

**I.K. GUJRAL PUNJAB TECHNICAL UNIVERSITY
(GENERAL ADMINISTRATIVE)**

Estd. Under Punjab Technical University Act, 1996 (Punjab Act No. 1 of 1997)

Ref.No.IKGP/REG/DR/GA/ 617

(Quotation Letter)

Dated: 22/01/2025

University Website

ਵਿਸ਼ਾ: ਯੂਨੀਵਰਸਿਟੀ ਦੀਆਂ 03 ਕਾਰਾਂ ਦੀਆਂ Insurance Renew ਕਰਵਾਉਣ ਲਈ Quotation ਦੀ ਮੰਗ ਸਬੰਧੀ।

ਸ਼੍ਰੀਮਾਨ/ਸ਼੍ਰੀਮਤੀ ਜੀ

ਉਪਰੋਕਤ ਵਿਸ਼ੇ ਦੇ ਅਧੀਨ ਆਈ. ਕੇ. ਗੁਜਰਾਲ ਪੰਜਾਬ ਟੈਕਨੀਕਲ ਯੂਨੀਵਰਸਿਟੀ ਦੀਆਂ 03 ਕਾਰਾਂ ਦੀਆਂ Insurance ਪਾਲਿਸੀਆ 27.02.2025 ਨੂੰ ਹੇਠ ਲਿਖੇ ਅਨੁਸਾਰ ਖਤਮ ਹੋਣ ਜਾ ਰਹੀਆਂ ਹਨ, ਇਸ ਨੂੰ ਧਿਆਨ ਵਿੱਚ ਰੱਖਦੇ ਹੋਏ ਯੂਨੀਵਰਸਿਟੀ ਵਲੋਂ ਕਾਰਾਂ ਦੀਆਂ Insurance Renew ਕਰਵਾਉਣ ਲਈ Quotation ਦੀ ਮੰਗ ਕੀਤੀ ਜਾਂਦੀ ਹੈ। ਕਾਰਾਂ ਦੀਆਂ ਪੁਰਾਣੀਆਂ ਪਾਲਿਸੀਆ ਅਤੇ ਆਰ ਸੀ ਦੀਆਂ ਕਾਪੀਆਂ ਨਾਲ ਨੱਥੀ ਕਰ ਦਿਤੀਆਂ ਹਨ, ਕਾਰਾਂ ਦਾ ਵੇਰਵਾ ਹੇਠ ਲਿਖੇ ਅਨੁਸਾਰ ਹੈ:-

| Sr No. | Vehicle Make | Registration No | Passenger Capacity | Year of Manufacture |
|--------|---------------|-----------------|--------------------|---------------------|
| 1 | ਮਹਿੰਦਰਾ ਮਰਾਜੋ | PB09 AJ 6435 | 07 | 2020 |
| 2 | ਮਹਿੰਦਰਾ ਮਰਾਜੋ | PB09 AJ 6436 | 07 | 2020 |
| 3 | ਹੰਡੂਈ ਕਰੇਟਾ | PB09 AJ 6437 | 05 | 2020 |

ਉਪਰੋਕਤ ਅਨੁਸਾਰ ਯੂਨੀਵਰਸਿਟੀ ਕਾਰਾਂ ਦੀਆਂ Insurance Policy Renew ਕਰਵਾਉਣ ਲਈ ਹੇਠ ਲਿਖੇ ਬਿੰਦੂ ਕਵਰ ਹੋਣੇ ਚਾਹੀਦੇ ਹਨ:-

| | | | |
|---|--|---|---|
| 1 | Zero Depreciation Cap | 6 | Engine Protection cover, Consumable cover |
| 2 | RoadSide Assistance cover | 7 | Driver & Passenger Cover |
| 3 | Third Party Cover (full), | 8 | Theft or Loss of Keys etc |
| 4 | Insured's Declared Value) IDV) cover Minimum Sr No1 & 2 (750000) & Sr No. 3 (643000) | | |
| 5 | Loss of Personal Belongings (Maximum payable amount Laptop: Rs. 50,000/-,Maximum payable amount MobileRs,25 ,000/-), | | |

ਉਕਤ ਅਨੁਸਾਰ ਕੁਟੇਸ਼ਨਾ ਹਸਤਾਖਰ ਕਰਕੇ ਸੀਲ ਬੰਦ ਲਿਫਾਫੇ ਵਿੱਚ "TO BE OPENED BY COMMITTEE ONLY" ਲਿਖ ਕੇ ਮਿਤੀ 31.01.2025 ਤੱਕ ਹੇਠ ਲਿਖੇ ਪਤੇ ਤੇ ਭੇਜਣ ਦੀ ਕ੍ਰਿਪਾਲਤਾ ਕੀਤੀ ਜਾਵੇ ਅਤੇ ਜੇਕਰ ਕੋਈ ਯੂਨੀਵਰਸਿਟੀ ਜਾ ਪੰਜਾਬ ਸਰਕਾਰ ਵਲੋਂ ਅਚਨਚੇਤ ਛੁੱਟੀ ਕੀਤੀ ਜਾਂਦੀ ਹੈ ਤਾਂ ਕੁਟੇਸ਼ਨਾ ਅਗਲੇ ਦਿਨ ਸਾਮ 5.00 ਵਜੇ ਤੱਕ ਜਮਾਂ ਕਰਵਾਈਆ ਜਾਣਗੀਆਂ। ਉਕਤ ਸਮੇਂ ਤੋਂ ਬਾਅਦ ਆਈਆ ਕੁਟੇਸ਼ਨਾ ਮਨਜ਼ੂਰ ਨਹੀਂ ਕੀਤੀਆ ਜਾਣਗੀਆਂ।

Address:- Registrar, I.K Gujral Punjab Technical University, Central Dak Dispatch & Receipt Section, G+7 Building, 1st Floor, Jalandhar-Kapurthala Highway, Kapurthala - PIN code 144603

ਇਹ ਪੱਤਰ ਈ-ਆਫਿਸ ਫਾਇਲ ਨੰ D-33/1263/2023-GA ਕੰਪਿਊਟਰ 114028 ਮੁਤਾਬਿਕ ਸਮਰੱਥ ਅਧਿਕਾਰੀ ਜੀ ਦੀ ਪ੍ਰਵਾਨਗੀ ਅਨੁਸਾਰ ਜਾਰੀ ਕੀਤਾ ਜਾਂਦਾ ਹੈ।

(Rishi Gupta)
Deputy Registrar (GA)

CC:

1. Worthy Registrar : For Information please.
2. ITS Department, upload the University Website
3. File

I. K. Gujral Punjab Technical University, Jalandhar

Jalandhar Kapurthala Highway, Near Pushpa Gujral Science City, Kapurthala - 144 603

CERTIFICATE OF REGISTRATION PUNJAB STATE

NON TRANSPORT



संस्कृतम्

PB09AJ6435

E. NO. ESLZA85380

CH. NO. MA1WAZES1L2A12363

REGD. DATE 29-03-2020

Name:
I.K.GURJAL PUNJAB TECHNICAL UNIVERS

S/DNM of:
NA

Address:
JALANDHAR, KAPURTHALA HIGHWAY,
KAPURTHALA KAPURTHALA PB 144603



Form 23A

REF. MFG MAHINDRA & MAHINDRA LIMITED
MFG. DATE 1/2020
MAKE MAHINDRA MARAZZO 7 STR M4
CLASS MOTOR CAR

COLOUR : PEARL WHITE
PURPOSE:
TRFR. DATE:
OWNER SRL.1
VALID UPTO:28-03-2035

NO. OF CYL. 4
UNLADEN WT. 1645
SEATING CAP. 7
STANDING CAP. 0
FUEL USED DIESEL
CC 1497.00
BODY TYPE HARD TOP
WHEEL BASE 2760
TAX [LTT]

REGISTERING AUTHORITY
KAPURTHALA SDM

CERTIFICATE OF REGISTRATION PUNJAB STATE

NON TRANSPORT



सत्यमेव जयते

Form 23A

PB09AJ6436

E. NO. ESLZA85377

CH. NO. MA1WA2ES1L2A12362

REGD. DATE 29-03-2020

Name:

I.K. GUJRAL PUNJAB TECHNICAL UNIVERS

S/DN/ of:

NA

Address:

JALANDHAR, KAPURTHALA HIGHWAY
KAPURTHALA KAPURTHALA PB 144603



REF. MFG MAHINDRA & MAHINDRA LIMITED
MFG. DATE 1/2020
MAKE MAHINDRA MARAZZO 7 STR M4
CLASS MOTOR CAR

COLOUR : PEARL WHITE

PURPOSE:

TRFR. DATE:

