------------------------|--------------------------------|---------------------------------------|--------|
| Make                          | ATHER                          | Vehicle IDV                           | 159331 |
| Model-Variant                 | 450X HR                        | Non-Elec. Accessories                 | 0      |
| Registration No.-RTO          | KA03- BENGALURU                | Elec. Accessories                     | 0      |
| Mfg Year-Body Type            | 2024- SCOOTER                  | Total IDV                             | 159331 |
| Engine -Chassis No.           | ABGRX201807- MYHAABCA3RBG48188 |                                       |        |
| KW-Seating capacity           | 3.70- 2                        | Fuel Type : ELECTRIC                  |        |

**Schedule of Premium (Amount in Rs.)**

| Own Damage Premium (A)   |              |                                     |              |
|--|--------------|-------------------------------------|--------------|
| Basic Premium  | Amount(Rs)   | Deductibles                         | Amount(Rs)   |
| Vehicle  | 2,178        | Voluntary Deductibles (0) (IMT-22A) | 0            |
| Non-Elec. Accessories (IMT-24)   | 0            | Anti Theft Device (IMT-10)          | 0            |
| Elec. Accessories (IMT-24)   | 0            | AA Membership (IMT-8)               | 0            |
| <b>Sub Total (Basic Premium)</b>   | <b>2,178</b> | No Claim Bonus (0%)                 | 0            |
| IMT-33   | 0            | <b>Sub Total (Deductibles)</b>      | <b>0</b>     |
| Geographical Area Extension (IMT-1)                                      | 0            | <b>Net Own Damage Premium (A)</b>   | <b>4,012</b> |
| Add On Coverages (Consumables, EME, EV Shield, NIL DEP, RTI, Tyre Cover) | 1,834        |                                     |              |

| Liability Premium (B)                                 |                              |  |              |
|---|------------------------------|--|--------------|
| Third Party Liability                                 | PA Cover and Legal Liability |  |              |
| Basic Third Party Liability (Including TPPD)          | 3,273                        | PA Cover For Owner Driver (IMT-15)                 | 0            |
| Third Party Liability For Geographical Area Extension | 0                            | PA Cover ( 0 Per Person) for 0 Persons(IMT-16)     | 0            |
| <b>Sub Total (Third Party Liability)</b>              | <b>3,273</b>                 | PA Cover For Paid Driver Of Rs.1 Lakh(IMT-17)      | 0            |
|   |                              | Legal Liability For Paid Driver (IMT - 28)         | 0            |
|   |                              | Legal Liability For Employees For 0 Person(IMT-29) | 0            |
|   |                              | <b>Sub Total (PA Cover)</b>                        | <b>0</b>     |
|   |                              | <b>Net Liability Premium (B)</b>                   | <b>3,273</b> |
|   |                              | <b>Total Premium (A+B)</b>                         | <b>7,285</b> |
|   |                              | SGST(9%)   | 656          |
|   |                              | CGST(9%)   | 656          |
|   |                              | <b>Gross Premium Paid</b>                          | <b>8,597</b> |

Note: 1.Policy issuance is subject to realization of cheque 2.Consolidated stamp duty paid to state exchequer. 3.The policy is subject to compulsory deductible of Rs.100 (IMT-22).4.Geographical Area-India.5.The insurance company will display terms & conditions on its website 5.Consolidated Stamp duty Paid vide Letter of Authorisation No. CSD/242/2021/542 dated 12th Feb 2021\*\* Not Applicable for the State of J&K which can be accessed by you online. \*Subject to IMT Endt. Nos.& Memorandum:22

|              |                            |     |         |          |   |
|--------------|----------------------------|-----|---------|----------|---|
| Penure       | 13 Aug 2024 to 12 Aug 2025 | -   | -       | -        | - |
| Total IDV    | 159,331                    | 0   | 0       | 0        | 0 |
| Nominee Name |                            | Age | --N.A-- | Relation |   |

**Disclaimer :** The Compulsory Personal Accident cover has not been opted in this policy on account that, the Owner driver has a separate existing Personal Accident cover against Death and Permanent Disability (Total and Partial) for Sum Insured of at least Rs.15 lakhs.  
**Limitations as to use:** The policy covers use of the vehicle for any purpose other than (1) Hire or Reward (2) Carriage of goods (other than samples or personal luggage) (3) Organized racing (4) Pace making (5) Speed testing (6) Reliability trials (7) Any purpose in connection with motor trade.  
**Driver's Clause:** Any person including the insured: Provided that the person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such license. Provided also that the person holding an effective learner's license may also drive the vehicle & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989  
**Limits of Liability Clause:** 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 Vehicle Act 1988.Under Section II-1 (ii) of the policy-Damage to third party property is Rs.1 lakhs PA Cover Under Section III for Owner-Driver  
**No Claim Bonus:** The insured is entitled to 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)-20%, preceding two consecutive years-25%, preceding three consecutive years-35%, preceding four consecutive years-45%, preceding five consecutive years-50% of NCB on OD Premium. NCB is allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.  
**Hypothecation Details:** ---NA---