OWNER SRL.1

VALID UPTO:28-03-2035

NO. OF CYL. 4

UNLADEN WT. 1645

SEATING CAP. 7

STANDING CAP. 0

FUEL USED DIESEL

CC 1497.00

BODY TYPE HARD TOP

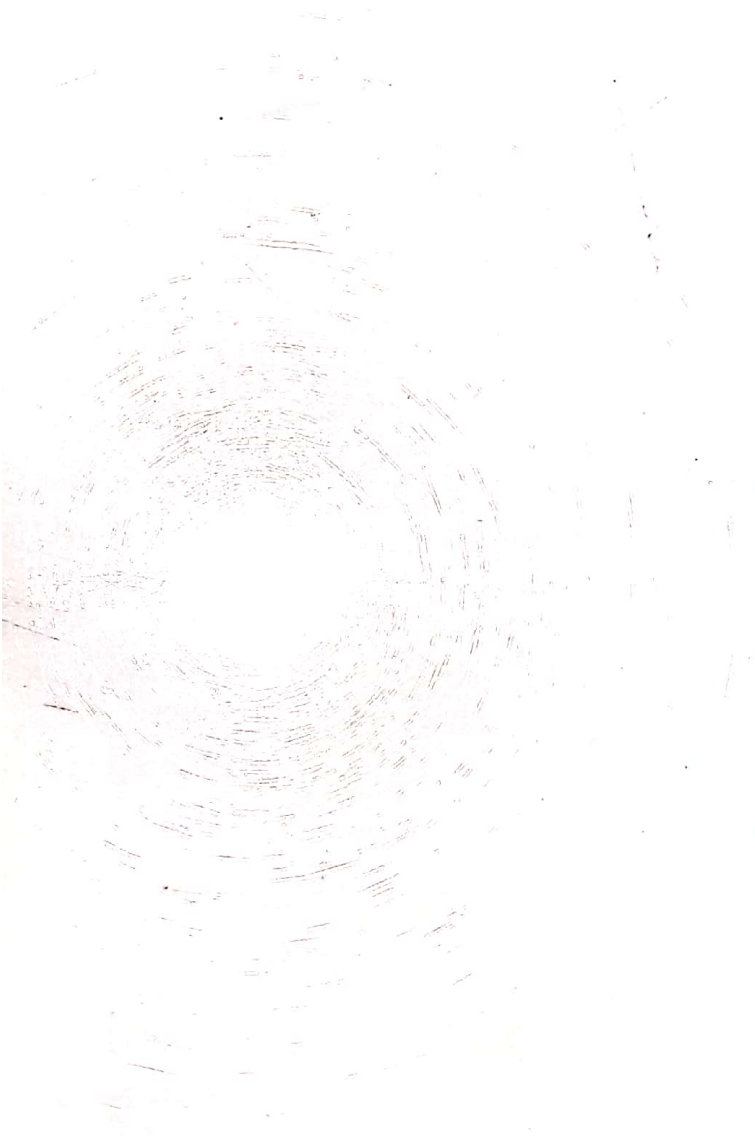
WHEEL BASE 2760

TAX [LTT]

REGISTERING AUTHORITY
KAPURTHALA SDM



5312322019598925



CERTIFICATE OF REGISTRATION PUNJAB STATE

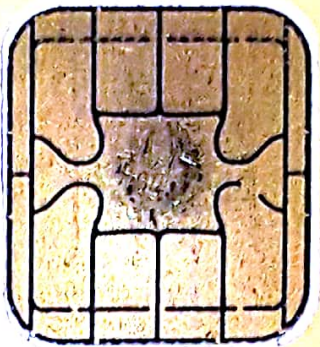
NON TRANSPORT

PB09AJ6437



सत्यमेव जयते

Form 23A



Name: IK GUJRAL, PUNJAB TECH. UNIVERSITY

E. NO. D4FCKM938594

CH. NO. MALC181RLLM653870

REGD. DATE 29-03-2020

SIDM of: NA

Address: IBBAN KAPURTHALA KAPURTHALA PB 144603

NO. OF CYL. 4

UNLADEN WT. 1334

SEATING CAP. 5

STANDING CAP. 0

FUEL USED DIESEL

CC 1396.00

BODY TYPE STATION W

WHEEL BASE 2590

COLOUR : POLAR WHITE 2

PURPOSE:

DATE:

SRL:1

UPTO:28-03-2035

REF. MFG HYUNDAI MOTOR INDIA LTD
MFG. DATE 1/2020
MAKE CRETA 1.4 CRDI EX
CLASS MOTOR CAR

REGISTERING AUTHORITY
KAPURTHALA SDM

5312322019598767



Policy No. : VC613140
IK GUJRAL, PUNJAB TECH. UNIVERSITY
JALANDHAR KAPURTHALA,
HIGHWAY KAPURTHALA,
JALANDHAR,
PUNJAB, Pincode : 144603
Intermediary Name : KUMAR .. - IAG
FPV

To renew SMS, REN to 9222211100

Download the **FG Insure App** for
Seamless policy management



Get the app



Dear IK GUJRAL, PUNJAB TECH. UNIVERSITY

Welcome to the Future Generali Experience.

We thank you for choosing Motor Secure insurance policy. Your Policy No. is **VC613140**. Motor Secure policy offers your vehicle and yourself protection against any unforeseen vehicle accidents and loss to third party property or life arising there from as per the coverage mentioned in the attached policy terms and conditions. We request you to kindly go through the same to acquaint yourself with the available coverage.

Our initiatives will provide you with the highest standards of service, convenience and quality in motor insurance. Some of our customerconveniences are as mentioned below:

1. Preferred Garages: We have a wide network of preferred garages that offer direct settlement facilities.
2. We also arrange a pickup facility for the damaged vehicle from the place of accident to our preferred garage for repairs. You just have to call us. Expenses incurred for such facility is subject to the limit of towing charges as mentioned in the attached policyterms and conditions.
3. Multiple Modes of Claim notification-In the unfortunate circumstances of an accident, you may notify us for a claim by sending an SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable) or by calling us at 1800-220-233/1860-500-3333/022-67837800 or by sending an email to fgcare@futuregenerali.in or walk into any of our nearest offices.

It will always be our endeavour to constantly better your experience by innovating and evolving our basket of conveniences. We strive to deliver service which is personalized and is totally transparent. It is our aim to be with you in your time of need.

The policy has been issued on the basis of the information provided by you. The extract of the information has been enclosed for your reference. We would request you to peruse the policy and satisfy yourself that it meets with your requirement fully.

Please note : Transfer of benefits under this insurance policy is not automatic on the sale of the vehicle. The transferee must apply within 14 days from the date of transfer of vehicle in writing to the insurance company with full details in a duly signed fresh proposal form alongwith evidence of sale and transfer fees of ₹. 50/- + Goods and Service Tax.

We would like to assure you that the electronic copy of your policy is as authentic and valid as the physical copy and it can be used as a proof of insurance wherever required.

As a part of the government's Digital India drive, you can now store your insurance policy documents digitally and securely under **DigiLocker** . Download and install the App "DigiLocker" from Playstore and with your Aadhaar number and mobile number create a User ID using an OTP. Under Banking and Insurance submenu, you will find **Future Generali Total Insurance** Tab wherein when you can select the product and update our 8 digit policy number, the Policy PDF of the active policy can be viewed. For more details on DigiLocker, visit <https://digitallocker.gov.in/>

Once again, thank you for choosing to insure your vehicle with Future Generali and we look forward to being of service to you.

Assuring you of our best services at all times.

If undelivered, please return to:

Future Generali India Insurance Company Limited

3rd Floor, SCO - 5 & 6

Puda Complex

Court Road

Jalandhar

Punjab, 144001

For Future Generali India Insurance Co. Ltd.



(Authorised Signatory)

Please review the communication address, email or contact nos. noted on this letter for correctness. In case of any change please contact our nearest branch or call our care lines mentioned above. This will ensure you do not miss out on 'Service Updates' and 'Renewal Reminders'.

Now you can buy Health, Personal Accident, Travel, Home, Motor insurance & also renew your Future Generali Private Car Insurance policy online. Visit us at www.futuregeneralii.in

Signature Not Verified

Digitally signed by DS FUTURE
GENERALI INDIA INSURANCE
COMPANY LIMITED 01
Date: 2024.02.27 15:28:41 IST
Reason:
Location: Mumbai

Tax Invoice

| INSURED DETAILS | |
|---|---|
| Policy Number : VC613140 | Address of Service Provider: Off Code-63,Future Generali India Insurance Co Ltd, 3rd Floor, SCO - 5 & 6, Puda Complex, Court Road, Jalandhar, Punjab, Pincode - 144001 |
| Invoice Number : 202303PNT0059691 | |
| Reverse Charge : No | Area Code : Jalandhar Branch Office |
| Name of Insured/Proposer : IK GUJRAL, PUNJAB TECH. UNIVERSITY | FGI State Code : 03 |
| Address : JALANDHAR KAPURTHALA, HIGHWAY KAPURTHALA, JALANDHAR, PUNJAB, Pincode- 144603 | FGI GSTIN Number : 03AABCF0191R1ZJ FGI PAN Number : AABCF0191R |
| Place of Supply(State Code): 03 | Intermediary Name \ Code: KUMAR .. \ 60026237 |
| GSTIN / UIN Number : 03AAAJP1130G2ZS | Date of Issue / Invoice Date : 27/02/2024 |
| Period of Insurance : From 00:01 hours of 28/02/2024 To Midnight of 27/02/2025 | HSN : 997134 |
| | Nature of Service : General Insurance Service |

Received with thanks from a sum of ₹ 15,963.00 towards Premium on the above mentioned policy.

| PARTICULARS | TAX(%) | PREMIUM (₹) |
|---|--------|------------------|
| Gross Premium | | 13,528.00 |
| Add : CGST | 9% | 1,217.52 |
| Add : SGST | 9% | 1,217.52 |
| Add : Cess | | - |
| Total (Rounded to nearest rupee) | | 15,963.00 |

NOTE :

1. In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance cover provided under this receipt automatically stands cancelled from the inception irrespective of whether a seperate communication is sent or not.
2. Excess amount, if any, will be adjusted against subsequent policies, or will be refunded on demand.
3. We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.



(Authorised Signatory)

Note: This document is digitally signed by Mr Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 27/02/2024


Future Secure - Private Car

| CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motors Vehicles Rules, 1989 | | | | |
|--|---|---|---|-----------|
| Policy Servicing : Off Code-63,Future Generali India Insurance Co Ltd, 3rd Floor, SCO - 5 & 6, Puda Complex, Court Road, Jalandhar, Punjab, Pincode- 144001., Tel_No: 0181-4690500 | | | | |
| Policy No. | : VC613140 | Period of Insurance | : From 00:01 hrs of 28/02/2024 To Midnight of 27/02/2025. | |
| Insured | : IK GUJRAL, PUNJAB TECH. UNIVERSITY | Covernote No | : - Dated: Zone: B | |
| Address | : JALANDHAR KAPURTHALA, HIGHWAY KAPURTHALA, JALANDHAR, PUNJAB, 144603 | Intermediary Name/Code | : KUMAR .. / 60026237 | |
| | | Telephone(Mob,Hom) | : 9780013914/0 | |
| | | Email ID | : kumar.meher002@yahoo.com | |
| | | Previous Policy No | : VB353164-00 | |
| GSTIN Number | : 03AAAJP1130G2ZS | FGI GSTIN Number | : 03AABCF0191R1ZJ | |
| INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION | | | | |
| Registration No., RTA Location | Make/Model of Vehicle | Engine No. | Chassis No. | |
| PB09AJ6435 KAPURTHALA | MAHINDRA MARAZZOM4 7 STR | ESLZA85380 | MA1WA2ES1L2A12363 | |
| Year of Manufacture | Cubic Capacity | Type of Body | Seating Capacity | Premium |
| 2020 | 1497 | Saloon | 7 | 15,963.00 |
| DRIVERS CLAUSE :- Any person including the 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. | | | | |
| LIMITATIONS AS TO USE - As per Motor Vehicle Rules, 1989 :- 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. | | | | |
| Geographical Area : INDIA | | | | |
| 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 RIGHT OF RECOVERY". For legal interpretation English version will be good. For full details on coverage, terms, conditions and exclusions, please refer the standard policy wordings attached with this schedule. | | | | |
| IMPORTANT - 1) All other Terms, Conditions and Exclusions as per Policy Wordings. 2) For complete terms, conditions and exclusions, please visit https://general.futuregenerali.in/customer-service/downloads/ 3) For any redressal of grievance and for escalation matrix https://general.futuregenerali.in/customer-service/grievance-redressal 4) If the payment of premium amount has been made through a cheque or in online mode and (i) such cheque is dishonoured, for any reason whatsoever, upon presentation, or (ii) the online payment does not yield a credit to the bank account of FGII, or (iii) the policyholder reverses the premium amount through a chargeback, the insurance cover evidenced through this policy schedule shall stand cancelled, from its inception, with immediate effect, irrespective of whether a separate communication is sent by FGII or not. Warranted that the *Vehicle insured herewith has a valid Pollution Under Control (PUC) Certificate as on the inception date of the policy.(*Not applicable for Electric Vehicles and New Non- Electric Vehicles). | | | | |
| LIMITS OF LIABILITY | | | | |
| Under Section II-I (i) : Death of or bodily injury - Such amount as is necessary to meet the requirements of Motor Vehicles Act, 1988 | | Under Section II-I (ii) : Damage to Third Party Property- ₹ 750000 /- in respect of any one claim or series of claims arising out of one event. | | |
| | | Compulsory Deductible Under Sec I - ₹ 1,000.00 | | |
| Hypothecation Agreement with:- NIL | | | | |
| SPECIAL CONDITIONS – NIL | | | | |
| ADDITIONAL EXCESS – NIL | | | | |

The nominee for Compulsory PA to owner driver cover is 01) Legal Heir, aged :36 Years, Relationship : Legal Executor,
Nomination % : 100%



Policy No : VC613140 **Period Of Insurance :** From 00:01 hrs of 28/02/2024 To Midnight of 27/02/2025

| INSURED'S DECLARED VALUE | | | | | |
|--------------------------|------------------------------|----------------|-------------------------|-------------------------------|---------------|
| For Vehicle - ₹ | For Non Elec Accessories - ₹ | For Side Car-₹ | For Elec Accessories- ₹ | For Bi-Fuel Kit (CNG/LPG) - ₹ | Total Value-₹ |
| 750,000 | - | - | - | - | 750,000 |

| SCHEDULE OF PREMIUM | | |
|---|----------|-----------|
| PARTICULARS | ₹ | ₹ |
| A-OWN DAMAGE | | |
| Basic Premium on Vehicle | 6,066.89 | |
| Less : No Claim Discount 45% | 2,730.10 | |
| Add : Add-on Premium | 6,375.00 | |
| Total Own Damage Premium (A) (rounded off) | | 9,712.00 |
| B-LIABILITY | | |
| Basic Premium including Premium for TPPD | 3,416.00 | |
| Add : Legal Liability to Employees of the Insured (No. of persons 7) | 350.00 | |
| Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 1) | 50.00 | |
| Total Liability Premium (B) | | 3,816.00 |
| Total Annual Premium (A+B) | | 13,528.00 |
| Total Premium for the Policy Period | | 13,528.00 |
| Goods and Service Tax | | 2,435.04 |
| Total Premium (rounded off) | | 15,963.00 |

Class of Vehicle: Private Car Subject to Endorsement Nos. 22 ,28 ,29 ,

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 M .V. Act, 1988.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.

Receipt No : Y9714564
Date of Issue : 27/02/2024
Place of Issuance : Mumbai*



*Address as mentioned below

(Authorized Signatory)

Note: This document is digitally signed by Mr. Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 27/02/2024

For registration of your Motor Claims SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable)

Stamp Duty of Rs. 0.50 is paid as provided under Article Policy of Insurance 47B of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, MUMBAI-400001., vide this Order No. (LOA/ENF-2/CSD/02/2024/(Validity Period Dt. 23-01-2024 To Dt. 31-03-2025)/OW No. 821, Dated 18-01-2024.)

Product UIN : IRDAN132RP0001V05201213

Infectious Disease / COVID-19 Exclusion
 Notwithstanding any provision to the contrary, this Reinsurance / Insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following –including any fear or threat thereof, whether actual or perceived – :

- ◆ Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or
- ◆ Coronavirus (COVID-19) including any mutation or variation thereof; or
- ◆ Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.



Annexure

Forming part of policy number:- VC613140

Motor Add-on Cover

| Serial No. | Add-on Description | UIN No. | Premium Amount -₹. |
|------------|--|-------------------------|--------------------|
| 1 | Road Side Assistance | IRDAN132P0001V03201213 | 250.00 |
| 2 | Zero Depreciation Cap | IRDAN132P0001V02200910 | 3,062.50 |
| 3 | Consumables | IRDAN132A0039V01201718 | 306.25 |
| 4 | Engine Protector | IRDA/NL/F&U/FGI/ADD-ONS | 1,531.25 |
| 5 | Loss Of Personal Belongings - Maximum payable amount Laptop:Rs. 50,000 ;Maximum payable amount Mobile: Rs. 25,000 | | 612.50 |
| 6 | Key And Lock Replacement cover | | 612.50 |

Please refer the attached detailed policy wordings for the above mentioned coverages.

Dear IK GUJRAL, PUNJAB TECH. UNIVERSITY,

We wish to inform you that the Insurance policy number VC613140 has been issued on the basis of the proposal(via e-proposal/distance marketing/online/physical) and any other subsequent documents, submitted by you post understanding the Terms & Conditions of the policy and consequences of the risk proposed, to the Company for issuance of the policy.

You have agreed to issue this policy, subject to the Company's Board approved Underwriting Policy and that the Policy will come into force only after the Company is in receipt and realisation of full prescribed premium.