MISP Code : ABIBL-DIRECT MISP Name : ABIBL-DIRECT DP Name : DP CODE : :  
**Important Notice:** The insured is not indemnified, if the vehicle is used or driven otherwise than in accordance with the schedule. Any payment made by the company by reasons 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 & RIGHT OF RECOVERY". For legal interpretation, English version will hold good.  
**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 (grievance@godigit.com). In case the insured is not satisfied with the response of the office, insured may contact the Grievance Officer of the Company at().In the event of unsatisfactory response from the Grievance Office, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDA website:www.godigit.com , or on the website of General Insurance Council: or on the company website. The policy wording with detailed terms, conditions and exclusions are available on our website.

I/we hereby certify that the policy to which this certificate relates as well as this certificate of insurance are issued in accordance with the provisions of Chapter X and Chapter XI of Motor Vehicle Act 1988

For & On Behalf of Go Digit General Insurance Ltd.

  
Authorized Signatory

Broker's Name & Add. : Aditya Birla Insurance Brokers Limited., IRDA License Number 146, Broker Code : 10000001926

For Renewal/Claims Assistance - Please contact Insurance.Co. on 1802585956

**Natural Calamities:** Fire, explosion, self ignition or lightning, earthquake, flood, typhoon, hurricane, storm,

tempest, inundation, cyclone, hailstorm, frost, landslide, rockslide.

**Man-made Calamities:**

- Burglary, theft, riot, strike, malicious act, accident by external means, terrorist activity, any damage in transit by road, rail, inland waterway, lift, elevator or air, etc.

- Personal Accident cover for individual owners of the vehicle while driving.

- Legal Liability due to accidental damage for any permanent injury/death of a person.

- Personal Accident cover for individual owners of the vehicle while driving.

- Any damage caused to the property
- Towing charges up to Rs.300

**Optional Extensions**

- Loss of Electrical/Non-Electrical accessories
- Legal Liability to paid driver, cleaner or any workman
- Personal Accident cover for the occupants

**Other Salient Features**

- No Claim Bonus available on subsequent renewals in lieu of claims free experience

- Discount for opting higher voluntary excess

- Discount for installation of approved anti-theft devices
- Discount for AAI membership
- Depreciation is applicable for the parts needing replacement in accident

**What is not covered in the Policy?**

- Mechanical/Electrical breakdown, manufacturing defect
- Consequential loss, depreciation, wear & tear
- Any contractual liability
- Intoxicated driving
- Deliberate accidental loss
- Damages due to nuclear weapons material or war
- Accidents outside the Geographical Area
- Policy Excess

**Schedule of Depreciation**

Schedule of depreciation for fixing IDV of the vehicle

| Age of the vehicle                          | % of Depreciation |
|---|-------------------|
| 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 years but not exceeding 3 years | 30%               |
| Exceeding 3 years but not exceeding 4 years | 40%               |
| Exceeding 4 years but not exceeding 5 years | 50%               |

In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges.

In the case of a consolidated bill for painting charges, the material component shall be considered as 25% of total painting charges for the purpose of applying the depreciation. (Applicable for policies with risk inception date on or after 1st February 2013).

For all other parts depreciation rate is applicable as following:

| Age of the vehicle                           | % of 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 years but not exceeding 3 years  | 15%               |
| Exceeding 3 years but not exceeding 4 years  | 25%               |
| Exceeding 4 years but not exceeding 5 years  | 35%               |
| Exceeding 5 years but not exceeding 10 years | 40%               |
| Exceeding 10 years                           | 50%               |

**Add On Cover**

If opted, the benefits and exclusions applicable as per insurance company's rules & regulations.

- No depreciation charges to the customer if the vehicle is repaired at authorized garages

Nil depreciation on metal parts

Nil depreciations on plastic parts (other insurance companies plastic parts attracts 50% depreciation)

- This cover is available only at time of purchase & cannot be incorporated in the middle of the year

- In the event of complete loss of the insured vehicle (Constructive Total Loss or Total Loss), no payment shall be made under this add-on.

- For any claim to become payable under this cover, it should be admitted under Section I - "Loss or damage to the vehicle insured" of motor comprehensive policy

- Normal wear and tear not included in this cover.

- Premium rate depends on vehicle model, territory & age of vehicle

This will not include any penalties, charges, fees levied by the financier. For any claim to be payable under this cover, it should be admitted under

Section I - "Loss or damage to the vehicle insured" of motor comprehensive policy.

**Note:** If Add-on covers have been opted for in the policy, a maximum of two claims will be processed for benefits accruing out of the add-on covers.

Subsequent claims in the policy period will be processed as per the normal insurance covers without the add-on benefits.