The Company shall have no liability under the Policy/contract of insurance if it is found that any of your statements, particulars, information, declarations, warranties, submitted in proposal or other documents are incorrect and/or untrue or any information is suppressed or the information provided is misleading or false in any respect on any matter [whether material or not material] which forms the base to issue the policy by the Company.

In case of any disagreement or objection or any changes with respect to the information mentioned in the transcript below, we request you to please revert back within 15 days from the date of receipt of this transcript or the policy start date whichever is earlier, failing which it shall be deemed that you are satisfied with the correctness of the details mentioned in the transcript.

Future Secure - Private Car - TRANSCRIPT/DECLARATION

| Sr No | Insured Details | |
|----------------------------|--|--|
| 1 | Insured Name | IK GUJRAL, PUNJAB TECH. UNIVERSITY |
| 2 | Registration address of the Insured | JALANDHAR KAPURTHALA, HIGHWAY KAPURTHALA, JALANDHAR, PUNJAB, 144603 |
| 3 | Communication address of the Insured | JALANDHAR KAPURTHALA, HIGHWAY KAPURTHALA, JALANDHAR, PUNJAB, Pincode :- 144603 |
| 4 | Residence Telephone no | |
| 5 | Mobile no | |
| 6 | Email id | |
| Policy Details | | |
| 7 | Policy Number | VC613140 |
| 8 | Risk start time and date | 28/02/2024/00:01 |
| 9 | Risk end date | 27/02/2025 |
| 10 | Renewal NCB % | 45% |
| Vehicle Details | | |
| 11 | Make and Model of vehicle insured | MAHINDRA MARAZZOM4 7 STR |
| 12 | Registration No | PB09AJ6435 |
| 13 | Engine No | ESLZA85380 |
| 14 | Chassis No | MA1WA2ES1L2A12363 |
| 15 | Cubic Capacity | 1497 |
| 16 | Year of Manufacturing | 2020 |
| 17 | RTO where vehicle is/will be registered | KAPURTHALA |
| 18 | Seating Capacity | 7 |
| 19 | Date of Registration / Purchase | 29/03/2020 |
| 20 | Usage of the vehicle | PV |
| 21 | Fuel Type | Diesel |
| 22 | Hypothecation/Lease/Hire Purchase | |
| 23 | Bank Name | |
| 24 | Vehicle * being insured has valid Pollution Under Control (PUC) Certificate as on inception date of policy.(*Not applicable for New Vehicle) | Yes |
| Previous Insurance Details | | |
| 25 | Previous Insurer Name | Future Generali India Insurance Co. Ltd. |
| 26 | Expiring Policy No | VB353164 |
| 27 | Expiring Policy Expiry Date | 27/02/2024 |
| 28 | No Claim Bonus % under expiring policy | 35.00 % |
| 29 | Is there any claim in expiring policy | N |

| IDV Details | | |
|-----------------------------|--|--|
| 30 | Vehicle IDV on Renewal | ₹.750,000 |
| 31 | Electrical Accessories IDV | ₹.0 |
| 32 | Non Electrical Accessories IDV | ₹.0 |
| 33 | CNG IDV | ₹.0 |
| 34 | Add on Plan | Zero Dep.+Cons+Engi Prot+Personal Belongings+Key cover+RSA , , |
| Third Party Coverages Opted | | |
| 35 | Basic Premium including Premium for TPPD | Opted |
| 36 | Add:-Trailers | Not Opted |
| 37 | Less : Limit of Liability under sec II-1(ii)-₹. 6000 | Not Opted |
| 38 | Add : Bi-Fuel Kit (CNG/LPG) | Not Opted |
| 39 | Add : Geographical Area Extn | Not Opted |
| 40 | Add : Compulsory PA to Owner-Driver ₹. lacs | Not Opted |
| 41 | Add : PA to persons other than Owner/Driver (No. of persons 0)PA Limit ₹.0 per person. | Not Opted |
| 42 | Add : PA to Drivers/Cleaner/Conductors (No. of persons 0) PA Limit ₹ 0 per person. | Not Opted |
| 43 | PA to Named Persons other than Owner Driver As per Annexure attached | Not Opted |
| 44 | Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 1) | Opted |
| 45 | Add : Legal Liability to (No. of persons 0) | Not Opted |
| 46 | Add : Increased Limit of Liability under sec II-1(ii)-₹. 7.5lacs | Not Opted |
| Own Damage Coverages Opted | | |
| 47 | Basic Premium on Vehicle | Opted |
| 48 | Add : Non-Electrical Accessories | Not Opted |
| 49 | Add : Electrical/Electronic Accessories | Not Opted |
| 50 | Add : Bi-Fuel Kit (CNG/LPG) | Not Opted |
| 51 | Add : Trailers | Not Opted |
| 52 | Add : Geographical Area Extn | Not Opted |
| 53 | Add : Embassy Loading | Not Opted |
| 54 | Add : Fibre Glass Tanks | Not Opted |
| 55 | Add : Driving Tutions | Not Opted |
| 56 | Add : Rallies | Not Opted |
| 57 | Less : Anti Theft | Not Opted |
| 58 | Less : Vehicles Specially Designed/Modified For Handicapped Persons | Not Opted |
| 59 | Less : Use confined to own premises | Not Opted |
| 60 | Less : Automobile Association Membership | Not Opted |
| 61 | Less : Vintage Car | Not Opted |
| 62 | Less : Voluntary Deductible-₹. 0 | Not Opted |
| 63 | Add : Add-on Premium | Opted |
| Nominee Details | | |
| 64 | Nominee Name | Legal Heir |
| 65 | Nominee Relationship with Insured | Legal Executor |
| 66 | Nominee Age in Y or M | 36Y |
| 67 | Nominee % | 100 |
| 68 | Appointee Name | - |
| 69 | Relationship of Appointee with Nominee | - |

On examination of the Policy, if you notice any mistake, please return the Policy to the Company immediately for correction. Any modification(s) in the policy resulting in additional premium, will be applicable from the inception of the policy and this has to be paid by you immediately to keep the policy coverage intact.



ENDORSEMENTS

(Attached to and forming part of policy)

IMT.22. COMPULSORY DEDUCTIBLE

(Applicable to Private Cars, three wheelers rated as private cars, all motorized two wheelers, taxis, private car type vehicle plying for public / private hire, private type taxi let out on private hire)

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insured shall bear under Section 1 of the policy in respect of each and every event (including event giving rise to a total loss/constructive total loss) the first Rs.....* (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and/or of any expenditure by the insurer in the exercise of his discretion under Condition no ...** of this policy.

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

* (i) to insert amount as appropriate to the class of vehicle insured as per GR. 40 of the tariff.

(ii) in respect of a vehicle rated under the Tariff for Private Car and in respect of a motorised two wheeler not carrying passengers for hire or reward, if any deductible in addition to the compulsory deductible provided in this endorsement is voluntarily borne by the insured, the sum representing the aggregate of the compulsory and the voluntary deductibles is to be inserted.

** to insert Condition no 3 in respect of a vehicle rated under Tariff for Private Car / Two wheelers or Condition no 4 in respect of a vehicle rated under the Tariff for Commercial Vehicles.

IMT. 28. LEGAL LIABILITY TO PAID DRIVER AND/ OR CONDUCTOR AND / OR CLEANER EMPLOYED IN CONNECTION WITH THE OPERATION OF INSURED VEHICLE

(For all Classes of vehicles)

In consideration of an additional premium of Rs. 50/-notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the insurer shall indemnify the insured against the insured's legal liability under the Workmen's Compensation Act, 1923, the Fatal Accidents Act, 1855 or at Common Law and subsequent amendments of these Acts prior to the date of this Endorsement in respect of personal injury to any paid driver and/or conductor and/or cleaner whilst engaged in the service of the Insured in such occupation in connection with the vehicle insured herein and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that:

(1) this Endorsement does not indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurer or group of insurers a Policy of Insurance in respect of liability as herein defined for insured's general employees;

(2) the insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations;

* (3) the Insured shall keep record of the name of each paid driver conductor cleaner or persons employed in loading and/or unloading and the amount of wages and salaries and other earnings paid to such employees and shall at all times allow the Company to inspect such records on demand.

(4) in the event of the Policy being cancelled at the request of the Insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms conditions limitations and exceptions of the Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

*In case of Private cars/ motorised two wheelers (not used for hire or reward) delete this para.

IMT.29. LEGAL LIABILITY TO EMPLOYEES OF THE INSURED OTHER THAN PAID DRIVER AND / OR CONDUCTOR AND / OR CLEANER WHO MAY BE TRAVELLING OR DRIVING IN THE EMPLOYER'S CAR.

(Private Car's only / Motorised two wheelers [not for hire or reward])

In consideration of the payment of an additional premium @ Rs.25/-per employee insured notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the insurer will indemnify the Insured against the Insured's liability at Common Law and Statutory Liability under the Fatal Accidents Act, 1855 for compensation (including legal costs of any claimant) for death of or bodily injury to any employee (other than paid drivers) of the within named Insured being carried in or upon or entering in or getting on to or alighting from or driving the vehicle insured.

Provided that in the event of an accident whilst the vehicle insured is carrying more than.....* employees of the insured (including the driver) the Insured shall repay to the insurer a rate able proportion of the total amount payable by the insurer by the reason of this endorsement in respect of accident in connection with such vehicle insured. Subject otherwise to the terms, conditions limitations and exceptions of this Policy. NB. * To insert the number of employees for which the premium has been paid.

Date : 27/02/2024

Policy No. : VC613241
IK GUJRAL, PUNJAB TECH. UNIVERSITY
JALANDHAR KAPURTHALA,
HIGHWAY KAPURTHALA,
JALANDHAR,
PUNJAB, Pincode : 144603
Intermediary Name : KUMAR .. - IAG
FPV

To renew SMS, REN to 9222211100Download the **FG Insure App** for
Seamless policy management

Dear IK GUJRAL, PUNJAB TECH. UNIVERSITY

Welcome to the Future Generali Experience.

We thank you for choosing Motor Secure insurance policy. Your Policy No. is **VC613241**. Motor Secure policy offers your vehicle and yourself protection against any unforeseen vehicle accidents and loss to third party property or life arising there from as per the coverage mentioned in the attached policy terms and conditions. We request you to kindly go through the same to acquaint yourself with the available coverage.

Our initiatives will provide you with the highest standards of service, convenience and quality in motor insurance. Some of our customerconveniences are as mentioned below:

1. Preferred Garages: We have a wide network of preferred garages that offer direct settlement facilities.
2. We also arrange a pickup facility for the damaged vehicle from the place of accident to our preferred garage for repairs. You just have to call us. Expenses incurred for such facility is subject to the limit of towing charges as mentioned in the attached policyterms and conditions.
3. Multiple Modes of Claim notification-In the unfortunate circumstances of an accident, you may notify us for a claim by sending an SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable) or by calling us at 1800-220-233/1860-500-3333/022-67837800 or by sending an email to fgcare@futuregenerali.in or walk into any of our nearest offices.

It will always be our endeavour to constantly better your experience by innovating and evolving our basket of conveniences. We strive to deliver service which is personalized and is totally transparent. It is our aim to be with you in your time of need.

The policy has been issued on the basis of the information provided by you. The extract of the information has been enclosed for your reference. We would request you to peruse the policy and satisfy yourself that it meets with your requirement fully.

Please note : Transfer of benefits under this insurance policy is not automatic on the sale of the vehicle. The transferee must apply within 14 days from the date of transfer of vehicle in writing to the insurance company with full details in a duly signed fresh proposal form alongwith evidence of sale and transfer fees of ₹. 50/- + Goods and Service Tax.

We would like to assure you that the electronic copy of your policy is as authentic and valid as the physical copy and it can be used as a proof of insurance wherever required.

As a part of the government's Digital India drive, you can now store your insurance policy documents digitally and securely under **DigiLocker** . Download and install the App "DigiLocker" from Playstore and with your Aadhaar number and mobile number create a User ID using an OTP. Under Banking and Insurance submenu, you will find **Future Generali Total Insurance** Tab wherein when you can select the product and update our 8 digit policy number, the Policy PDF of the active policy can be viewed. For more details on DigiLocker, visit <https://digitallocker.gov.in/>

Once again, thank you for choosing to insure your vehicle with Future Generali and we look forward to being of service to you.

Assuring you of our best services at all times.

If undelivered, please return to:

Future Generali India Insurance Company Limited

3rd Floor, SCO - 5 & 6

Puda Complex

Court Road

Jalandhar

Punjab, 144001

For Future Generali India Insurance Co. Ltd.



(Authorised Signatory)

Please review the communication address, email or contact nos. noted on this letter for correctness. In case of any change please contact our nearest branch or call our care lines mentioned above. This will ensure you do not miss out on 'Service Updates' and 'Renewal Reminders'.

Now you can buy Health, Personal Accident, Travel, Home, Motor insurance & also renew your Future Generali Private Car Insurance policy online. Visit us at www.futuregeneralii.in

Signature Not Verified

Digitally signed by DS FUTURE
GENERALI INDIA INSURANCE
COMPANY LIMITED 01
Date: 2024.02.27 15:35:45 IST
Reason:
Location: Mumbai

Tax Invoice

| INSURED DETAILS | |
|---|---|
| Policy Number : VC613241 | Address of Service Provider: Off Code-63,Future Generali India Insurance Co Ltd, 3rd Floor, SCO - 5 & 6, Puda Complex, Court Road, Jalandhar, Punjab, Pincode - 144001 |
| Invoice Number : 202303PNT0059700 | |
| Reverse Charge : No | Area Code : Jalandhar Branch Office |
| Name of Insured/Proposer : IK GUJRAL, PUNJAB TECH. UNIVERSITY | FGI State Code : 03 |
| Address : JALANDHAR KAPURTHALA, HIGHWAY KAPURTHALA, JALANDHAR, PUNJAB, Pincode- 144603 | FGI GSTIN Number : 03AABCF0191R1ZJ FGI PAN Number : AABCF0191R |
| Place of Supply(State Code): 03 | Intermediary Name \ Code: KUMAR .. \ 60026237 |
| GSTIN / UIN Number : 03AAAJP1130G2ZS | Date of Issue / Invoice Date : 27/02/2024 |
| Period of Insurance : From 00:01 hours of 28/02/2024 To Midnight of 27/02/2025 | HSN : 997134 |
| | Nature of Service : General Insurance Service |

Received with thanks from a sum of ₹ 15,963.00 towards Premium on the above mentioned policy.

| PARTICULARS | TAX(%) | PREMIUM (₹) |
|---|--------|---------------|
| Gross Premium | | 13,528.00 |
| Add : CGST | 9% | 1,217.52 |
| Add : SGST | 9% | 1,217.52 |
| Add : Cess | | - |
| Total (Rounded to nearest rupee) | | 15,963.00 |

NOTE :

- In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance cover provided under this receipt automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not.
- Excess amount, if any, will be adjusted against subsequent policies, or will be refunded on demand.
- We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.



(Authorised Signatory)

Note: This document is digitally signed by Mr Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 27/02/2024



Future Secure - Private Car

| CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE - Form 51 of the Central Motors Vehicles Rules, 1989 | | | | |
|---|---|---|---|-----------|
| Policy Servicing : Off Code-63,Future Generali India Insurance Co Ltd, 3rd Floor, SCO - 5 & 6, Puda Complex, Court Road, Office Jalandhar, Punjab, Pincode- 144001., Tel_No: 0181-4690500 | | | | |
| Policy No. | : VC613241 | Period of Insurance | : From 00:01 hrs of 28/02/2024 To Midnight of 27/02/2025. | |
| Insured | : IK GUJRAL, PUNJAB TECH. UNIVERSITY | Covernote No | : - Dated: Zone: B | |
| Address | : JALANDHAR KAPURTHALA, HIGHWAY KAPURTHALA, JALANDHAR, PUNJAB, 144603 | Intermediary Name/Code | : KUMAR .. / 60026237 | |
| | | Telephone(Mob,Hom) | : 9780013914/0 | |
| | | Email ID | : kumar.meher002@yahoo.com | |
| | | Previous Policy No | : VB351694-00 | |
| GSTIN Number | : 03AAAJP1130G2ZS | FGI GSTIN Number | : 03AABCF0191R1ZJ | |
| INSURED MOTOR VEHICLE DETAILS AND PREMIUM COMPUTATION | | | | |
| Registration No., RTA Location | Make/Model of Vehicle | Engine No. | Chassis No. | |
| PB09AJ6436 KAPURTHALA | MAHINDRA MARAZZOM4 7 STR | ESLZA85377 | MA1WA2ES1L2A12362 | |
| Year of Manufacture | Cubic Capacity | Type of Body | Seating Capacity | Premium |
| 2020 | 1497 | Saloon | 7 | 15,963.00 |
| DRIVERS CLAUSE :- Any person including the 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. | | | | |
| LIMITATIONS AS TO USE - As per Motor Vehicle Rules, 1989 :- 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. | | | | |
| Geographical Area : INDIA | | | | |
| 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 RIGHT OF RECOVERY". For legal interpretation English version will be good. For full details on coverage, terms, conditions and exclusions, please refer the standard policy wordings attached with this schedule. | | | | |
| IMPORTANT - 1) All other Terms, Conditions and Exclusions as per Policy Wordings. 2) For complete terms, conditions and exclusions, please visit https://general.futuregenerali.in/customer-service/downloads/ 3) For any redressal of grievance and for escalation matrix https://general.futuregenerali.in/customer-service/grievance-redressal 4) If the payment of premium amount has been made through a cheque or in online mode and (i) such cheque is dishonoured, for any reason whatsoever, upon presentation, or (ii) the online payment does not yield a credit to the bank account of FGII, or (iii) the policyholder reverses the premium amount through a chargeback, the insurance cover evidenced through this policy schedule shall stand cancelled, from its inception, with immediate effect, irrespective of whether a separate communication is sent by FGII or not. Warranted that the *Vehicle insured herewith has a valid Pollution Under Control (PUC) Certificate as on the inception date of the policy.(*Not applicable for Electric Vehicles and New Non- Electric Vehicles). | | | | |
| LIMITS OF LIABILITY | | | | |
| Under Section II-I (i) : Death of or bodily injury - Such amount as is necessary to meet the requirements of Motor Vehicles Act, 1988 | | Under Section II-I (ii) : Damage to Third Party Property- ₹ 750000 /- in respect of any one claim or series of claims arising out of one event. | | |
| | | Compulsory Deductible Under Sec I - ₹ 1,000.00 | | |
| Hypothecation Agreement with:- NIL | | | | |
| SPECIAL CONDITIONS – NIL | | | | |
| ADDITIONAL EXCESS – NIL | | | | |

The nominee for Compulsory PA to owner driver cover is 01) Legal Heir, aged :36 Years, Relationship : Legal Executor,
Nomination % : 100%



Policy No : VC613241 **Period Of Insurance :** From 00:01 hrs of 28/02/2024 To Midnight of 27/02/2025

| INSURED'S DECLARED VALUE | | | | | |
|--------------------------|------------------------------|----------------|-------------------------|-------------------------------|---------------|
| For Vehicle - ₹ | For Non Elec Accessories - ₹ | For Side Car-₹ | For Elec Accessories- ₹ | For Bi-Fuel Kit (CNG/LPG) - ₹ | Total Value-₹ |
| 750,000 | - | - | - | - | 750,000 |

| SCHEDULE OF PREMIUM | | |
|---|----------|-----------|
| PARTICULARS | ₹ | ₹ |
| A-OWN DAMAGE | | |
| Basic Premium on Vehicle | 6,066.89 | |
| Less : No Claim Discount 45% | 2,730.10 | |
| Add : Add-on Premium | 6,375.00 | |
| Total Own Damage Premium (A) (rounded off) | | 9,712.00 |
| B-LIABILITY | | |
| Basic Premium including Premium for TPPD | 3,416.00 | |
| Add : Legal Liability to Employees of the Insured (No. of persons 7) | 350.00 | |
| Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 1) | 50.00 | |
| Total Liability Premium (B) | | 3,816.00 |
| Total Annual Premium (A+B) | | 13,528.00 |
| Total Premium for the Policy Period | | 13,528.00 |
| Goods and Service Tax | | 2,435.04 |
| Total Premium (rounded off) | | 15,963.00 |

Class of Vehicle: Private Car Subject to Endorsement Nos. 22 ,28 ,29 ,

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 M .V. Act, 1988.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.

Receipt No : Y9714564
Date of Issue : 27/02/2024
Place of Issuance : Mumbai*



*Address as mentioned below

(Authorized Signatory)

Note: This document is digitally signed by Mr. Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 27/02/2024

For registration of your Motor Claims SMS MOTORCLAIM to 9222211100 (Standard SMS charges applicable)

Stamp Duty of Rs. 0.50 is paid as provided under Article Policy of Insurance 47B of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, MUMBAI-400001., vide this Order No. (LOA/ENF-2/CSD/02/2024/(Validity Period Dt. 23-01-2024 To Dt. 31-03-2025)/OW No. 821, Dated 18-01-2024.)

Product UIN : IRDAN132RP0001V05201213

Infectious Disease / COVID-19 Exclusion
 Notwithstanding any provision to the contrary, this Reinsurance / Insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following –including any fear or threat thereof, whether actual or perceived – :

- ◆ Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or
- ◆ Coronavirus (COVID-19) including any mutation or variation thereof; or
- ◆ Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.



Annexure
Forming part of policy number:- VC613241
Motor Add-on Cover

| Serial No. | Add-on Description | UIN No. | Premium Amount -₹. |
|------------|--|-------------------------|--------------------|
| 1 | Road Side Assistance | IRDAN132P0001V03201213 | 250.00 |
| 2 | Zero Depreciation Cap | IRDAN132P0001V02200910 | 3,062.50 |
| 3 | Consumables | IRDAN132A0039V01201718 | 306.25 |
| 4 | Engine Protector | IRDA/NL/F&U/FGI/ADD-ONS | 1,531.25 |
| 5 | Loss Of Personal Belongings - Maximum payable amount Laptop:Rs. 50,000 ;Maximum payable amount Mobile: Rs. 25,000 | | 612.50 |
| 6 | Key And Lock Replacement cover | | 612.50 |

Please refer the attached detailed policy wordings for the above mentioned coverages.

Dear IK GUJRAL, PUNJAB TECH. UNIVERSITY,

We wish to inform you that the Insurance policy number VC613241 has been issued on the basis of the proposal(via e-proposal/distance marketing/online/physical) and any other subsequent documents, submitted by you post understanding the Terms & Conditions of the policy and consequences of the risk proposed, to the Company for issuance of the policy.

You have agreed to issue this policy, subject to the Company's Board approved Underwriting Policy and that the Policy will come into force only after the Company is in receipt and realisation of full prescribed premium.

The Company shall have no liability under the Policy/contract of insurance if it is found that any of your statements, particulars, information, declarations, warranties, submitted in proposal or other documents are incorrect and/or untrue or any information is suppressed or the information provided is misleading or false in any respect on any matter [whether material or not material] which forms the base to issue the policy by the Company.

In case of any disagreement or objection or any changes with respect to the information mentioned in the transcript below, we request you to please revert back within 15 days from the date of receipt of this transcript or the policy start date whichever is earlier, failing which it shall be deemed that you are satisfied with the correctness of the details mentioned in the transcript.

Future Secure - Private Car - TRANSCRIPT/DECLARATION

| Sr No | Insured Details | |
|----------------------------|--|--|
| 1 | Insured Name | IK GUJRAL, PUNJAB TECH. UNIVERSITY |
| 2 | Registration address of the Insured | JALANDHAR KAPURTHALA, HIGHWAY KAPURTHALA, JALANDHAR, PUNJAB, 144603 |
| 3 | Communication address of the Insured | JALANDHAR KAPURTHALA, HIGHWAY KAPURTHALA, JALANDHAR, PUNJAB, Pincode :- 144603 |
| 4 | Residence Telephone no | |
| 5 | Mobile no | |
| 6 | Email id | |
| Policy Details | | |
| 7 | Policy Number | VC613241 |
| 8 | Risk start time and date | 28/02/2024/00:01 |
| 9 | Risk end date | 27/02/2025 |
| 10 | Renewal NCB % | 45% |
| Vehicle Details | | |
| 11 | Make and Model of vehicle insured | MAHINDRA MARAZZOM4 7 STR |
| 12 | Registration No | PB09AJ6436 |
| 13 | Engine No | ESLZA85377 |
| 14 | Chassis No | MA1WA2ES1L2A12362 |
| 15 | Cubic Capacity | 1497 |
| 16 | Year of Manufacturing | 2020 |
| 17 | RTO where vehicle is/will be registered | KAPURTHALA |
| 18 | Seating Capacity | 7 |
| 19 | Date of Registration / Purchase | 29/03/2020 |
| 20 | Usage of the vehicle | PV |
| 21 | Fuel Type | Diesel |
| 22 | Hypothecation/Lease/Hire Purchase | |
| 23 | Bank Name | |
| 24 | Vehicle * being insured has valid Pollution Under Control (PUC) Certificate as on inception date of policy.(*Not applicable for New Vehicle) | Yes |
| Previous Insurance Details | | |
| 25 | Previous Insurer Name | Future Generali India Insurance Co. Ltd. |
| 26 | Expiring Policy No | VB351694 |
| 27 | Expiring Policy Expiry Date | 27/02/2024 |
| 28 | No Claim Bonus % under expiring policy | 35.00 % |
| 29 | Is there any claim in expiring policy | N |

| IDV Details | | |
|-----------------------------|--|--|
| 30 | Vehicle IDV on Renewal | ₹.750,000 |
| 31 | Electrical Accessories IDV | ₹.0 |
| 32 | Non Electrical Accessories IDV | ₹.0 |
| 33 | CNG IDV | ₹.0 |
| 34 | Add on Plan | Zero Dep.+Cons+Engi Prot+Personal Belongings+Key cover+RSA , , |
| Third Party Coverages Opted | | |
| 35 | Basic Premium including Premium for TPPD | Opted |
| 36 | Add:-Trailers | Not Opted |
| 37 | Less : Limit of Liability under sec II-1(ii)-₹. 6000 | Not Opted |
| 38 | Add : Bi-Fuel Kit (CNG/LPG) | Not Opted |
| 39 | Add : Geographical Area Extn | Not Opted |
| 40 | Add : Compulsory PA to Owner-Driver ₹. lacs | Not Opted |
| 41 | Add : PA to persons other than Owner/Driver (No. of persons 0)PA Limit ₹.0 per person. | Not Opted |
| 42 | Add : PA to Drivers/Cleaner/Conductors (No. of persons 0) PA Limit ₹ 0 per person. | Not Opted |
| 43 | PA to Named Persons other than Owner Driver As per Annexure attached | Not Opted |
| 44 | Add : Legal Liability to Paid Driver/Cleaner/Employees (No. of persons 1) | Opted |
| 45 | Add : Legal Liability to (No. of persons 0) | Not Opted |
| 46 | Add : Increased Limit of Liability under sec II-1(ii)-₹. 7.5lacs | Not Opted |
| Own Damage Coverages Opted | | |
| 47 | Basic Premium on Vehicle | Opted |
| 48 | Add : Non-Electrical Accessories | Not Opted |
| 49 | Add : Electrical/Electronic Accessories | Not Opted |
| 50 | Add : Bi-Fuel Kit (CNG/LPG) | Not Opted |
| 51 | Add : Trailers | Not Opted |
| 52 | Add : Geographical Area Extn | Not Opted |
| 53 | Add : Embassy Loading | Not Opted |
| 54 | Add : Fibre Glass Tanks | Not Opted |
| 55 | Add : Driving Tutions | Not Opted |
| 56 | Add : Rallies | Not Opted |
| 57 | Less : Anti Theft | Not Opted |
| 58 | Less : Vehicles Specially Designed/Modified For Handicapped Persons | Not Opted |
| 59 | Less : Use confined to own premises | Not Opted |
| 60 | Less : Automobile Association Membership | Not Opted |
| 61 | Less : Vintage Car | Not Opted |
| 62 | Less : Voluntary Deductible-₹. 0 | Not Opted |
| 63 | Add : Add-on Premium | Opted |
| Nominee Details | | |
| 64 | Nominee Name | Legal Heir |
| 65 | Nominee Relationship with Insured | Legal Executor |
| 66 | Nominee Age in Y or M | 36Y |
| 67 | Nominee % | 100 |
| 68 | Appointee Name | - |
| 69 | Relationship of Appointee with Nominee | - |

On examination of the Policy, if you notice any mistake, please return the Policy to the Company immediately for correction. Any modification(s) in the policy resulting in additional premium, will be applicable from the inception of the policy and this has to be paid by you immediately to keep the policy coverage intact.



ENDORSEMENTS

(Attached to and forming part of policy)

IMT.22. COMPULSORY DEDUCTIBLE

(Applicable to Private Cars, three wheelers rated as private cars, all motorized two wheelers, taxis, private car type vehicle plying for public / private hire, private type taxi let out on private hire)

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insured shall bear under Section 1 of the policy in respect of each and every event (including event giving rise to a total loss/constructive total loss) the first Rs.....* (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and/or of any expenditure by the insurer in the exercise of his discretion under Condition no ...** of this policy.

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

* (i) to insert amount as appropriate to the class of vehicle insured as per GR. 40 of the tariff.

(ii) in respect of a vehicle rated under the Tariff for Private Car and in respect of a motorised two wheeler not carrying passengers for hire or reward, if any deductible in addition to the compulsory deductible provided in this endorsement is voluntarily borne by the insured, the sum representing the aggregate of the compulsory and the voluntary deductibles is to be inserted.

** to insert Condition no 3 in respect of a vehicle rated under Tariff for Private Car / Two wheelers or Condition no 4 in respect of a vehicle rated under the Tariff for Commercial Vehicles.

IMT. 28. LEGAL LIABILITY TO PAID DRIVER AND/ OR CONDUCTOR AND / OR CLEANER EMPLOYED IN CONNECTION WITH THE OPERATION OF INSURED VEHICLE

(For all Classes of vehicles)

In consideration of an additional premium of Rs. 50/- notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the insurer shall indemnify the insured against the insured's legal liability under the Workmen's Compensation Act, 1923, the Fatal Accidents Act, 1855 or at Common Law and subsequent amendments of these Acts prior to the date of this Endorsement in respect of personal injury to any paid driver and/or conductor and/or cleaner whilst engaged in the service of the Insured in such occupation in connection with the vehicle insured herein and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that:

(1) this Endorsement does not indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurer or group of insurers a Policy of Insurance in respect of liability as herein defined for insured's general employees;

(2) the insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations;

* (3) the Insured shall keep record of the name of each paid driver conductor cleaner or persons employed in loading and/or unloading and the amount of wages and salaries and other earnings paid to such employees and shall at all times allow the Company to inspect such records on demand.

(4) in the event of the Policy being cancelled at the request of the Insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms conditions limitations and exceptions of the Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

*In case of Private cars/ motorised two wheelers (not used for hire or reward) delete this para.

IMT.29. LEGAL LIABILITY TO EMPLOYEES OF THE INSURED OTHER THAN PAID DRIVER AND / OR CONDUCTOR AND / OR CLEANER WHO MAY BE TRAVELLING OR DRIVING IN THE EMPLOYER'S CAR.

(Private Car's only / Motorised two wheelers [not for hire or reward])

In consideration of the payment of an additional premium @ Rs.25/- per employee insured notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the insurer will indemnify the Insured against the Insured's liability at Common Law and Statutory Liability under the Fatal Accidents Act, 1855 for compensation (including legal costs of any claimant) for death of or bodily injury to any employee (other than paid drivers) of the within named Insured being carried in or upon or entering in or getting on to or alighting from or driving the vehicle insured.

Provided that in the event of an accident whilst the vehicle insured is carrying more than.....* employees of the insured (including the driver) the Insured shall repay to the insurer a rate able proportion of the total amount payable by the insurer by the reason of this endorsement in respect of accident in connection with such vehicle insured. Subject otherwise to the terms, conditions limitations and exceptions of this Policy. NB. * To insert the number of employees for which the premium has been paid.

YOUR DETAILS

Name: IK GUJRAL PUNJAB TECH UNIVERSITY

Registration Number: PB09AJ6437

Policy Number: D137433151 / 28022024

Mobile Number: xxxxxxxx0500

Email: lxxxxxxxxxxxxxxxxxt@gxxl.com

PARTNER DETAILS

Partner Name: GIRNAR INSURANCE BROKERS PRIVATE LIMITED

Partner Code : 1000087

Partner Mobile Number: 7551196989

Partner Email : support@insurancedekho.com

YOUR POLICY DETAILS

| | | | | | |
|--|-------------|-------------|-------------|---------------------------|-------------|
| Policy Issue Date | 28-Feb-2024 | Invoice No. | IA125945121 | Invoice Date | 28-Feb-2024 |
| Period of Policy for Own Damage Cover | From | 28-Feb-2024 | 00:00:01 | NCB % (Current Policy) | 45% |
| | To | 27-Feb-2025 | 23:59:59 | Additional Excess (₹) | -- |
| Period of Policy for Third Party Liability | From | 28-Feb-2024 | 00:00:01 | Voluntary Deductible (₹) | 0.00 |
| | To | 27-Feb-2025 | 23:59:59 | Compulsory Deductible (₹) | 1000 |
| Period of Policy for PA Owner-Driver | From | -- | -- | | |
| | To | -- | -- | | |

Address IBBAN,KAPURTHALA,144603,Jalandhar-144032

| AddOn Cover | AddOn Coverage Details | UIN |
|---|---|--|
| Digit Private Car Consumable Cover | Cover Unlimited Claims | IRDAN158RP0005V01201718/A0008V01201718 |
| Digit Private Car Breakdown Assistance | | IRDAN158RP0005V01201718/A0014V02201718 |
| Digit Private Car Parts Depreciation Protect | Cover Unlimited Claims | IRDAN158RP0005V01201718/A0009V01201718 |
| Digit Private Car Loss of Personal Belongings | Cover Only 1 Claims Per Year/Max SI-30000 | IRDAN158RP0005V01201718/A0069V01202021 |
| Digit Private Car Key & Lock Protect | Cover Only 1 Claims Per Year/Max SI-30000 | IRDAN158RP0005V01201718/A0068V01202021 |

YOUR VEHICLE DETAILS

| | | | | | |
|------------------|-------------------|----------------|-------------------|----------------------------------|----------------------------|
| RTO Location | Kapurthala,PUNJAB | Make | HYUNDAI | Model/Vehicle Variant (Sub-Type) | CRETA/1.4 CRDi 6SP EX (MT) |
| Seating Capacity | 5 | Fuel Type | Diesel | Year of Regn./ Manufacturing | 2020/-- |
| Engine No. | D4FCM938594 | Chassis No. | MALC181RLLM653870 | Cubic Capacity | 1396 CC |
| Odometer | | FASTag Number. | 0 | Financier Details | |

Call us at **1800-258-5956** to update your contact details. This will help us give you a smooth claim process.

Call us in case of a claim, and get **special benefits** from our network garages!



6 Months Warranty on repairs with genuine & original parts



Complimentary Pick-up & Drop for your car



Cashless Claim Settlement across 1400+ garages

YOUR VEHICLE IDV

Policy No: D137433151

Page No: 1 of 4

| Year | Vehicle IDV (₹) | Non-Electrical Accessories IDV (₹) | Electrical Accessories IDV (₹) | CNG/LPG IDV (₹) | Trailer IDV (₹) | Total IDV (₹) | PA Owner Driver |
|--------|-----------------|------------------------------------|--------------------------------|-----------------|-----------------|---------------|-----------------|
| Year 1 | 634500 | -- | -- | -- | -- | 634500.00 | -- |
| Year 2 | 0 | 0 | 0 | 0 | 0 | 0 | -- |
| Year 3 | 0 | 0 | 0 | 0 | 0 | 0 | -- |

| OWN DAMAGE PREMIUM [A] (₹) | | LIABILITY PREMIUM [B] (₹) | |
|---|----------------|------------------------------------|----------------|
| Total Basic Own Damage Premium (₹) | 20247.00 | Basic Third-Party Liability (₹) | 3416.00 |
| NCB Discount Amount (₹) | -9111.00 | PA cover for Owner-Driver (₹) | -- |
| Others (₹) | -8630.45 | Legal Liability to Employees (₹) | |
| Own Damage Premium (₹) | 2505.55 | Legal Liability to Paid Driver (₹) | 50.00 |
| Add-Ons Premium (₹) | 5368.12 | PA cover for 5 passengers 0 (₹) | -- |
| | | CNG/LPG Premium (₹) | |
| | | PA cover for Paid Driver (₹) | |
| Total OD Premium (₹) | 7873.67 | Total Act Premium (₹) | 3466.00 |
| Net Premium (₹) | | 11339.67 | |
| CGST @ 9% = (₹1020.57) + SGST/UTGST @ 9% = (₹1020.57) | | 2041.14 | |
| Final Premium (₹) | | 13380.81 | |

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). GDD
 In case of an accident to your vehicle, please intimate us immediately for SPOT SURVEY. Failure to intimate in time could prejudice your claim.
 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 | Future Generali India Insurance Company Limited | | | |
| Previous Policy No. | VB353249 | Previous Policy Expiry Date | 27-Feb-2024 | |
| IMT - Endorsements | IMT-22,IMT-28 | | | |
| GSTIN/UIN No. | | State Code | 3 | |
| Payment Mode | Online | Cheque/Transation No | 12_dp-DI9E6D2D8A2C83-1 | |
| Bank Name | | IFSC/MICR No | -- | |
| Premium Payment Details | Receipt Number | RA150274680 | Receipt Date | 27-Feb-2024 |
| Nominee Details | -- | | | |
| Other Details | -- | | | |
| Details of Existing Damages | -- | | | |

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 Policy Terms and Conditions, unless specifically agreed and endorsed. Limitation as to use The policy covers use of the vehicle for any purpose other than hire or reward, racing, pace making, reliability trial, speed testing and use for any purpose in connection with the Motor Trade. 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) - `

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. 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. 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. 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. 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, as per the attached images. Important Notice: The company may cancel the policy by sending 7 days notice in case of fraud, misrepresentation, non disclosure of material fact or non co-operation of the insured. This policy is subject to the standard policy wordings, warranties and conditions applicable for this product in addition to Indian Motor Tariff. Break in Insurance: In case of a break-in, the company may conduct pre-inspection of the vehicle and in such a case, Own Damage cover (Section -I) of the policy would not commence unless the pre-inspection of the vehicle has been done and the acceptance of risk is subject to evaluation of the vehicle inspection report. In case of any adverse findings in the report, the Company, at its discretion, may cancel the Policy as per the Motor Tariff.

Note: The policy is issued in utmost good faith, relying on the information shared by insured at the time of obtaining the policy. 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.

Wish to go through your detailed policy wordings, [click here](#).
In case of claim or any other query, please contact our 24-hour Call Centre at 1800-258-5956 or email us at hello@godigit.com or visit our website Digit Insurance: Car, Bike, Health & Travel Insurance Online .
For instant resolution, you can ping us "Hi" on WhatsApp at 702 606 1234
For Claims Notification and Procedure [click here](#).



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 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 [702 606 1234](tel:7026061234)

Go Digit General Insurance Ltd. Address: Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095. IRDAI Reg No. 158 CIN U66010PN2016PLC167410, GST Reg. No.: 03AACCO4128Q1ZA HSN: 997134/General Insurance Services, GSTIN Address:Ludhiana Business Centre,B-20, 3324-3325, Gurdev Nagar Corner Building, Ferozepur Road,Ludhiana,Punjab,PIN-141001

This is the end of the document and the beginning of a wonderful relationship.

We hope that you do not get in a situation when you have to file a claim. However, if that happens, we are always there for you. That's a promise!
Stay Calm and just relax! We will take care of everything!
You can take your car to any of the listed network garages in case anything happens, and we assure you a hassle-free claim process.

- Complete cashless facility
- 6 Months warranty on repairs
- Complimentary Pick-up & Drop

*Facilities mentioned above are offered by the garages. List of garages is subject to change in future. Please call on 1800-258-5956 in case you require further help.

A LESSER KNOWN FACT!

1 in 4 fliers have lost their checked-in baggage in the last 3 years* and the trouble of flight delays is a whole other story.

Travel Smarter With Travel Insurance!



Flight Delay Protection



Natural Disaster Coverage



Baggage Loss Reimbursement

[Explore Travel Insurance](#)



#insuranceawareness

*Source - As per survey conducted by LocalCircles in 2022 | This is a consumer awareness initiative by Digit Insurance. | Go Digit General Insurance Limited | CIN: U66010PN2016PLC167410 | IRDAI Regn. No. 158 | Corporate Office Address: Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru 560095 | Registered Office Address: 1 to 6 floors, Ananta One (AR One), Pride Hotel Lane, Narveer Tanaji Wadi, Shivaji Nagar, Pune - 411005, Maharashtra | Trade logo of Go Digit General Insurance Ltd. displayed above belongs to Go Digit Intoworks Services Private Limited and is provided and used by Go Digit General Insurance Ltd. under license | Toll Free No (1800 258 5956/1800-103-4448) | AD Code: GDG/2023-24/47

Go Digit General Insurance Limited ("Company") is proposing, subject to applicable statutory and regulatory requirements, receipt of securities approvals, market conditions and other considerations, to make an initial public offering of its equity shares (the "Equity Shares") and has filed the amended and restated draft red herring prospectus dated March 30, 2023 with the Securities and Exchange Board of India ("SEBI") and National Stock Exchange of India Limited ("NSE") and BSE Limited ("BSE") and together with NSE the "Stock Exchanges") on March 31, 2023 ("DRHP") which amends and restates the draft red herring prospectus dated August 14, 2022 ("Previous DRHP") filed with SEBI and the Stock Exchanges. This DRHP replaces the Previous DRHP in its entirety. The DRHP is available on the website of SEBI at www.sebi.gov.in, the website of the stock exchanges BSE Limited at www.bseindia.com and the National Stock Exchange of India Limited at www.nseindia.com; of the Book Running Lead Managers, namely, ICICI Securities Limited at www.icicisecurities.com, Morgan Stanley India Company Private Limited at www.morganstanley.com, Axis Capital Limited at www.axiscapital.co.in, HDFC Bank Limited at www.hdfcbank.com, IIFL Securities Limited at www.iifl.com and Nuvama Wealth Management Limited (formerly known as Edgewell Securities Limited) at www.nuvama.com. Potential investors should note that investment in equity shares involves a high degree of risk and for details relating to such risk, see the section titled "Risk Factors" beginning on page 45 of the DRHP. Potential investors should not rely on the DRHP filed with SEBI for making any investment decision. The Equity Shares offered in the Offer have not been and will not be registered under the U.S. Securities Act of 1933, as amended (the "Securities Act") or any state securities laws in the United States and, unless so registered, may not be offered or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act and applicable state securities laws. Accordingly, the Equity Shares are only being offered and sold (i) within the United States only to persons reasonably believed to be "qualified institutional buyers" (as defined in Rule 144A under the Securities Act) in transactions exempt from or not subject to the registration requirements of the Securities Act, and (ii) outside the United States in offshore transactions as defined in and in reliance upon Regulation S under the Securities Act and pursuant to the applicable laws of the jurisdictions where those offers and sales are made. There will be no public offering of the Equity Shares in the United States.

PB09AJ6437 HYUNDAI CRETA 2024-02-28 2025-02-27 Digit Private Car Policy